



RISK CONTROL



Risk control at UFG Insurance | riskcontrol@unitedfiregroup.com

Commercial auto insurance self-assessment

Because the cost of auto insurance has a chance to be managed just like materials and labor, the risk control team at UFG Insurance has created this self-assessment tool to help you measure driving-related risks.

As a business owner, you could reduce the cost of operating a vehicle by properly managing the risks associated with commercial auto insurance. Completing the form below could help your organization spot areas for improvement. The outcome could guide you in managing risk factors associated with your auto insurance.

If your organization scores 50 or above, you're on the right track. If your organization scores below 50, you may want to consider changing your policies and procedures to strengthen auto safety.

Add points or take away points for risk factors as indicated in the chart below. For example, add 10 points if your vehicle use policy is signed by all drivers and subtract 10 points if you allow hands-free cell phone use.

Vehicle use policy signed by each driver	10	
Cell phone use prohibited while driving	10	
Hands-free cell phone use allowed	-10	
Quarterly auto safety meeting	10	
Annual driver motor vehicle record check	10	
DOT licenses and medical cards tracked (<i>Non DOT — verifying driver qualifications annually</i>)	10	
DOT inspection score above national average* (<i>Non DOT — Vehicle Maintenance program in place</i>)	-10	
Employees driving personal vehicles on your behalf	-10	
Telematics vehicle monitoring	20	
Progressive disciplinary policy	10	
Frequency (two or less at-fault accidents in policy year)	10	
Backing accident (at fault)	-10	
Failure to yield (at fault)	-10	
Rear end	-10	
TOTAL		

SCORE	
0-49	Needs significant improvement. Consider changing policies and procedures and implementing additional controls.
50-70	Room for improvement, but moving in the right direction. Consider additional controls (behavior-based controls, Telematics, etc.).
71-100	Exceptional exposure management. Continue to monitor auto exposure and consider additional controls if necessary.

*To see your current DOT roadside inspection report, visit: <https://ai.fmcsa.dot.gov/SMS/>

UFG Insurance is the marketing name used to refer to United Fire & Casualty Company and its property and casualty subsidiaries and affiliates. This form, supplied by UFG Insurance, merely provides minimum guidelines to follow and may be utilized as a tool for fact-gathering purposes to assist in your investigation. The information requested above is not exhaustive and you should, at your own discretion, request any necessary additional information as the specific situation may warrant.

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