

# Reducing Fleet Liability Acting on Your Driver Data

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#### **SPEAKERS**



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- The Problem of Rising Liability & Nuclear Verdicts Today
- Using Driver Data to Reduce Liability & Claims
- Using Different Types of Data Together
- D4 Looking Forward:
  How Technology Will Change
  Nuclear Verdicts & Liability
- 05 Steps You Can Take Today



# The Problem of Rising Liability & Nuclear Verdicts Today

- Fleets have responded to the rise of Nuclear Verdicts in a number of ways, not limited to:
  - Investing in high-end safety technology
  - Holding 1-on-1 safety meetings between drivers and safety managers
  - Revamping their onboarding and safety training programs
- While many fleets have responded to Nuclear Verdicts, there has not been a coordinated response from the industry.
  - Though trucking organizations have raised awareness of Nuclear Verdicts, plaintiff's attorneys have regular conferences and workshops where they train each other on how to pursue a major verdict.
- The "minimum standard of care" fleets are expected to hold themselves to has increased.
  - Many fleets believe that staying compliant with federal regulations is "being safe," but now, plaintiff's attorneys
    argue that meeting regulatory requirements is the bare minimum a jury should expect of a fleet.
  - For fleets, this means ignoring their driver data or choosing not to collect it can only hurt them.



#### **Reducing Liability & Claims with Driver Data**

- Failing to invest in technology and data will not exonerate a fleet.
  - ELDs are mandated, cameras are often required by insurers, and plaintiff's attorneys have used "failure to invest in technology" as evidence that a fleet does not put safety first.
- One of the biggest impacts technology can have on liability is **showing fleets which drivers need help**.
  - Fleets have limited time and resources and technology that analyzes their data with Al-powered models, like the <a href="mailto:ldelic Safety Suite">ldelic Safety Suite</a>, can help them prioritize the drivers that need help most.
- Technology can help fleets tell a positive story about their safety culture.
  - By collecting, organizing, and analyzing all of their driver data, fleets can tell a jury a story about how they take safety seriously.
- Audience Question: Have cameras lived up to their promises in terms of reducing liability?
  - When it comes to adjudicating an accident, cameras are highly effective. They can exonerate a driver entirely, provide context that mitigates damages, or enable a settlement.
  - However, Nuclear Verdict trials do not always revolve around the specifics of an accident. Instead, plaintiff's attorneys often put the culture of a fleet on trial, which cameras are less helpful in addressing.



# **Reducing Liability & Claims with Driver Data**

- The most common "attack vectors" plaintiff's attorneys pursue are highly varied, including:
  - o Complex policy handbooks that are difficult to follow
  - Conversations between drivers and their managers
  - Language used in job postings for driver positions
  - O Driver data that a fleet did not have or did not act on



### **Using Different Types of Data Together**

- Disparate technology systems lead to siloed driver data, preventing a fleet from using all of its driver data effectively.
  - It's difficult for a fleet to identify the risk of a driver if their Safety team is not able to see all of their compliance, operations, telematics, and other data in one system.
- To reduce liability, fleets need to understand what their driver data reveals about them.
  - Because plaintiff's attorneys put a fleet's culture on trial, rather than an individual driver's actions, fleets need
    to know what story their driver data tells.
    - It is only possible for a fleet to understand what a plaintiff's attorney will claim in court if they know what their data reveals about them.
- Audience Question: CSA data is essentially a playbook for plaintiff's attorneys. Is that a major issue for trucking fleets?
  - Each of the seven BASICs is an attack vector for plaintiff's attorneys because they reveal where a fleet is
    deficient. To get around this, fleets can incorporate their CSA scores into their defense: CSAs can just as
    easily show improvement over time as they can deficiencies.



# **How Technology Will Change Nuclear Verdicts & Liability**

- Technology is accelerating at incredibly fast speeds, making it difficult to judge how it will affect liability moving forward.
  - Technology like artificial intelligence and machine vision are already improving fleets' risk-spotting capabilities and this trend is likely to continue.
- Fleets don't share data with one another, but this could soon change.
  - Right now, fleets have the ability to share data between departments, but fleets don't have an appropriate forum to share data with each other.
  - Pitt Ohio hosted a "safety summit" between LTL fleets in their region which could serve as a model for the industry. According to Pitt Ohio, "We compete on freight, we don't compete on safety."



### **Steps You Can Take Today**

- Fleets should **go on the offensive** against the liability within their organization.
  - While it's important to have a proper defense at trial, **the best defense is to never go to trial**. Fleets should organize and analyze their driver data, look for liability within it, and take immediate action to address it.
- Investigate your fleet to identify the "attack vectors" that could carry liability for you.
  - Fleets must look for practices in their fleet a plaintiff attorney could exploit at trial. Once they've found these vulnerabilities, they should change their processes to remove vulnerabilities.

