

# SAFR: Lowering Your Claim Frequency and Severity

Claim frequency is on the rise and as the economy transitions back to a state of normalcy it will likely increase due to more vehicles returning to the roadway. Frequency being on the rise for the commercial auto line of business can be attributed to the number of miles driven, less experienced drivers, distracted driving and the nation's roadways being more congested than ever due to population continuing to rise. Severity is rising because of medical inflation, replacement & repair costs of vehicles, and largely due to litigated losses and plaintiff attorneys using reptile theory tactics.

According to the Federal Motor Carrier Safety Administration's (FMCSA) 2017 Large Truck and Bus Crash Facts, large truck and bus fatalities increased by 6.8% per 100 million vehicle miles traveled between 2016 and 2017. Although loss frequency and severity continue to worsen, there are methods within a motor carrier's control to minimize the likelihood of loss, such as strong hiring practices, effective use of technology and training programs.

National Interstate's Loss Control Department's goal is providing solutions to assist our customers with controlling their outcomes.

Solutions have always been offered such as training resources to educate drivers and technology to monitor behavior, but we were on a mission and our team was determined to develop a creative solution for defensive driving that would resonate and be easy to remember for any professional driver. During the first quarter of 2019, our team released our homegrown SAFR Defensive Driving Method training program.

**SAFR** stand for:

**SEE HAZARDS**

**ANTICIPATE ACTIONS**

**FIND SPACE**

**REACT**

A simplistic acronym, but yet effective and easy to recall because the acronym resonates with many due to the FMCSA Safety and Fitness Electronic Records (SAFER) System.

The program is a great resource for newly hired drivers as well as recurrent and remedial training purposes. Similar to any program, the information is only as effective as the trainer's delivery method. To ensure the course is administered consistently and effectively, core resources provided with the program consist of:

• Instructors Guide

• Student Guide

• PowerPoint

• Quiz

Two key components of the program consist of classroom and behind-the-wheel training. It is vital drivers learn and know how to apply the four keys to defensive driving which occur through instructor-led training and activities throughout classroom training. Following classroom training, the behind-the-wheel training, which is most critical, should occur to determine if professional drivers are consistently and effectively applying the knowledge learned.

SAFR used independently or in conjunction with other training methods and technology can assist our customers with reducing preventable losses controlling their outcomes.

Source: "Large Truck and Bus Crash Facts 2018." FMCSA, 2 Oct. 2020, [www.fmcsa.dot.gov/safety/data-and-statistics/large-truck-and-bus-crash-facts-2018](http://www.fmcsa.dot.gov/safety/data-and-statistics/large-truck-and-bus-crash-facts-2018)