COUNTY MANAGEMENT & RISK CONFERENCE
APRIL 4-6, 2018 | GALVESTON
RESOURCES AND SOLUTIONS FOR COUNTIES
What (or Who) is Driving Your Auto Claims?
Disclaimer

The information contained in this presentation is for educational purposes only. Any content presented is intended only as a recommendation and as a best practice in risk management. Each member must evaluate their own risks, hazards and exposures.
Session Objectives

• Understand factors that have contributed to the rise of auto liability claims
• Use defensive driving techniques to prevent accidents and injuries on the road
• Identify common driving hazards
• Understand how your claims data should be your starting point
KEEP CALM
I'M
A
GOOD DRIVER
Where Do I Start?

## Detailed Claim Loss Report

**Member Selected:** County

**Claim Status:** Open

**Coverage Period:** Between 2015 and 2017

<table>
<thead>
<tr>
<th>Claim Number</th>
<th>Claimant Full Name</th>
<th>Loss Date</th>
<th>Status</th>
<th>Cause of Loss</th>
<th>Payout</th>
<th>Loss Reimbursement</th>
<th>Deductible</th>
<th>Total Out-of-Pocket</th>
<th>Inherent</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL2015156291</td>
<td>Victor Hernandez</td>
<td>05/03/2016</td>
<td>Open</td>
<td>STRUCK A PEDESTRIAN</td>
<td>$7,697</td>
<td>$0</td>
<td>$1,200</td>
<td>$1,454</td>
<td>$10,241</td>
</tr>
<tr>
<td>AL2015156292</td>
<td>Francisco Castello</td>
<td>05/02/2015</td>
<td>Open</td>
<td>FAILURE TO CONTROL SPEED</td>
<td>$4,114</td>
<td>$0</td>
<td>$2,000</td>
<td>$124,900</td>
<td>$130,013</td>
</tr>
</tbody>
</table>

**Totals:**

- **Council of Claims:** 2
- **Coverage Period:** Jul 01, 2015 - Jul 01, 2016
- **Council of Claims:** 2
- **Coverage Period:** Jul 01, 2015 - Jul 01, 2016

### Automobile Liability

<table>
<thead>
<tr>
<th>Claim Description</th>
<th>Loss Date</th>
<th>Status</th>
<th>Cause of Loss</th>
<th>Payout</th>
<th>Loss Reimbursement</th>
<th>Deductible</th>
<th>Total Out-of-Pocket</th>
<th>Inherent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minor collision, hit by an unknown motorist</td>
<td>05/03/2016</td>
<td>Open</td>
<td>REASSESSED</td>
<td>$1,251</td>
<td>$0</td>
<td>$1,251</td>
<td>$2,500</td>
<td>$3,751</td>
</tr>
</tbody>
</table>

**Totals:**

- **Council of Claims:** 1
- **Coverage Period:** Jul 01, 2015 - Jul 01, 2016

### Automobile Liability

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<tr>
<th>Claim Description</th>
<th>Loss Date</th>
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<th>Cause of Loss</th>
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**Totals:**

- **Council of Claims:** 1
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**Texas Association of Counties**

**Risk Management Pool**

**County Management & Risk Conference**

**April 4-6, 2018 | Galveston | Resources and Solutions for Counties**
Self-Assessment

What kind of driver are you?
Your Driving Profile

<table>
<thead>
<tr>
<th>Type of Driver and Driving Characteristics based on How Do You Drive?</th>
<th>13 -15 Never True Answers</th>
<th>16 – 19 Never True Answers</th>
<th>20 – 23 Never True Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td>Safe Driver</td>
<td>Defensive Driver</td>
<td></td>
</tr>
<tr>
<td>• Licensed</td>
<td>• Informed</td>
<td>• In control</td>
<td></td>
</tr>
<tr>
<td>• Insured</td>
<td>• Skilled</td>
<td>• Communicative</td>
<td></td>
</tr>
<tr>
<td>• Controlled by consequences</td>
<td>• Trained in defensive driving</td>
<td>• Cooperative</td>
<td></td>
</tr>
<tr>
<td>• Respects the law</td>
<td>• Drives to save time</td>
<td>• Cautious</td>
<td></td>
</tr>
<tr>
<td>• Avoids confrontation</td>
<td>• Drives to save money</td>
<td>• Conscientious</td>
<td></td>
</tr>
<tr>
<td>• Follows the rules</td>
<td>• Drives to save lives</td>
<td>• Considerate</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Committed</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Role Model</td>
<td></td>
</tr>
</tbody>
</table>
Embrace Life
Risks in LE Vehicle Operation

- Excessive speed.....
  Risk vs Return Response
  is it that important
  can you apprehend another way
  danger to deputy and public greater

Outside Factors
other drivers
deer
road conditions
Crossing Intersection at 90 MPH
Risks in LE Vehicle Operation

• Distracted operation....
  Sensory Overload
   cell phones
   mobile data terminals
   cameras, computers, radars
  Exhaustion
   outside employment
   double shifts/shift length
LE Distracted Driving
Seat Belts

- Saved over 100,000 lives
- Prevent crashing into steering wheel, dash, or windshield
- Keep you inside vehicle
- Protect body organs
- Improve chances of remaining conscious
Driving Hazards

- Aggressive driving
- Fatigue
- Distracted driving
- Reckless driving
- Failure to keep vehicles in good operating condition
Incidentally or Not?!
Texting Clip
7 Most Common Driving Mistakes

1. Failure to yield ROW
2. Failure to control speed
3. Failure to maintain lane
4. Collision while responding
7 Most Common Driving Mistakes

5. Backed without safety
6. Struck by vehicle
7. Rear ended
A Look At The Numbers

### Top Ten Causes of Loss

<table>
<thead>
<tr>
<th>Cause of Loss</th>
<th>Claim Count</th>
<th>Total Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Backed Without Safety</td>
<td>23</td>
<td>414</td>
</tr>
<tr>
<td>Failure To Yield Right Of Way</td>
<td>47</td>
<td>382</td>
</tr>
<tr>
<td>Failure To Control Speed</td>
<td>41</td>
<td>235</td>
</tr>
<tr>
<td>Struck By Vehicle</td>
<td>29</td>
<td>153</td>
</tr>
<tr>
<td>Unsecured Load</td>
<td>14</td>
<td>118</td>
</tr>
<tr>
<td>Failure To Maintain Lane</td>
<td>118</td>
<td>1,007,565</td>
</tr>
<tr>
<td>Collision While Responding</td>
<td>54</td>
<td>1,622,448</td>
</tr>
<tr>
<td>Struck By Vehicle</td>
<td>162</td>
<td>804,216</td>
</tr>
<tr>
<td>Rearended</td>
<td>56</td>
<td>544,907</td>
</tr>
<tr>
<td>Struck A Pedestrian</td>
<td>38</td>
<td>398,591</td>
</tr>
<tr>
<td>Struck An Object</td>
<td>87</td>
<td>365,253</td>
</tr>
</tbody>
</table>

**Sum of Total Insured:** $14,983,743

### Top 10 Causes by Number of Claims

<table>
<thead>
<tr>
<th>Cause of Loss</th>
<th># Claims Currently Open</th>
<th># Claims Currently Closed</th>
<th>Total Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Backed Without Safety</td>
<td>23</td>
<td>414</td>
<td>437</td>
</tr>
<tr>
<td>Failure To Yield Right Of Way</td>
<td>47</td>
<td>382</td>
<td>409</td>
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<td>41</td>
<td>235</td>
<td>278</td>
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<td>153</td>
<td>47</td>
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<tr>
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<td>14</td>
<td>118</td>
<td>3</td>
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**Sum of Total # Claims:** 1,854
Driving Hazards:
Dangerous Conditions

• Wildlife – deer, feral hogs
• Animal livestock – cows, goats, sheep, etc.
• Rural railroad crossings
• Road work
TAC Risk Management Pool

National Safety Council
Defensive Driving Course

NSC Certified Instructor

• This is a six (6) hour defensive driving course
• Provided at no cost to Pool participants
• Your personal insurance carrier may provide a discount
TAC Risk Management Pool

Law Enforcement / Road & Bridge

Driving Simulator

* For more information, TAC RMP members should Contact Darren Jackson at (800) 456-5974
It All Adds Up!

TAC RMP – Workers’ Compensation Claims from MVAs

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What You can DO

☑ Know your claims data
☑ Form a team with key players (R&B, SO, etc...)
☑ Buckle seatbelt
☑ Drive defensively
☑ Don’t talk on the phone or text while driving
☑ Enact a policy covering your employees
☑ Provide driver training

Remember, you are not alone. TAC consultants are here to help!
Risk Control Consultants

Jack Coffey, (512) 924-4773

Larry Boccaccio, (512) 924-4769

Isaac Garcia, (512) 573-6596

Joseph Szewczyk, (512) 815-7869