We offer risk management solutions in comprehensive property and casualty coverages with customized limits that meet the needs of Catholic organizations.

We understand the Church because we are part of the Church.





Safe Senior Driving in Your Community – Are you Taking on the Responsibility?

It's no surprise the elderly population of religious communities is steadily growing. Currently, nearly two-thirds of U.S. men and women religious today are age 70 or older, and 86 percent are 60 or older. According to the most recent study conducted by the National Religious Retirement Office, only 7,692 U.S. men and women religious — 14 percent — are under the age of 60, 48,811 are 60 or older and 34,631 of those are 70 or older.

Religious seniors today are also much more physically and mentally active than in the past, allowing them to continue in ministry longer which usually requires them to drive. But unfortunately, the risk of being injured or killed in a motor vehicle crash increases as your drivers age. To help this statistic, religious orders can do a lot internally to better manage their senior drivers and identify those at-risk drivers before any incidents occur.

Open communications between leadership, key staff and religious drivers is extremely important. Sit down with your drivers and discuss their health status, review policy concerns they may have, discuss any accidents which may have occured and make a decision if that person is a qualified driver for the community.

It is important that communities develop materials to qualify drivers, as well as to develop driver profiles. All communities should maintain driver profiles on a regular basis. The driver's profile should include a copy of the driver's license, any restrictions on that license, Motor Vehicle Records (MVRs) (it is recommended that all community's conduct MVRs annually on all of their religious drivers), current eye exam, health concerns

and medications that may affect driving, accident history, citations and a completed individual driver assessment. This profile will give a solid snapshot on each driver, and if deemed high-risk, help with taking action.

Best Practices to Better Manage Your Senior Drivers:

- · Develop a driver profile
- Get a better understanding of your senior drivers and who is at-risk for an accident
- Perform a road test as a last line of defense for identifying at-risk drivers

Your drivers chronological age is not a good predictor of their driving ability. What counts on the road is mental and physical performance.

The following are a few signs of diminished capacity for driving safely:

- · Having serious or minor accidents or near misses
- Having wandering thoughts or being unable to concentrate
- Being unable to read ordinary road signs or signals
- Getting lost on familiar roads
- · Driving too fast or too slow
- Decreased reaction time
- Having other drivers honk at you frequently
- Being spoken to about your driving by police, or the community's leadership
- Other community members no longer ride with you

Continued on back side



Safe Senior Driving in Your Community – Are you Taking on the Responsibility?

Under Age 65

Often times, the younger driver is ignored until they have an accident. For religious drivers under age 65, there should be a discussion with leadership every five years, and immediately following an accident or serious health concerns. At this age, a driver profile should be started.

At Age 65

At this age, there should be a discussion with leadership every one to two years, after an accident or after any health issues or concerns. Build on their driver profile, discuss any limitations such as night driving or weather-related driving, request an annual eye exam and provide a "Driver Self Reflection Checklist" to be completed annually by the religious driver and reviewed with key personnel.

At Age 75

At age 75, there needs to be additional discussion with leadership every year, and immediately after any type of accident or after any health concerns potentially affecting one's driving. Assigned personnel should also take an observation ride with the driver, request an annual eye exam for the driver profile, perform in-house skill testing such as cognitive and memory exercises, strength and mobility exercises and have open discussions on any red flags and safe driving tips.

At Age 80

At age 80, in addition to everything that is required at age 75, there should also be behind the wheel testing every two years to determine if a driver is still fit to drive.



For additional services on safe senior drivers in your community, contact your assigned risk control specialist. They can help your organization get started with development of a policy, identify strengths and weaknesses in your existing program and produce a written report with best practices and resources. Online driver awareness training is also available. More than 14 different modules on fleet risk management can be assigned to any driver through Christian Brothers Services online training platform. Each module is presented in a concise, easy-to-follow format, followed by a short quiz designed to reinforce the important points presented. All online training modules are FREE to Risk Pooling Trust members.

For more information on the Safe Senior Drivers in Your Community or any of our other services to help you reduce risk, contact:

Jeff Harrison, CSP, ARM 630.378.2543

jeff.harrison@cbservices.org • cbservices.org





630.378.2900 / **800.807.0100** <u>rmscustomerservice@cbserices.org</u> / <u>cbservices.org</u> 1205 Windham Parkway, Romeoville, IL 60446-1679

For over 60 years, Christian Brothers Services has been a trusted partner for Catholic institutions, offering cost-effective health coverage, retirement planning, property protection, and expert consulting. Let us handle the details so you can focus on your mission. Visit observices.org to learn more.