

It's All About the Drivers

Driver-Centric Risk Management

Commercial fleets operate in an increasingly complex risk environment. Rising loss costs, evolving regulatory requirements, and heightened expectations for safety performance demand a more structured, data-driven approach to managing driver-related risk.

Drivers have the single greatest impact on fleet safety, operational efficiency, and insurance performance.

Leading fleets recognize this reality and take a proactive approach to managing driver risk—treating it as a core business discipline rather than a simple compliance exercise. The following framework outlines best practices used by high-performing organizations to **reduce loss, strengthen insurability, and improve overall fleet performance.**

STRATEGIC DRIVER SELECTION: *Hiring for Risk Reduction*

Reducing fleet risk starts with disciplined, evidence-based hiring practices. Organizations with strong safety performance consistently apply structured screening standards to ensure that qualified, low-risk drivers are placed appropriately into safety-sensitive roles.

Best Practices Include:

- **Comprehensive Background and MVR Screening:** Continuous review of Motor Vehicle Records (MVRs), prior employment history, and relevant background information helps fleets identify patterns of safe or unsafe driving behavior.
- **Structured Road Testing:** Conducting supervised road tests—typically a minimum of 30 minutes—allows fleets to validate real-world driving skills, situational awareness, and adherence to traffic laws.
- **Driver Qualification Standards:** High-performing fleets establish transparent, behavior-based standards that align with regulatory and insurance requirements. Common criteria include:
 - No major driving violations (such as DUI, reckless driving, or leaving the scene of an accident) within the past five years.
 - Defined thresholds for violations; for example, a probationary status after three violations in three years.
- **Driver Licensing Compliance:** Most insurance carriers require drivers to hold a valid U.S. driver's license. Fleets should exercise caution when considering candidates with foreign licenses and collaborate closely with their broker and carrier to ensure compliance with underwriting requirements before extending driving privileges.



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EARLY TENURE CONTROLS: *Onboarding, Assessment, & Monitoring*

The early stages of employment play a critical role in shaping driver performance and establishing a strong safety foundation. Effective fleets use structured onboarding and monitoring processes to **identify training needs, reinforce expectations, and address potential risk indicators** before they escalate. These controls focus on objective behaviors, demonstrated skills, and compliance-related factors, ensuring fairness and consistency across the workforce.

Best Practices Include:

- **Early Driver Skills Assessment:** Completing a formal Driver Skills Assessment within the first three days of employment helps fleets identify competency gaps, potential training needs, and opportunities for targeted coaching.
- **Immediate and Continuous MVR Monitoring:** Requiring all drivers to authorize MVR monitoring at the time of hire—and enrolling 100% of drivers in real-time monitoring—enables continuous oversight of driving behavior and regulatory compliance, while providing timely visibility into violations, suspensions, and other safety-critical events.
- **Structured Probation and Revocation Criteria:** Drivers who require additional oversight—such as those with limited commercial experience or documented unsafe behaviors—are placed into defined probationary programs, while objective revocation criteria ensure that privilege restrictions are applied transparently and aligned with organizational risk tolerance.

*Important: Early tenure controls are most effective when they're transparent, uniformly applied, and grounded in observable behavior. By focusing on skills, compliance, and performance, **fleets create a safer operating environment, reduce loss exposure, and support long-term driver success.***

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MANAGING DRIVER RISK PROFILES

Effective fleet risk management requires a structured understanding of the factors that influence loss performance. Across the commercial auto industry, both driver demographics and behavioral patterns show measurable correlations with claim frequency and severity. High-performing fleets use these insights to **design fair, consistent, and data-driven controls that support safety and operational reliability.**

Best Practices Include:

- **Loss-Experience Trends:** Industry data frequently indicates that driver experience levels and age cohorts exhibit different average loss outcomes. These trends reflect factors to consider, such as driving tenure, exposure levels, and physical job requirements. Fleets benefit from reviewing their own loss data to determine whether these patterns align within their operations.
- **Targeted Safeguards for Drivers:** For roles requiring sustained physical capability, fleets often implement additional safety measures to ensure drivers can meet job requirements safely and consistently. Examples include:
 - Annual physical and vision assessments aligned with the demands of commercial driving.
 - Collaborative transition planning into reduced-exposure or non-driving roles when appropriate for the individual and the organization.

*The goal of managing driver risk profiles is to apply objective, job-related criteria that improve safety outcomes, reduce loss costs, and support long-term driver well-being. Fleets that adopt transparent, data-supported policies consistently **achieve stronger safety performance and more predictable insurance results.***

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TELEMATICS & DATA-DRIVEN RISK MANAGEMENT

Telematics has become a foundational element of modern fleet risk management, enabling organizations to monitor driving behavior, strengthen accountability, and intervene proactively at scale. When implemented effectively, telematics programs provide the **real-time insights necessary to reduce loss frequency, improve driver performance, and support defensible claims outcomes.**

Best Practices Include:

- **Integrated Camera Systems:** Deploying interior and exterior cameras such as Geotab's AI-powered, dual-facing camera, **GO Focus Plus**, enhances visibility into both roadway conditions and in-cab behaviors. This dual perspective supports accurate event reconstruction, targeted coaching, and stronger claims defense.
- **Behavior-Based Monitoring and Training:**
 - The GO Focus Plus dashcam integrates seamlessly with **MyGeotab**, providing real-time monitoring, tracking, and coaching capabilities. Key performance indicators include speeding relative to posted limits, harsh braking, rapid acceleration, distracted driving, driver fatigue, tailgating etc.
 - Driver training is most effective when it is consistent, relevant, and tied directly to driver behavior. Training examples include:
 - Provide a minimum of 3 hours of annual driver safety training.
 - Event-based training that assigns additional education following accidents, moving violations, etc.
- **Monthly Performance Reporting:** Regular reporting provides a structured view of individual driver and fleet-wide performance trends. These insights inform coaching, training priorities, and recognition programs.
- **Video Data Management:** Video data is securely retained in MyGeotab and seamlessly integrated into Holman Insights, where it is transformed into actionable intelligence. All video assets are managed in full compliance with statutory requirements and organizational policy—supporting claims defense, insurance collaboration, and secure, auditable recordkeeping.



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BUILD A CULTURE OF SAFETY

Programs, policies, and technology form the structural backbone of a fleet safety strategy—but sustainable results ultimately depend on organizational culture. A strong safety culture ensures that risk-management practices are not only implemented, but are also consistently reinforced, supported, and embraced across the enterprise.

Core Elements:

- **Cultivate Company-Wide Buy-In:** Successfully adopting driver safety best practices requires more than policies and technology—it requires a safety culture that is embraced at every level of the organization, from leadership to drivers. In doing so, fleets build a foundation for sustained performance, stronger accountability, and long-term risk reduction.
- **Defined Safety Standards:** Organizations should maintain a written driver policy, reviewed and signed by every employee annually. These documents should clearly outline expectations for training, safe driving practices, reporting procedures, and accountability. Annual acknowledgment ensures that expectations remain visible, current, and consistently applied.
- **Safety Performance Incentives:** Many successful fleets strengthen their safety culture by recognizing and rewarding safe performance. Structured incentive programs—such as bonuses or gift cards for periods with no preventable accidents or violations—reinforce positive behavior and encourage ongoing engagement.

*Organizations that embed driver-centric risk management into daily operations consistently demonstrate **lower loss frequency, improved claims defensibility, and stronger eligibility** for preferred insurance structures and program pricing.*

