

Avoiding Driver Ineligibility and Controlling Your Auto Insurance Premiums

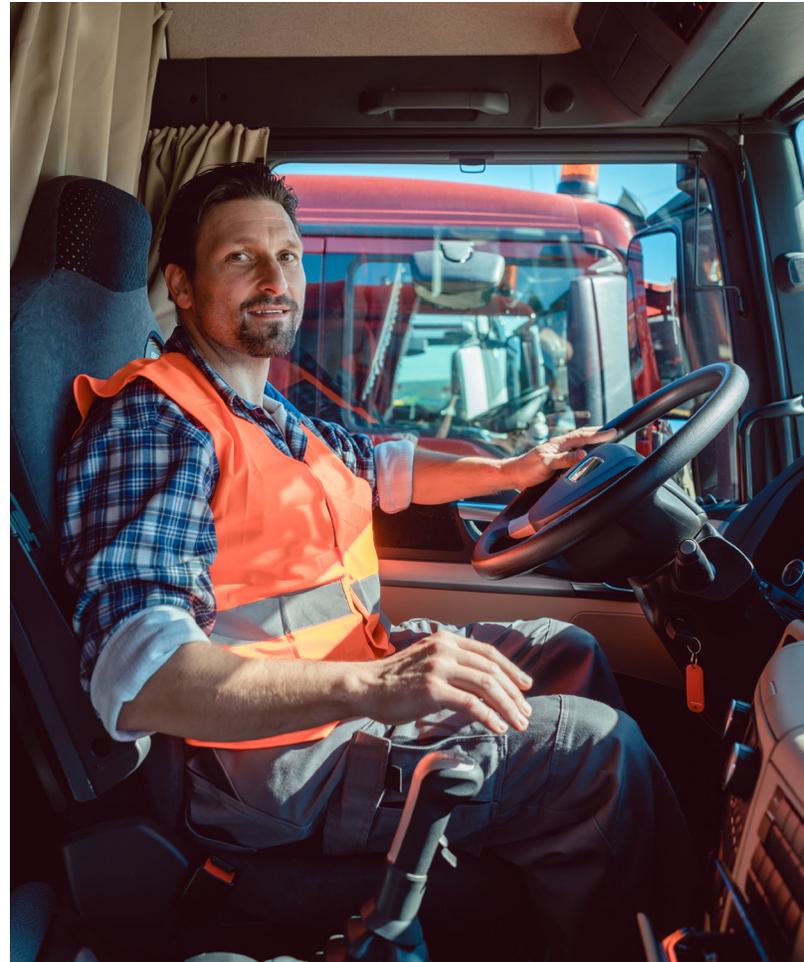
Article courtesy of Professional Liability Agents Network

It's a scenario we seem to be seeing more and more of each year. A company seeking auto insurance for its fleet of vehicles and its drivers submits an application to an insurance carrier, listing the vehicles and the employees who will be driving on behalf of the company. To the company's dismay, the carrier refuses to insure one or more of the listed employees due to their poor driving records. The insurer offers an attractive policy and premium that covers the bulk of submitted employees, but steadfastly refuses to include those few drivers with checkered driving histories that include multiple accidents and traffic violations.

What's a company to do? Begin by asking: Do the "ineligible" employees who were rejected by the insurer necessarily have to drive in order to perform their primary duties? Companies sometimes list all of their employees on the insurance application, feeling it's better to be prudent and get everyone in the company insured. But if these ineligible employees do not have to drive to perform their primary functions, then they can be safely removed from the policy. The company just needs to make sure the employee is forbidden from driving a company vehicle or using their own automobile or a rental car on company business.

But what if an ineligible employee does drive to perform his or her primary job duties? Some firms have found a work-around by having another employee serve as the designated driver for the ineligible worker. If work schedules can be coordinated so that, for example, two designers work in tandem on the same projects, the eligible driver can handle all driving duties.

Another option is to work with your insurance agency to see if the insurer will accept the ineligible driver on a



probationary basis. A driver with a spotty record would be accepted on the policy with the stipulation that one additional driving infraction will result in immediate termination of insurance coverage.

You could also, of course, seek out a different insurance carrier. Most insurers use similar rating systems to determine whether a driver is ineligible. Typically, a driver with two or more accidents, one or more major violations (such as reckless driving, driving while intoxicated, speeding/racing, negligent homicide or assault while driving, or hit and run), or multiple minor moving violations (failure to obey signs, failure to yield, illegal turns, etc.) or non-moving violations (parking tickets, etc.) will be deemed ineligible. There are some insurers, however, who are more willing to take on additional risk. This will likely mean higher premiums.

A final approach is to place the ineligible driver separately with an insurer with a higher appetite for risk. Again, this policy will likely be expensive, and the insurer may require you to purchase an umbrella policy as well to increase your overall limits. But this high-risk policy only applies to the ineligible driver and his or her vehicle, not the entire company fleet and all drivers.

Prevention is the Best Policy

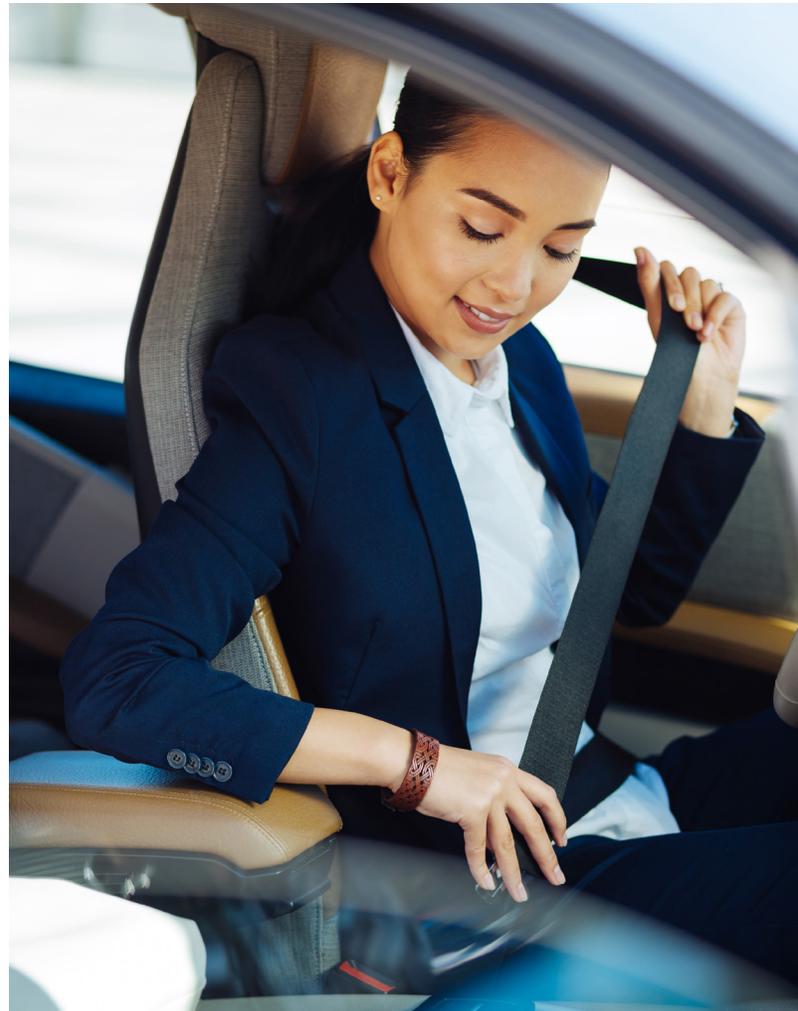
There's never a great insurance solution once you have ineligible drivers on your work force who must drive to perform their primary job functions. That is true whether you have your own fleet of company vehicles or employees drive their own cars or rental cars on company business.

Your best option is to avoid having ineligible drivers on your payroll in the first place. And preventive measures should begin with the hiring process. Ask all candidates for jobs that include driving vehicles on the company's behalf to provide a copy of their motor vehicle records from the appropriate state driver's licensing agency. Or, at a minimum, have candidates give their written approval for you to request and obtain copies of their driving records. If a candidate fails to do so, you're probably best to move on. A less than stellar driving record should also give you pause if the position requires that the employee drive on company business.

As far as current employees, it is management's duty to make safe driving a high priority for everyone. Explain to employees that speeding, distracted driving, impaired driving and other forms of reckless behavior that can lead to infractions and accidents can have a direct negative impact on their jobs, limiting their career opportunities with the company. And we're not just talking about the need for safe driving while conducting company business. It is imperative to make employees understand that infractions incurred during their personal driving (including evenings, weekends and all other off-the-job hours) will show up on their driving records and can make them uninsurable while driving on the company's behalf. In most cases, employee driving records will be examined every year by the company's auto insurer and an employee's eligibility can end with that next speeding ticket or fender bender caused by the worker.

A Vehicle Safety Program

Companies can go a long way toward eliminating ineligible drivers, improving the company's overall driver safety record and controlling automobile insurance premiums by developing and implementing a vehicle safety program. Typically the company's head of human resources and/or legal representative is tasked with this responsibility. Fortunately, many automobile insurers can provide a compre-



hensive sample program that can be adapted to meet the company's specific situation. Elements of a vehicle safety program include:

- Annually collecting and reviewing motor vehicle records and valid driver's licenses for all employees (and potential new hires) who will drive on company business.
- Providing regular driver training programs that promote safe and courteous driving in accordance with state and local laws and regulations.

Risk Management Seminar Series



Sexual Harassment Prevention Training

Wednesday, Dec. 5, 2018

7:30am Registration

8:00am - 10:00am Program

Our 2019 Seminar Schedule will be posted online shortly. Topics to include:

- **Performance Management for Supervisors**
- **Cal-OSHA Heat Illness Prevention for Indoor Workers**
- **HJuman Resources Tools for Supervisors**
- **Sexual Harassment Prevention Training**

Reserve Early, Seating is Limited!

To register, click on the 'register now' button in the announcement email, or contact Linda Lopez at Llopez@cavignac.com or call 619-234-6848.

- Monitoring employee driving habits and addressing any unsafe practices, such as talking or texting on their cell phones. (Distracted driving is has become an epidemic with today's young professionals.)
- Developing and enforcing automobile operation policies that identify who can drive which company, personal or rented vehicles under what circumstances. Often, the use of motorcycles or scooters are prohibited.
- Creating procedures for reporting and investigating traffic accidents that occur while driving on company business. This includes complying with all state and local laws governing accidents, immediately calling 911 to report serious accidents, seeking medical assistance for any injured party, documenting the event on a company-approved accident report, and investigating each accident.
- Developing rules and procedures for revoking an employee's driving privileges if involved in a serious at-fault accident, deemed ineligible by the company's insurer, or otherwise in violation of company driving policies.
- In the case of employees driving their personal vehicles for company business, develop requirements regarding safe driving, personal insurance policy limits and automobile maintenance.

You Have Options

Faced with an ineligible driver, you have options. For example, you can prohibit the employee from driving on company business, find alternate high-risk insurance via a standalone auto policy or an endorsement on your general liability policy, or plead your case with your insurer that the employee be added to your policy on probationary status. Terminating employees because of poor driving records can be dicey and would likely require a company-wide policy drafted by competent legal counsel that would be applied consistently to all employees, including management. Tread carefully here.

A vehicle safety program can help rehabilitate a poor driver and prevent other employees from developing bad habits. Fortunately, your insurer likely has a number of tools to help you avoid ineligible drivers and keep your automobile insurance premiums under control. ■

Health and wellness tips for your work and life—
presented by Cavnac & Associates



Removing Meat from Your Diet Could Improve Your Health, Researchers Say

According to scientists at the Johns Hopkins Bloomberg School of Public Health in Baltimore, consuming high amounts of meat has negative health effects.

Their survey found that 55 percent of respondents were reducing their consumption of processed meat and 41 percent were cutting back on red meat consumption. When asked what their reasoning for cutting back on meat consumption was, the majority of respondents said their decision stemmed from wanting to save money or improve their health.

Consult your doctor to find out if reducing or removing meat from your diet could be beneficial for you.

A Beginner's Guide to Mindfulness

It's no secret that the holidays bring joy, but they can also bring stress. We all know that prolonged and chronic stress can wreak havoc on your overall health and wellness, so it's important to find healthy ways to manage it. One effective way to do so is to practice mindfulness.

The Basics

Mindfulness is the process of bringing your full attention to experiences in the present moment. Being mindful means being aware of where you are and what you're doing, as well as not being reactive or overwhelmed with what's going on around you. Many people achieve mindfulness through meditation and yoga.

Getting Started

Mastering meditation takes practice, but getting started can be easy and not time-consuming. Try the following two quick mindful meditation techniques next time you're feeling stressed.

1. **One-minute relaxation breathing**—Close your eyes and take a deep breath in for a count of four, and then exhale for a count of eight. Repeat five times.
2. **Five-minute body scan meditation**—Sit or lay down in a comfortable position and take a few moments to find a calm, steady breath. Bring your awareness to sensations in your body, where you will spend several slow breaths on each focal point beginning with the left toes and all the way through the left hip. Repeat on the right side. From there, follow the same process through your torso, arms and up through your head.

Super Stuffed Squash

2 acorn squash
2 ½ cups water
1 cup brown rice
1 pound ground pork
1 medium onion (chopped)
3 garlic cloves (minced)
1 medium sweet apple (peeled, diced)
1 tsp. smoked paprika
4 tsp. olive oil
Fresh parsley (chopped)

PREPARATIONS

1. Heat oven to 350 F. On a large baking sheet, place the squash in the oven for 30 minutes. Then remove from oven, cut in half, and remove and discard the seeds. Cook for another 20 minutes or until soft.
2. In a large stockpot, bring the water and the rice to a boil. Cover, reduce the heat to low, and simmer until the rice is tender and liquid has been absorbed.
3. In a large nonstick skillet, warm 3 tsp. olive oil over medium heat and add the pork. Once the meat is browned, add onions, garlic, apples, smoked paprika, cayenne, salt and pepper. Cook until onion is soft. Add the brown rice.
4. When squash is done, turn cut-side up in the baking dish. Add a teaspoon of olive oil to the center of each squash half. Divide the meat and rice mixture amongst the four squashes. Return to the oven for 10 minutes. Garnish with fresh chopped parsley and serve.

Makes: 4 servings

Nutritional Information (per serving)

Total Calories	631
Total Fat	30 g
Protein	26 g
Carbohydrates	66 g
Dietary Fiber	8 g
Saturated Fat	10 g
Sodium	125 mg
Total Sugars	5 g

Source: USDA

Makeover Your Holiday Recipes by Substituting Fats

Butter, oils and other fats can add flavor to your favorite recipes, but they can also add many calories. They act as a barrier so flour does not absorb as much water to give your dishes a moist, tender feel. There are many ways to reduce the fat without sacrificing taste; the trick is to replace fats with foods that add creaminess without cholesterol.

Will substituting the fats change how my food tastes?

Substituting fat in your favorite recipes may not give them the same texture, but it will be close. In addition to lower fat content, many of the substitute ingredients will add more fiber, vitamins, minerals and protein to your recipes.

How can I get started substituting?

To experiment, start by substituting one-third of the fat from the recipe and then increase or decrease to your desired likeness. For baking, use ⅓ cup applesauce or fruit juice and ⅔ cup butter instead of 1 full cup of butter. Instead of 1 cup of heavy cream, use 2 tsp. cornstarch whisked into 1 cup of fat-free milk.

Now that you have the basics, it's time for you to try it out. With the holidays right around the corner, now's the perfect time to makeover your beloved (and maybe not the healthiest) recipes.

Healthy Baking Substitutes



½ cup applesauce plus ½ cup fat for 1 cup oil or butter



1 cup pureed avocado for 1 cup butter



¾ cup prunes plus ¼ cup boiling water (blended) for 1 cup butter



3 Tbsp. flax meal plus 1 Tbsp. water for 1 Tbsp. butter



Cavignac & Community



Cavignac & Associates is proud to support local and non-profit civic organizations, including Say San Diego



OUR MISSION

SAY San Diego's mission is to partner with youth, adults, families, and communities to reach their full potential. Our vision is opportunity, equity and well-being for all San Diegans.

WHAT WE DO

SAY San Diego partnerships and services address the comprehensive needs of the entire individual or family rather than focusing on one symptom or problem. SAY engages the community to work collaboratively and works with systems such as law enforcement, schools, and local government to create positive change. SAY San Diego's holistic approach enriches youth, empowers individuals and families, and engages communities.

CORE SERVICES

- Alcohol, tobacco, and substance abuse prevention
- Before and after school programs, preschools, and school readiness
- Child abuse prevention and family support
- Collaborative partnerships for military families, refugee/immigrant families, students, parents, and more
- Family strengthening and self-sufficiency
- Foster care and kinship parenting support
- Juvenile delinquency prevention and diversion
- Mental health counseling, case management, adult services, and youth development Access to health care, employment, and self-sufficiency



For more information, go to www.saysandiego.org