



Where the Rubber Meets the Road

VML Insurance Programs regularly reviews the claims experience of members to identify loss trends. This review helps us to decide where to allocate resources, provide training, and encourage member risk management focus. A recent review of five (5) years of claims yielded the following:

- 6200+ automobile liability claims account for 62% of all liability claims
- \$42 million automobile liability claims cost – 47% of the total cost of liability claims
- \$24 million in property claims – 28% of that (\$6.72 million) is for damage to buildings by vehicles
- \$8.5 million in workers' compensation claims cost – 11.5% of total workers' compensation claims cost
- Automobile related claims resulted in more than \$57 million of claims cost over the five (5) year period

These statistics don't begin to address the additional cost to members, both financial and non financial. These costs range from the emotional toll on the community and workplace when employees or citizens are killed or injured to the disruption in the efficient conduct of business.

We all tend to focus on the high profile claims such as those related to law enforcement, employment, zoning, etc. While these deserve our attention, increased focus on automobile related claims presents our best opportunity to reduce suffering as well as financial costs for local governments. That's where the rubber meets the road.

VML Insurance Programs applied for and received a generous grant from our liability reinsurance carrier, ACE USA, to establish a Where the Rubber Meets the Road Campaign. The purpose of this campaign is to develop a defensive driving train-the-trainer program utilizing nationally recognized training methods and products from the National Safety Council (NSC). This grant will allow us to engage up to 30 trainers who will be qualified to teach the 4-hour NSC Defensive Driving Course to their own entity's drivers.

Additionally, upon successful completion of this training course, trainers will qualify for additional specialized course materials for school bus drivers, transit drivers, and law enforcement. For example, school systems will have access to a 15-module training kit to be used on an ongoing basis to keep all drivers trained throughout the year, not just upon hire. These materials are geared to address the unique exposures school bus drivers face.

Eleven members that represent nearly 25% of the total number of vehicles insured by VML Insurance Programs have been invited to participate in this focused fleet safety campaign. Over the next two years, these entities will provide driver training to 90% of their driving staff and in subsequent years at least 50% of all drivers will receive fleet safety training. Fleet safety training should be an ongoing process to assure all driving employees are coached in techniques important to the equipment and style of driving they encounter with their jobs in addition to the risk management objectives of their employer. VML Insurance Programs will serve as the training center and support the trainers and their efforts.

As of this writing, two groups of member trainers have successfully completed the two-day instructor trainer program. The first class graduated eleven driver trainers and the second class graduated twelve more. We congratulate the following member entities for their commitment: Alexandria City Schools, Chesapeake City Schools, City of Fredericksburg, City of Harrisonburg, City of Petersburg, City of Suffolk, Williamsburg James City County Schools, York County, and York County Schools.

Upon teaching two probationary classes with VML staff monitoring and evaluating their efforts, these 23 trainers will be the newest members of the VML Insurance Programs Where the Rubber Meets the Road campaign and the National Safety Council Training Center of qualified trainers.

For more information on the Where the Rubber Meets the Road Campaign, please contact brosenthal@vmlins.org at (800) 963-6800.