



The Turn Signal

This Week: Mike Reilly



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Mike Reilly is the Director of Risk Management and Human Resources for Merchants Leasing. Reilly has been leading the Merchants Insurance Department for the past seven years. He joined the team in 2000, with 16 years of experience in the insurance and risk management fields. His current responsibilities include overseeing the insurance requirements of Merchants Leasing portfolio. Mike is directly responsible for providing risk management services and consultation for those customers. Prior to joining Merchants, Mike served in different claims and risk management capacities for several insurance companies that include: Liberty Mutual, AIG and Wausau Insurance.

1. How is Merchants Leasing helping Fleet Professionals manage driver safety?

We help fleet professionals manage driver safety through insurance coverage, as well as a number of other safety services, including:

- Completion of motor vehicle record checks for all drivers at no cost to the client
- Establishment of standards for acceptability of motor vehicle record checks
- Development of a Fleet Safety Program

- Access to appropriate Defensive Driver Training Programs
- Providing loss runs
- Periodic meetings to review safety and risk management
- Risk Management Consultation Services

2. What sets Merchants Leasing apart from the competition?

Merchants Leasing is one of only three leasing companies that provides full insurance coverage. Beyond that, there are several differences between Merchants Leasing and other leasing companies. Primarily it is our service and commitment to our clients. Whether you are dealing with the Leasing Department, the Insurance Department, the Claims Department, Accounts Receivables, or anyone at Merchants, you receive exceptional customer service.

Merchants Leasing's owners are involved in the day-to-day management of the organization and we also benefit from having a relatively flat organizational structure. This structure allows each department to be responsible for making decisions and can quickly respond to client requests.

Additionally, Merchants focuses on a teamwork approach. Merchants recognizes that the client comes first, making sure to work with clients and provide solutions to meet their needs.

3. What changes do you foresee in driver safety management in the next year or so?

Given the importance of risk management to organizations, I see a greater emphasis being

placed in the following areas:

- A greater emphasis placed on risk management consultation. Companies are beginning to recognize that instituting proper risk management starts far earlier than when an accident takes place. Thus, companies will need to incorporate this commitment to safety into the hiring process and beyond.
- Increased need for risk management services, including motor vehicle record processing, evaluating and "scoring" drivers on their past driving records, development of incentive programs, further training assistance.
- 24-hour access. Many organizations today operate around the clock, creating a demand for leasing companies that are able to operate beyond normal business hours and be more responsive.
- Availability of additional ancillary services that can assist companies, such as driver safety kits, GPS tracking devices on lease vehicles, access to emergency roadside assistance, etc.
- The need for experienced claims handling to reduce claims costs and improve subrogation recoveries. In the long run, this will have a positive impact on the client's loss experience. There is also an increased need to provide an auto body network for facilitating repairs on vehicles during this process, as well as providing an auto rental network at competitive prices.