



Auto Insurance



Why are auto insurance premiums increasing?



- ➔ More traffic
- ➔ Miles driven have increased 3.3% each year and are now at an all-time high.
More vehicles=higher frequency of accidents
- ➔ Increasing Accident Frequency plus severity
- ➔ Rising claims costs typically stem from either increased frequency or severity- but in the case of commercial auto, it's both.

Distracted Drivers

One-quarter of crashes involve drivers talking on the phone or texting



- ➔ Escalating Medical Cost
- ➔ Medical care costs are climbing more than 1.5 times faster than other cost.
- ➔ Inexperienced or undesirable drivers
- ➔ A shortage of skilled commercial drivers with good driving records=greater odds for accidents.

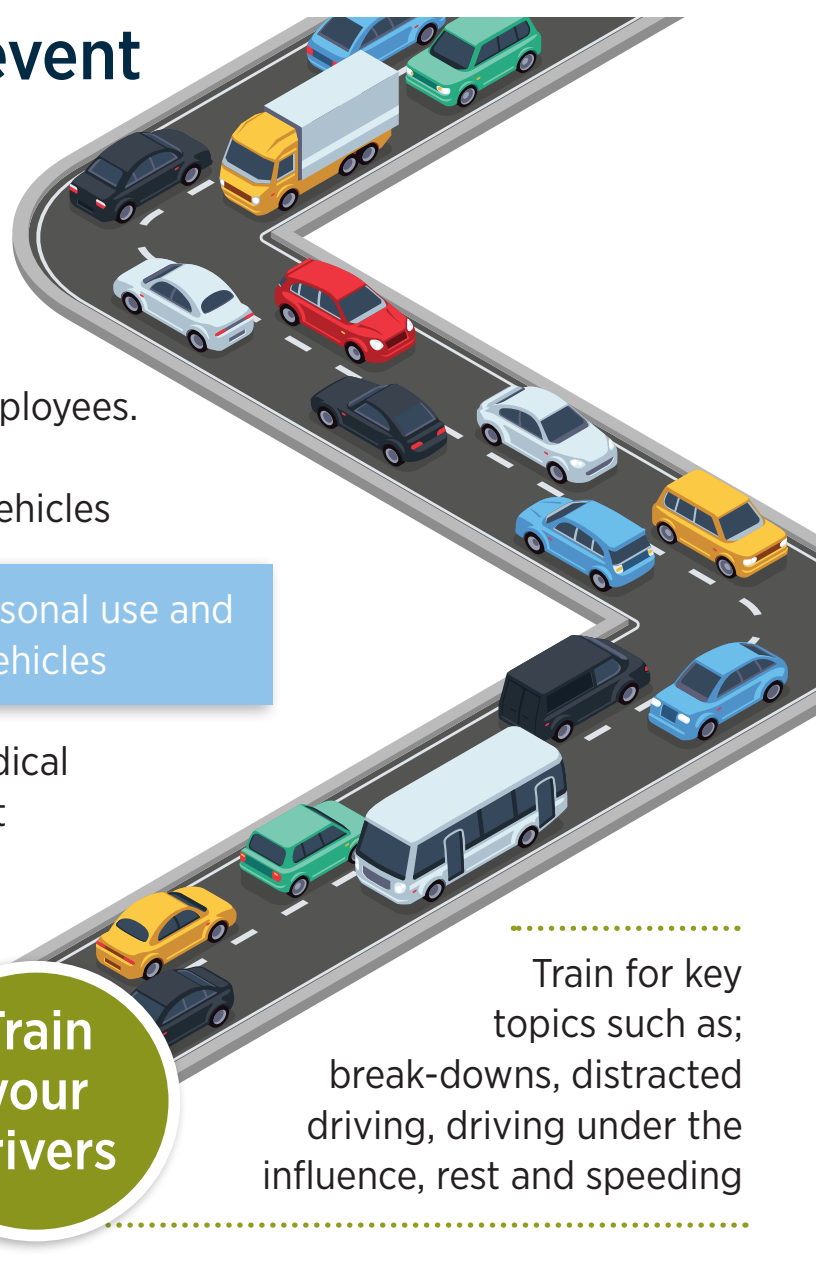


What can I do to prevent auto claims?

- ➔ Implement a safety program
- ➔ Document the program and communicate expectations to all employees.
- ➔ Enforce company policy for use of vehicles

Follow practices such as limiting personal use and monitoring who can use company vehicles

- ➔ Document Standard and call for medical evaluations, references and road test
- ➔ Hire qualified drivers
- ➔ Use a company fleet
- ➔ Be aware of extra risks when drivers use personal vehicles of the job
- ➔ Regularly check driving records
- ➔ Set a schedule for checking employee records and stick to it
- ➔ Track risky practices such as speeding and aggressive driving behaviors
- ➔ Monitor drivers with telematics
- ➔ Use a vehicle accident record



Train your drivers

Train for key topics such as; break-downs, distracted driving, driving under the influence, rest and speeding

Review every accident



Accidents happen and Gallagher is here to help, but being proactive in accident prevention can go a long way in reducing your overall insurance cost.

Let's talk about how we can get you the auto coverage that you need at the best price available.

