



Commercial Auto

What's driving losses?



More traffic: Nationwide, vehicle miles driven increased 3.3% year-over-year in the first half of 2016 and are now at an all-time high.¹ More vehicles = higher frequency of crashes.



Distracted drivers: 25% of crashes involve drivers talking on phones or texting.²



Increasing crash frequency plus severity: Rising claims costs typically stem from either increased frequency or severity – but in the case of commercial auto, it's both.⁴



Escalating medical costs: Medical care costs are climbing more than 1.5 times faster than other costs.³



Inexperienced or undesirable drivers: A shortage of skilled commercial drivers with good driving records = greater odds for crashes.



Rising auto repair costs: Record U.S. auto sales mean garages are often servicing newer cars with more expensive parts. Even minor repairs can cost big bucks.

Take the wheel today and maximize your protection

Implement a fleet safety program: Document the program and communicate expectations to all employees. Handy tools: [Model Fleet Safety Plan](#); [Small Fleet Safety Program Ideas](#).

Enforce company policy for use of vehicles: Follow practices such as limiting personal use and monitoring who can use company vehicles.

Hire qualified drivers: Deploy the [Driver Selection Toolkit](#). Then document standards and call for medical evaluations, references, and road tests.

Use a company fleet: Be aware of extra risks when drivers use personal vehicles on the job.

Train your drivers: See how [training](#) can help. Key topics: breakdowns, [distracted driving](#), driving under the influence, [rest](#), speeding.

Regularly check driving records: Set a schedule for checking employee records and stick to it.

Monitor drivers with telematics: Begin with this [tool](#). Then focus on controlling risky practices like speeding and other aggressive behaviors.

Review every crash: Use these vehicle accident kits: [English](#), [Spanish](#). Learn how to help [prevent repeat incidents](#).

We're here to help

Online: Visit [SafetyNet™](#) for risk control tools and resources, where you can explore our commercial auto industry page and download safe driving newsletters. (Have your Liberty Mutual policy number ready.)

By phone and email: Contact our team at the Liberty Mutual Risk Control Consulting Center for more on fleet safety best practices, access to auto risk control toolkits, and more.

866-757-7324
rcconsultingcenter@libertymutual.com

Other questions: Please contact your independent agent. If you're looking at a printed copy of this document, ask for an electronic copy so you can access all the useful links.

Free online safety trainings

Sample topics: How Does Your Fleet Safety Program Measure Up?; Controlling Distracted Driving; and Decision Driving. One hundred of your employees join for free each calendar year. Visit our [Customer Safety Training](#) page to register.

1 Federal Highway Administration – Office of Highway Policy Information (OHPI). <https://www.fhwa.dot.gov/pressroom/fhwa1647.cfm>
 2 National Safety Council – Annual Estimate of Cell Phone Crashes 2013. <http://www.nsc.org/DistractedDrivingDocuments/CPK/Attributable-Risk-Summary.pdf>
 3 Consumer Price Index – All Urban Consumers, 2006-2012, Bureau of Labor Statistics.
 4 <http://www.riskandinsurance.com/warning-emerging-frequency-severity-trends-threaten-commercial-auto-policyholders/>