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OLD REPUBLIC COMMERCIAL RISK

Driver Monitoring Programs

Strategies to Reduce Roadway Risk

Driving is one of the riskiest and least supervised work tasks. In order to mitigate this risk, organizations should go beyond general safety protocols and actively implement driver monitoring strategies. By consistently evaluating driver behavior, companies can identify high-risk actions, improve accountability, and reduce the likelihood of accidents. These efforts not only enhance employee safety but also contribute to better claims outcomes and stronger financial performance for our clients.

Understand the Exposure: Start with MVR Monitoring

Motor Vehicle Records (MVRs) are foundational to identifying and managing driver risk. They reflect past driving performance—and are one of the most accurate predictors of future crash involvement.

A 2022 American Transportation Research Institute (ATRI) study found that drivers with violations such as failure to yield, reckless driving, or a prior crash were over 100% more likely to be involved in a future crash.

While you can obtain MVRs from state licensing agencies, third-party vendors offer national databases and continuous monitoring, alerting you to new violations or crashes in real time—without needing to pull a new MVR (see **Reviewing MVRs Commercial Drivers** and **Non-Commercial Drivers**).

Compliance Requirements (Commercial Motor Vehicle Drivers)

Per the Federal Motor Carrier Safety Administration (FMCSA), employers must:

- Request and review MVRs annually (**per 391.25**)
- Retain records for three years

They may also access the Pre-Employment Screening Program (PSP) for Commercial Driver Licensed (CDL) prospective drivers. PSP includes DOT-reportable crashes and roadside inspection violations—supplementing, but not replacing, the MVR. For more information, see **psp.fmcsa.dot.gov**.

DID YOU KNOW?



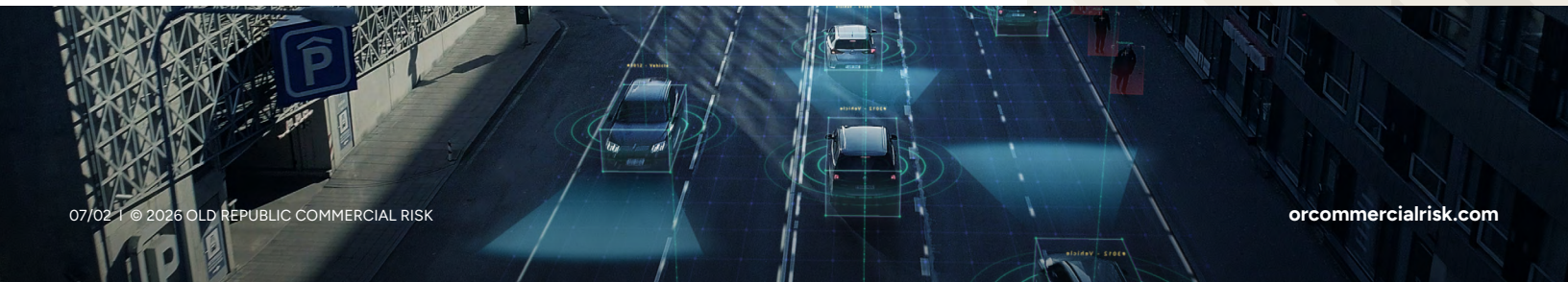
Motor vehicle crashes are the leading cause of work-related deaths (NSC)



Lost-time workers' compensation claims from crashes average >$90,000—the most expensive by type (NCCI)



Auto liability claims are uncapped, and "nuclear verdicts" ($10M+) are rising



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Take Action: Build a Layered Monitoring Program

Strengthen your MVR process by implementing additional tools to identify risky behaviors early and educate drivers on how to improve before their unsafe driving leads to a motor vehicle accident.

1. Hotline (Decal) Programs

Vehicle decals and toll-free numbers allow motorists to report unsafe driving in real time, with key benefits including:

- 24/7/365 public reporting
- Behavior-based reports for driver coaching
- Insights into repeat offenders

2. In-Vehicle Monitoring Systems (IVMS)

These vehicle diagnostic and/or GPS-based tools record vehicle and driver behavior, with key benefits including:

- Monitor speed, braking, idling, etc.
- Driver safety scores and trend data
- Can integrate with dashcams

3. In-Vehicle Cameras

Cameras capture real-time driving footage, with key benefits including:

- Validate behavior and investigate incidents
- Forward, side, and inward-facing views
- Often paired with IVMS capabilities to record vehicle and driver behavior

4. Smartphone Apps

Monitor driving behavior via mobile device sensors, with key benefits including:

- Detect distraction, speeding, and phone use
- Real-time alerts and safety scores
- Can block calls/texts while driving

Category	Vendors
MVRs	SafetyFirst • SambaSafety • HireRight
Hotline Programs	SafetyFirst • Driver's Alert • Driver Check
IVMS	Netradyne • SafetyFirst • Geotab
Cameras	Netradyne • SafetyFirst • Lytx • Samsara
Smartphone Apps	Verizon Connect • DriveScore • LifeSaver

Note: Old Republic Commercial Risk clients have access to preferred pricing through our vendor partners, including Safety First and Netradyne. The Safety First Hotline (Decal) Program may also be available at no cost for qualified clients.

For more information on Driver Monitoring Programs, reach out to your local Risk Control Professional at OR Commercial Risk or email us at **heretohelp@pmagroup.com**

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