

# Don't Let Your Fleet Become Your Biggest Liability

by Brian Donald & Wilson Long



Vehicle-related incidents now account for some of the costliest workers' compensation claims, [averaging over \\$90,000 per case](#), almost double the typical lost-time claim. And they are likely to continue growing in both frequency and severity as crews spend more time on the road to reach dispersed job sites amid ongoing labor shortages.

For construction firms, every vehicle accident brings repair costs, downtime, the chance of higher premiums, and potential legal exposure — especially as jury awards tied to auto accidents continue to rise. Auto liability now accounts for [nearly one-quarter of all nuclear verdicts](#) (those exceeding \$10 million).

Behind the numbers are familiar realities: distracted driving, increasingly complex and expensive vehicle technology, and an aggressive legal environment. Plaintiff's attorneys are spending record sums to reach potential clients through television, billboards, and social media. Nearly [9 in 10 Americans \(89%\)](#) report seeing attorney advertising, and 60% believe it drives more lawsuits and liability claims. While some states are starting to push back — such as new tort reform laws in [Georgia](#) — it will take time for those changes to ripple through the system.

The result is a perfect storm of higher claim frequency, severity, and cost. But the good news is that you have more control over it than you might think. Construction firms that take a proactive approach to fleet safety and driver management can reduce losses, protect workers, and ultimately reinvest the savings back into their business.

## BEST PRACTICES FOR REDUCING FLEET RISK

One bad decision behind the wheel can change a company's entire trajectory. To stay ahead of auto risk, treat it as a leadership responsibility, not just a driver issue. Here's how you can strengthen your fleet safety program and protect your people, reputation, and bottom line.

- 1. Lead from the top.** Fleet safety starts with leadership. When company owners, executives, and project leaders champion it by discussing it in team meetings, reviewing near misses, and reinforcing expectations, it sends a clear message that safety is everyone's responsibility. Consistent communication across job sites and all branches of your business ensures that one location's lessons become shared learning for all.
- 2. Build realistic, enforceable policies.** A written fleet safety manual is essential, but it must reflect reality. Policies that look good on paper but are impossible to follow can backfire in court when exceptions are made. Once your rules are set, use tools like continuous motor vehicle record (MVR) monitoring to help enforce them. If a driver's license status changes or violations occur, you'll know immediately and can act before a problem becomes a claim.

- 3. Eliminate personal use of vehicles.** Some of the most severe claims occur after hours, when an employee uses a company vehicle for personal errands or lets a family member drive it. These off-duty accidents can still pull the business into litigation. The best defense is a clear, consistently enforced policy that company vehicles are for business use only, with no exceptions.
- 4. Use technology and act on what it shows.** Telematics and dual-facing cameras help prevent accidents and protect drivers. Modern AI-enabled tools provide real-time alerts for behaviors such as tailgating, lane drift, mobile phone use, or drowsiness. The data helps managers coach drivers constructively, and gamifying safe-driving scores can turn compliance into engagement.  
*Insider note: If you adopt these systems, use the data. Ignoring alerts or not acting on high-risk behaviors can be used against you in litigation.*
- 5. Prioritize vehicle maintenance.** Regular maintenance records are great protection in a deposition. Plaintiffs' attorneys often ask, "When was this vehicle last serviced?" A robust maintenance program and driver scorecard — tracking tire checks, oil changes, and inspections — can make the difference between diligence and negligence in court.
- 6. Measure and recognize performance.** What gets measured more easily gets improved. Track key indicators like hard braking, speeding, and seat-belt compliance. Celebrate top-performing drivers and coach those with recurring issues. Visibility and accountability create a culture where safe driving becomes part of daily performance.

## THE REAL PAYOFF OF SAFER DRIVING

Your vehicles will always carry some level of risk, but how you manage that risk determines whether it becomes a liability or an advantage to your business. The same systems that prevent accidents can also help you run a smarter, more efficient operation by optimizing routes, improving productivity, and giving you real-time insight into your crews and equipment.

From a workers' compensation standpoint, the payoff is tangible. Fewer accidents mean fewer lost-time injuries and medical claims. But safer driving is more than just an insurance-savings story; it is a workforce stability initiative. Every safe return home strengthens morale, retention, and reputation.

## Let's Talk

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