

1-800-GOT-JUNK?
THE WORLD'S LARGEST JUNK REMOVAL SERVICE®

**Looking for a few good employees:
Identifying the people that will help your business run smooth**



PRESENTED BY:
LIBERTY INSURANCE AGENCY
Jason Rigby & Steve Pcsolar

YOUR LIBERTY TEAM



Kevin Heher
CPCU, ARM,
AFSB, AAI
PRESIDENT

Kevin is President of Liberty Insurance Agency, a family owned business established in 1950. We work for our clients and strive to be their go-to trusted advisor for insurance & risk management strategies and solutions.



Jason Rigby, CRM
SENIOR VICE
PRESIDENT, PROPERTY
& CASUALTY

Jason joined Liberty Insurance Agency as a Broker/Producer in 2013. Jason's focus has been to bring his knowledge and understanding of enterprise risk management to employers who wish to better understand and more aggressively manage the quality and cost of their risk management program. As Senior Vice President of the Commercial Property & Casualty Department, Jason has worked to deliver a higher level of value to Liberty's clients through innovative strategies aimed at expanded support to Human Resource Directors.

YOUR LIBERTY TEAM



Steve Pcsolar, CISR
ACCOUNT MANAGER

Steve's primary role is to assist with day-to-day account service activities and requests, including correspondences, account file maintenance, certificate requests, MVR reports, etc. Steve has over 8 years of property-casualty experience and completed the Certified Insurance Service Representative (CISR) designation in 2015. To further expand his service capabilities he is working towards his Certified Risk Manager designation.



Anthony Viola
CLAIM MANAGER

Anthony is responsible for coordinating the claims handling process. Anthony has over 20 years of property & casualty experience working as a multi-line claims adjuster with Travelers Insurance. Anthony serves as an advocate to the client to achieve the best optimal outcome. He monitors the performance of the carriers to ensure the highest level of customer service and participates in claim review meetings.



WHAT MAKES UP A PERFECT DRIVER UNDER COMMERCIAL INSURANCE STANDARD?

- Age 25 or older**
- Clean Motor Vehicle Record**
- 2-3 Years Commercial Driving Experience**
- 1-2 Years Experience Driving Similar
Size/Type Truck**



PERSONAL ACCOUNTABILITY: Who can you trust?

An MVR is used by underwriters to determine the insurability of a driver.

As operators of commercial vehicles, business owners of trucking related operations, owe a duty to the public to put the best drivers possible behind the wheel.



LIABILITY MATRIX FOR SCORING COMMERCIAL DRIVERS

Number of Moving Violations Within Past 5 Years	Number of Accidents Within Past 5 Years				Number of DUI or DWI Within Past 5 Years
	0	1	2	3	1 or More
0	Clear	Acceptable	Borderline	Prohibited	Prohibited
1	Acceptable	Acceptable	Borderline	Prohibited	Prohibited
2	Acceptable	Borderline	Prohibited	Prohibited	Prohibited
3	Borderline	Prohibited	Prohibited	Prohibited	Prohibited
4	Prohibited	Prohibited	Prohibited	Prohibited	Prohibited
5	Prohibited	Prohibited	Prohibited	Prohibited	Prohibited

Borderline	Motor Vehicle Report will be checked every 6 months; insurability subject to no deterioration in the record.
Prohibited	Employer must prohibit driver from driving company vehicles or using personal vehicle on company business.



Establish Pre-employment screening and new hire driving requirements:

Consider:

- Past driving experience
 - Past employer references
 - Types of vehicles driven
 - Past motor vehicle violations (both on and off the job)
- **Uniform standards and a comprehensive application will allow you to expose irresponsible, hazardous drivers**

DRIVER SELECTION: Establishing Driver Selection Criteria

All members of management should agree on prospective driver criteria

Consistently and carefully choosing good drivers will allow you to save in accident costs down the road

FMCSA reports that it is riskier to hire drivers who are:

- Younger (18-25 years old)
- Less experienced
- Have a documented sleep disorder
- Impulsive in nature
- Generally aggressive or angry toward others



UNACCEPTABLE DRIVER CRITERIA

An "Unacceptable" driver is: (Red no exceptions can be made / Highlighted we can consider on case by case.)

- 21 years or younger – If close to 21 or 3 years driving experience with good history will consider case by case.
- Less than 3 years driving experience
- Any driver whose MVR includes any of the following violations (during the most recent 3-year period):
 1. At-Fault Accidents – 2 or more
 2. DWI/DUI
 3. LICENSE TYPE: INTERLOCK LI, This means that the driver has to operate a vehicle with an interlock device. (Which means the driver has had a DWI/DUI offense) This not an acceptable driver.
 4. Drug Offense
 5. Eluding a police officer
 6. Felony committed with a motor vehicle
 7. Foreign citizens with no historical driving record available to us
 8. Hit & Run / Leaving the scene of an accident
 9. Lending an operator's license or registration to another



UNACCEPTABLE DRIVER CRITERIA CONTINUED

10. Moving Violations - 3 or more NOTE: **Texting or cell phone violations** are considered moving violations because they increase the chance of being in an accident. **Seat belt violations** are not moving violations. **Moving Violations & Accidents** – more than 2 moving violations and/or at fault accidents within the past 12 months

*** Review type of violations case by case. Special Consideration for violations that will drop off within 6 months or less.

11. Open container violation – was it the passenger, was it the only violation on the record, will review if this comes up for an otherwise good candidate.

12. Passing a stopped school bus

13. Racing or Speed contest violation

14. Reckless Driving

UNACCEPTABLE DRIVER CRITERIA CONTINUED

15. Speeding 25mph, or more, above the speed limit – We will work to push through for any violation where it was a speed limit of 55 MPH or greater. If speeding 25 MPH over the limit in any zone with a speed limit of 50 MPH or less, candidate is disqualified from driving.

16. Speeding - 10mph or more over the speed limit in a school zone

17. Suspended License

18. Suspended License history

19. Temporary Operators Permit

20. Vehicle Manslaughter/Homicide

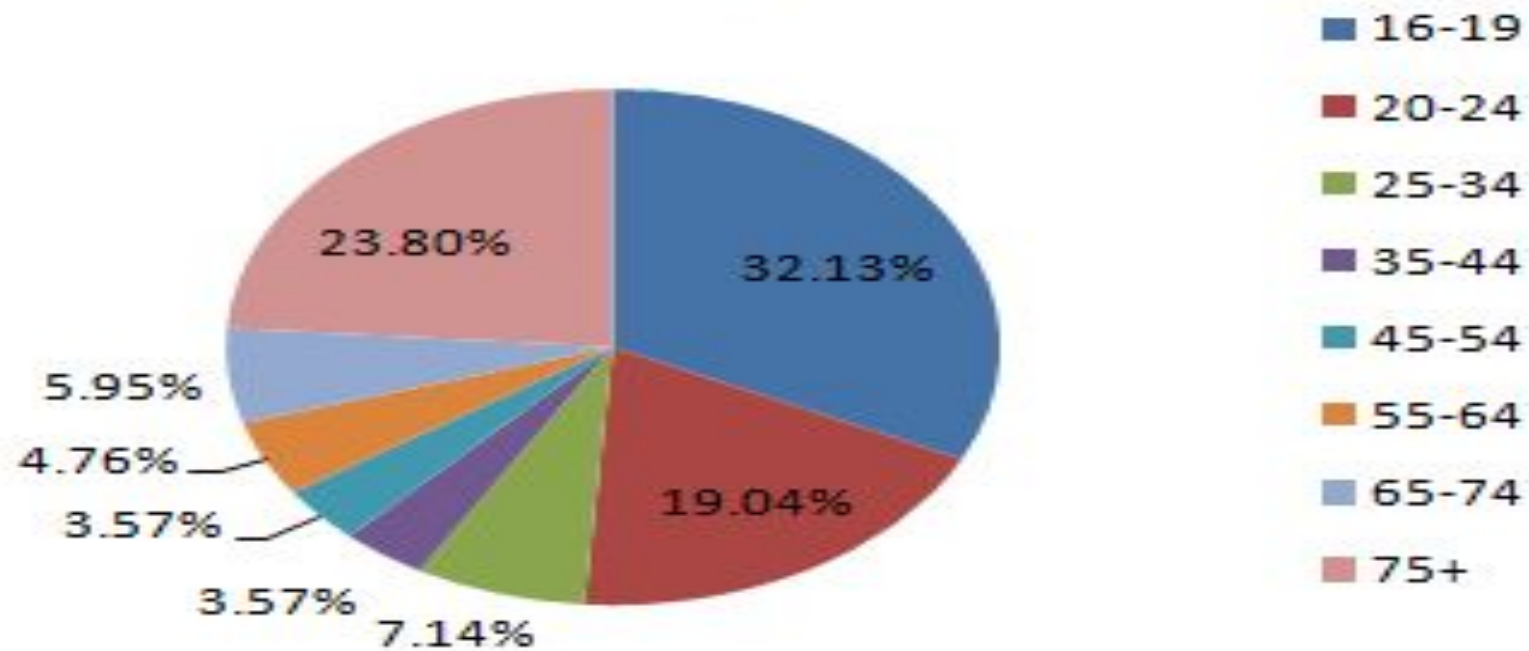


- While having a clean MVR is important, the **age** and **experience** of your drivers has a significant impact on your overall “Risk Score.”
- The higher overall average age of drivers who possess good MVRs provides a more positive rating.
- Drivers under the age of 25 can have serious negative on impact your rating.
- Younger drivers typically don't possess extensive experience driving a larger truck and are considered a higher risk. The lower the overall age of drivers, the lower the rating.



WHY AGE HAS SUCH AN IMPACT ON PREMIUMS

Percentage of Fatal Accidents by Age



Transportation 2nd Overall Highest Average Annual Death Rate Per Occupation

- Transportation incidents were the leading cause of work-related fatalities in 2019 – **nearly 40% of all occupational fatalities.**
- Of all transportation fatalities:
 - 57% occurred on roadways
 - 17% involved pedestrians
 - 882 Transportation Deaths





Managing the driver selection process:

- **Development of job descriptions that clearly outline the requirements for driver applicants.**
- **Prescreening process involving recruiters and managers to review MVRs for all candidates pre-hire.**
- **Detailed training program, with defined criteria to determine when a new hire can drive without a trainer/supervisor.**
- **Clearly established expectations for MVR requirements post-hire communicated to all drivers.**
- **Procedures to monitor MVR's with semi-annual or annual review of all current employees.**
- **Annual training program for all drivers.**



Thank you!

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Liberty Insurance Agency is your trusted advisor and here to service your account! Please do not hesitate to contact Jason or Steve directly with any questions or concerns.

We will be breaking down the topics in this training to focus specifically on the areas where you can make improvements if needed. While every 1-800-GOT-JUNK? operation should be considered Best-In-Class, we take great pride in making sure this message is sent loud and clear to the carriers writing your policies.