

Large Claims Lessons Learned



Line of Business: Auto Liability Topic: Technician Selection and Training

Claim scenario

A technician was performing an oil change on a high-performance vehicle. In an effort to warm the engine, he floored it. The vehicle accelerated and the technician lost control. The vehicle jumped a curb, striking a pedestrian and causing major injuries. A family member witnessed the incident.

The plaintiff had a series of surgeries and experienced mental and emotional distress. The plaintiff is housebound with a family member providing care. The plaintiff is looking for policy limits.

Financial Impact:

This claim may have a financial impact of up to **\$9,000,000**.



Lessons learned

- It is imperative that dealerships know who is driving their vehicles. Careful screening, selection, and training of employees in all positions who have responsibility for driving company-owned vehicles is important.
- Financial ramifications can go beyond just the injured party. In this case, the spouse of the injured party witnessed the accident and could present additional claims of mental and emotional distress.



Action needed to prevent this type of loss

Careful selection and training of any/all employees who will have responsibility for driving company-owned vehicles is important, including background checks, and assessment of driving skills, including:

- Having a strong MVR program in place
- Requiring comprehensive driver training to all employees who drive company vehicles
- Offering on-demand training materials and sessions to employees
- Reviewing and/or assessing your staff's driving skills on a regular basis



Loss prevention / Risk management Resources

Zurich offers a variety of risk management insights and technician selection and training resources to help you minimize your risk. Start with Zurich's loss prevention bulletin, [Who's Driving Your Vehicles](#) visit Zurich's [Automotive Resource Hub](#) to access all of Zurich's loss prevention resources.

Exposures are still present even when strict processes and protocols are in place, however, these actions and a commitment to diligence in driver training and skill assessment can reduce the propensity for losses.

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