What Defensive driving can do for your agency? **Insurance Automobile Premium** – potential savings if Driver Safety Program is utilized by Agencies. BRIM's Jeremy Wolfe's Risk and Insurance Manager, states, "Should your organization participate in these training modules with each of its drivers and submit evidence of driver training to our agency during the submission of the organization's annual Loss Control Questionnaire which is due August 1st each year – the participation will be evaluated for insurance credits within the organization's automobile premium."

Driver behavior can significantly impact an organization in a variety of ways. Employee safety is directly impacted as motor vehicle crashes are the #1 cause of occupational fatalities in North America. Motor vehicle crashes cost employers more than \$61 billion annually. According to the National Highway Traffic Safety Administration (NHTSA), crashes cost employers more than \$16,000 per crash if there are no injuries, \$74,000 if there are injuries, and \$500,000 or more if there are fatalities. Considering about 15% of a typical fleet's vehicles are in a crash every year, the total economic burden to an organization can be very significant. Driver behavior also impacts vehicle operating costs such as fuel and maintenance. In fact, driver behavior alone can affect fuel economy by 20% or more. Finally, driver behavior impacts an organization's reputation in the communities they serve.

The Fleet Management Division has contracted with Holman (formerly ARI) to help agencies improve driver behavior through their comprehensive Driver Excellence program.

DRIVER SKILLS ASSESSMENT- The Fleet Management Division recommends-at a minimum- Driver Assessment + assigned modules. Then one module each six months assigned in March and September.

Holman's Driver Skills Assessment program is a state-of-the-art, online risk analysis tool that simulates real-world driving situations. Driver Skills Assessment is the perfect tool for a *personalized* onboarding program for new hires. It can also be used to establish a driving skills baseline for existing drivers.



KEY FEATURES

- 20 interactive driving simulations and 30 theory-based questions pertaining to driving decision-making.
- Upon completion of the assessment, drivers can view their results that show their risk level, overall score, and score in six key skill categories.
- Can be automatically assigned to new hires.
- Automatic assignment of up to four targeted training modules based on the driver's assessment results.

DRIVER TRAINING MODULES



Holman's online driver training modules ensure your drivers know how to tackle a variety of situations in an assortment of vehicle types on the road. Whether it is for new hire onboarding, periodic refresher training, or remedial training for risky drivers, Holman Insights has a broad catalog of driver training modules covering a wide range of topics.

KEY FEATURES

- More than 60 modules and courses available (Driver Training Catalog)
- Focus on the key principles of Proactive Driving (scanning, cushion of safety, communication, and speed management)
- Interactive and engaging modules
- Stop and resume modules at the driver's convenience.
- Due dates and reminder emails
- Comprehension tests at the end of every module
- Digital certificate of completion upon successful completion of the modules
- Compliance reporting for client management

For more information, please contact the Fleet Management Division: Fleet@wv.gov

- Driver Safety Program
 - o Initial Driver Assessments \$13 per driver
 - o Modular \$5 per event + FMD administrative fee of \$1.00
- Additional Modules are listed in the Driver Training Catalog these can be assigned independently as requested or required.