SHIELD

a quarterly publication from Protective Insurance

Nine strategies for reducing workers' compensation costs

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SUMMER 2022

PROTECTIVE
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New resource for Protective policy holders – introducing the Zywave Content Library

Zywave's content library offers thousands of professionally curated resources on topics such as safety, risk management, compliance, industry-specific news & developments, workers' compensation, cyber & emerging risks, and more. This resource is available to Protective Insurance policy holders at no charge. You now have access to:

STATE & FEDERAL COMPLIANCE

Zywave's Compliance Bulletins and Compliance Overviews are written by an attorney and provide easy-to-understand summaries of new or changing legislation handed down by OSHA, the Department of Transportation, National Labor Relations Board, Department of Labor and others.

FEDERAL MOTOR CARRIER SAFETY ADMINISTRATION (FMCSA)

Our employer- and employee-facing resources can help businesses understand applicable regulations and avoid potential fines that can easily reach six figures or more. These resources can be used to educate both managers and drivers on risks, lowering operating costs and providing employees with the tools they need to stay safe on the road.

WORKERS COMPENSATION RESOURCES

To help manage workers' compensation programs, businesses need to develop cost-management strategies, establish a return-to-work program and address their compliance requirements. The resource library contains hundreds of materials that can help organizations accomplish these goals and manage workers' compensation-related risks.

FLEET MANAGEMENT RESOURCES

Motor carriers need to ensure employees are committed to the business's safety policies. Not only does employee buy-in help motor carriers cut costs related to injuries and illnesses, but it can also improve road safety and prevent compliance issues. To drive such buy-in, we have a number of resources dedicated to fleet management and safety, including guides, checklists, sample policies and more.

DRIVER TRAINING AND SAFETY EDUCATION

Tap into a library containing hundreds of driver-facing safety briefs, available in English and Spanish, in support of your ongoing safety programs and educational efforts

COMMERCIAL RISK ADVISOR NEWSLETTERS

Our monthly and quarterly newsletters highlight common, developing and newsworthy risk management and insurance topics, helping employers explore coverage options and understand their risks.

For more information on Zywave, please contact **lossprevention@protectiveinsurance.com**.

OSHA OVERVIEW

Tornado Preparedness

Tornadoes can occur anywhere and at any time during the year. In an average year, 800 tornadoes are reported throughout the nation. The most violent tornadoes may have wind speeds of 250 mph or more, and may last for more than an hour. Sometimes multiple tornadoes may occur at the same time. Tornadoes can appear rapidly, so it is important to be familiar with the signs in order to stay prepared.

Early warnings about a likely tornado can help save lives. Weather radar systems are used to detect air movement which could indicate that a tornado may be likely to form. Environmental clues may also suggest that a tornado is forming. Here are some signs to look for:

- Dark, often greenish clouds or sky
- Wall cloud
- Large hail
- Funnel cloud
- Roaring noise

Planning for tornadoes requires identifying a place to take shelter, being familiar with and monitoring your community's warning system, and establishing procedures to account for individuals in the building. Employers may need to obtain additional equipment and/or resources (e.g. Emergency Supply Kits) identified in the plan. In addition, workers need to be trained and plans need to be practiced to ensure that personnel are familiar with what to do in the event of a tornado.

Planning

IDENTIFYING SHELTER LOCATIONS
An underground area, such as a basement or storm cellar, provides the best protection from a tornado. If an underground shelter is unavailable, consider the following:

- Seek a small interior room or hallway on the lowest floor possible

- Stay away from doors, windows, and outside walls

- Stay in the center of the room, and avoid corners because they attract debris

- Rooms should be constructed with reinforced concrete, brick or block with no windows and a heavy concrete floor or roof system overhead

- Avoid auditoriums, cafeterias and gymnasiums that have flat, wide-span roofs

Personnel should also be aware of what to do if caught outdoors when a tornado is threatening. Seek shelter in a basement or a sturdy building. If one is not within walking distance, try to drive in a vehicle, using a seat belt, to the nearest shelter. If flying debris is encountered while in a vehicle, there are two options: 1) staying in the vehicle with the seat belt on, keeping your head below the windows and covering it with your hands or a blanket, 2) if there is an area which is noticeable lower than the roadway, lie in that area and cover your head with your hands.

ACCOUNTABILITY PROCEDURES
The following steps are recommended to help ensure the safety of personnel if a tornado occurs:

- Develop a system for knowing who is in the building in the event of an emergency.
- Establish an alarm system to warn workers
    o Test systems frequently
    o Develop plans to communicate warnings to personnel with disabilities or who do not speak English
- Account for workers, visitors, and customers as they arrive in the shelter
    o Use a prepared roster or checklist
    o Take a head count
- Assign specific duties to workers in advance; create checklists for each specific responsibility.
- Designate and train workers' alternates in case the assigned person is not there or is injured

Some businesses are required to have an Emergency Action Plan meeting. Though Emergency Action Plans primarily involve evacuations, emergency planning for tornadoes involves identifying safe places of refuge for workers to go to in the event of tornadoes.

EQUIPPING

- Get emergency supply kits and keep them in shelter locations

TRAINING AND EXERCISES

- Ensure that all workers know what to do in case of an emergency

- Practice shelter-in-place plans on a regular basis

- Update plans and procedures based on lessons learned from exercises

After a tornado has occurred, as businesses take steps to recover from the storm, workers may face significant hazards including the potential for additional storms, downed electric lines, and sharp debris. Workers should also be aware of hazards from heat stress and from equipment used during response/recovery operations, such as portable generators. Workers will need to take special precautions in order to stay safe during response and recovery operations.

Why every workplace needs a company handbook

A well-designed employee handbook is an invaluable company asset. It can provide a communication gateway between management and employees concerning employer expectations and company background. Your handbook is also a way to keep your employees safe by documenting workplace policies and procedures.

Legal Protection

When drafting your employee handbook, it is essential to be aware of and adhere to all federal, state and local laws. The employee handbook should clearly define the legal obligations and rights of both the employer and employee.

The employee handbook is vital from a legal standpoint—in many employment lawsuits, the handbook will be a key piece of evidence that can either protect your company or provide ammunition for an employee (or former employee) who is suing you. You can drastically reduce your liability by clearly laying out all employee expectations and prohibited behavior.

Plain English and Readily Available

Thorough, up-to-date, legally compliant, understandable and readily available—these are the essential characteristics of an effective employee handbook.

Aside from keeping a current copy easily accessible to employees, it is also wise to have employees sign a form stating that they received and reviewed the employee handbook. This signature will ensure that an employee cannot later claim that he or she was unaware of a particular policy.

Sections of a handbook

A thorough employee handbook includes many sections and specific policies. Listed here are the sections applicable to most organizations, however, it is important to customize your handbook and include policies that are applicable to your business and its practices. The entire handbook should be approved by your HR and Legal departments.

INTRODUCTION
Set the stage for employees by greeting them, explaining why you have a handbook and introducing the company's values, goals and commitments. This is also where you can include the at-will employment statement.

GENERAL PRACTICES
This section will likely be the bulk of your handbook. Include the following if they apply to your business:

- Anti-discrimination Policy
- Attendance and Standard Working Hours Policy
- Background Check Policy
- Business Expense Reimbursement Policy
- Company Car Policy
- Company Credit Card Policy
- Confidential Info and Company Property Policy
- Conflicts of Interest Policy
- Customer Complaint Policy
- Dress Code
- Driving While on Company Business Policy
- Educational Assistance Program Policy
- Employee Classification Policy
- Employee Fraternization Policy
- Employee Referral Bonus Policy
- Employment of Relatives Policy
- Improper Payments and Gifts Policy
- Injury & Illness Reporting Policy
- Media Relations Policy
- Online Social Networking Policy
- Open Door Policy
- Orientation Period Policy
- Overtime Pay Policy
- Pay Periods and Check Distribution Policy
- Direct Deposit Policy
- Performance Evaluation Policy
- Personnel Records Policy
- Phone Call Policy
- Physical Examination Policy
- Safety Policy
- Severe Weather Policy
- Smoke-free Environment Policy
- Social Functions Policy
- Solicitations, Distributions & Bulletin Boards Policy
- Time Card Regulations Policy
- Workers' Compensation Policy

EMPLOYMENT POLICIES

Assure your current and prospective employees that your company complies with the Americans with Disabilities Act and the Immigration Reform and Control Act of 1986. Share that you support equal employment opportunity for all. You may also include your termination policy here.

WORKPLACE CONDUCT

In this section you would discuss your code of ethics, standards of conduct, complaint policy and disciplinary action policy. Include policies that cover drug use, drug and alcohol testing, harassment, bullying and violence in the workplace.

EMPLOYEE BENEFITS

This section includes information on employer-offered insurance, COBRA Benefits, taxes, and voluntary deductions.

TIME AWAY FROM WORK

Give specifics on paid time off - how paid time off is accrued, who is eligible, how many days employees are offered, how to request vacation, payout policies upon termination, and provide illustrative examples. This section should also include specifics regarding funeral leave, jury duty, military leave, parental/school leave, religious observances leave, and time off to vote. Other policies may include specifics on lunch and rest periods, nursing mothers, vacation, sick time, communicable disease, contagious illness, pandemic flu policies and Federal Family and Medical leave.

INFORMATION & OFFICE SECURITY

The information in this section helps your employees keep your data and your facility safe. Be sure to include an emergency action plan, visitor policy, and computer use policy. You may also want to touch on the use of recording devices in areas such as bathrooms or locker rooms, in which employees expect a level of privacy.

ADDITIONAL POLICIES

Other policies may be implemented or may affect your business. Include the following if they are pertinent to your company or industry:

- Adoption Assistance Policy
- Alternative Working Schedules Policy
- Diversity Policy
- Domestic Partnership Policy
- Employer-provided Mobile Devices Policy
- Flextime Policy
- Internal Transfer or Promotion Policy
- Non-FMLA Leave Policy
- Personal Leave Policy
- Salary Advance Policy
- Smoke-free Incentive Policy

APPENDIX

Include here any forms your employees may need such as expense report, mileage report or vacation request forms.

Your Protective Insurance representative can assist with samples of many policies listed. Reach out for assistance!

Nine strategies for reducing workers' compensation costs

Saving on workers' compensation costs is about more than stopping a few accidents. There are sound strategies you can put in place to protect your workers and your bottom line.

1 Know your employee demographics

Different types of employees have different physical abilities and training needs. Younger staff may be more physically adept but require extensive safety and equipment training to be prepared for the future. Older employees may be less physically adept, but also know the correct way to do their job to avoid injury. An on-going training program benefits everyone and keeps them at the top of their game.

2 Identify top loss sources

Take a deep dive into your injury data. Are there specific types or causes of injuries that keep recurring? Your Protective Loss Prevention and Safety Services Specialist can help you analyze the issues and recommend ways to mitigate the problems, including on-going training.

3 Establish a safety policy

Write a comprehensive plan that includes:
- Statement of policy – explain purpose
- Expectations of employees
- Drugs/alcohol policy
- Role of Safety Committee
- Loss control efforts (identification and correction)
- Training

The National Safety Council, the Occupational Safety and Health Administration (OSHA) and your Protective representative have resources that can assist in this process. Keep OSHA compliance in mind when developing your policy.

4 Incorporate the policy into your company culture

Review the policy with all new employees and incorporate reminders of the policy into training with all employees. Ensure that any additional rules and regulations adhere to the policy. For non-English speakers, provide materials in the worker's native language.

5 Adopt a Return-to-Work program

Return-to-work (RTW) programs, sometimes referred to as light duty, provide alternative tasks for injured employees during their recovery until they are approved by a doctor to return to their regular job responsibilities.

There are many benefits of a RTW program for both you and your employees. The company benefits from the decreased likelihood of lingering or false workers' compensation claims, lower disability expenses, and fewer costs associated with hiring and training replacement employees.

Workers remain useful, contributing members of the team. They stay mentally and physically conditioned to a regular work schedule and maintain social contact with their fellow employees, which can encourage a faster return to full duty. RTW programs also minimize financial losses often incurred due to time lost while recovering.

6 Streamline reporting procedures

Establish clear reporting channels for injuries and educate your team on the importance of prompt reporting. Delaying an injury report can result in the injury becoming worse. It also delays compensation for the injured party.

As a part of this step, make sure to educate your supervisors on proper investigation procedures. Supervisors should:
- Conduct accident site investigations
- Ask what, when, how, where, why
- Complete accident report forms
- Obtain witness statement forms
- Be aware of fraud indicators

7 Subrogate

Train your supervisors to identify possible subrogation. Your claim representative can assist with this process.

8 Audit for Continuous Improvement

Audit your program on a regular basis to make sure it is still relevant and effective. New equipment or changes in process may require updating training and policies.

9 Tangible Benefits

Studies indicate there is a return on investment and that companies see direct bottom-line benefits with a properly designed, implemented and integrated safety program. These include:

- Compliance with OSHA requirements reduces the threat of OSHA fines
- Safety programs lower accident rates; fewer accidents lower workers' compensation costs
- When incidents do occur, a safety program fully evaluates the issue and finds the root cause to prevent reoccurrence and provide a workplace that is free from recognized hazards
- A safer workplace creates better morale and improves employee retention
- Auditing keeps your programs fresh and effective and drives continuous improvement
- A safety program produces people who are fully engaged in every aspect of their job and are satisfied and fulfilled producing high-quality goods and services

Hot safety tips for your workplace

Hot weather, especially when combined with strenuous physical labor, can cause body temperatures to rise to unsafe levels—leading to heat illnesses. As an employer, you have a duty to take every reasonable precaution to protect your workers. Under the General Duty Clause, the Occupational Safety and Health Administration (OSHA) Act of 1970, employers are required to provide a workplace free from potential hazards that can cause or are likely to cause death or serious harm to employees, including heat-realated hazards.

To protect the well-being of their workforce, employers often need to implement policies and procedures to protect workers in hot environments. Accordingly, any employer that mandates outdoor work or work in hot environments should be educated on heat illnesses. In addition, training employees on heat illness and general safety practices can make all the difference when it comes to protecting them from the heat.

It should be noted, some states have specific standards when it comes to heat illnesses so be sure to check local regulations.

HEAT ILLNESSES

Outdoor workers are especially vulnerable to heat-related illnesses because they spend most of the day outside in direct sunlight.

Normally, the body has ways of keeping itself cool by allowing heat to escape through the skin and evaporating sweat (perspiration). However, if the body does not cool down properly or does not cool down enough, a person may suffer a heat-related illness.

There are a variety of heat illnesses listed below. Each of these illnesses vary in symptoms and severity, but commonly cause dizziness, weakness, nausea, blurry vision, confusion, or loss of consciousness.

HEATSTROKE

Heatstroke is a life-threatening illness with a high death rate. It occurs when the body has depleted its supply of water and salt, and the affected individual's core body temperature rises to deadly levels.

A heatstroke victim may first suffer heat cramps and/or heat exhaustion before progressing into the heatstroke stage—but not always. It is important to note that heatstroke symptoms are similar to those of a heart attack. Therefore, it is especially important to know how to recognize the signs and symptoms of heatstroke and to check for them any time an employee collapses while working in a hot environment.

Symptoms of heatstroke are the same as those for heat exhaustion but can also include any of the following:

- A high body temperature (at least 102 degrees Fahrenheit)
- A distinct absence of sweating
- Hot, red, or flushed dry skin
- Rapid pulse
- Difficulty breathing
- Constricted pupils
- Headache
- Vomiting or confusion
- Bizarre behavior
- High blood pressure
- Fainting
- Seizures
- Excessive sweating
- Nausea

Advanced symptoms may include seizures, convulsions, collapse, loss of consciousness and a body temperature over 104 degrees Fahrenheit.

HEAT EXHAUSTION

Heat exhaustion is a more serious condition than heat cramps. It occurs when the body's internal temperature-regulating system is overworked but has not completely shut down.

In cases of heat exhaustion, the surface blood vessels and capillaries—which are meant to enlarge to cool the blood—collapse from loss of body fluids and necessary minerals. This happens when individuals do not drink enough fluids to replace what they are sweating away.

Common symptoms of heat exhaustion can include the following:

- Headaches
- Heavy sweating
- Intense thirst
- Dizziness or fatigue
- Loss of coordination
- Nausea or vomiting
- Impaired judgment
- Lightheadedness
- Loss of appetite
- Hyperventilation
- Tingling in hands or feet
- Anxiety
- Cool and moist skin
- Weak and rapid pulse
- Low blood pressure

HEAT CRAMPS

Heat cramps are muscle spasms that usually affect the arms, legs, or stomach. They are the most common type of heat-related illness.

Heat cramps are caused by heavy sweating, especially when water is not replaced quickly enough. Typically, symptoms do not occur until after work, at night or when relaxing. Although heat cramps can be quite painful, they usually don't result in permanent damage.

HEAT RASH

Heat rash is a red, bumpy rash characterized by severe itching. Heat rash is often caused by hot, humid environments and plugged sweat glands. It is one of the most common types of rashes and is often uncomfortable and painful.

CONTROLLING HEAT ILLNESSES

There are a variety of ways employers can control heat illnesses in their workplace. Below are some common, yet effective methods, to help keep workers safe.

HEAT ILLNESS ASSESSMENTS

In situations where a worker is exposed or could be exposed to high temperatures, a heat illness assessment should be conducted. This assessment should provide employers with a general sense of the risks facing their employees. Heat illness assessments should evaluate a wide range of risk factors including workplace temperature, humidity, heat radiation, air movement, employee workload, clothing, and acclimatization.

Employers can use the Heat Illness Assessment Checklist found in the Employer Tools section of this guide.

HEAT ILLNESS CONTROL PLANS

To protect workers, organizations must take proactive approaches to workplace safety. Once an employer has identified the heat-related risk factors present in the workplace, a heat illness control plan should be developed to reduce exposures. Heat illness control plans typically utilize a mix of engineering and administrative controls to protect workers.

ENGINEERING CONTROLS

Engineering controls are methods that are built into the design of a workplace, piece of equipment or a process to minimize a specific hazard. Engineering controls are often the most effective and preferred method for limiting an employee's exposure to excessive heat.

The following are some effective engineering controls to consider:

- Automate or mechanize certain processes to reduce a worker's exposure to heat.
- Reduce radiant heat by covering or insulating hot surfaces.
- Shield workers from radiant heat.
- Increase ventilation or provide air conditioning to remove hot air.
- Practice spot cooling by installing fans.
- Reduce sources of moisture and consider using a dehumidifier.
- Consider using personal, protective equipment, such as thermally conditioned clothing with a self-contained air conditioner or a plastic jacket with pockets that can be filled with ice.

The proper engineering controls vary from workplace to workplace, so it is important to identify opportunities to install or create engineering controls during your heat illness assessment.

ADMINISTRATIVE CONTROLS

Administrative controls are changes in work procedures, safety policies, rules, supervision, schedules, and training that reduce the duration, frequency, and severity of heat exposures.

Administrative controls are particularly useful if engineering controls are not practical. This is often the case for outdoor jobs where heat from the environment cannot be controlled.

There are a variety of administrative controls that can help protect workers, and it's important for employers to pick ones that make sense for the type of work their staff members perform.

ACCLIMATIZE WORKERS

The human body is good at adapting to hot temperatures over time. This process is known as acclimatization, and it allows the human body to modify its own functions to better cope with heat.

Acclimatization has the following benefits:
- Enhanced cardiovascular fitness
- Enhanced sweating
- Lower salt content in sweat

While this process takes time, acclimatized employees will be able to work in hotter conditions for longer periods of time than those who are not acclimatized. According to OSHA, under normal circumstances, adjustment to heat usually takes five to seven days; however, it can also take up to several weeks for the body to fully adjust.

Acclimatization should be done gradually, especially if a worker has never worked in a hot environment. Consider reducing the workload of new workers, giving them just 20% of a normal workload on the first day of acclimatization. You can increase this workload by 10% each day moving forward.

SUPERVISE WORKERS

In situations where a heat illness could occur, workers should not be allowed to perform job duties unsupervised. Managers should monitor workers closely or require work to be done in pairs or groups.

For added safety, first aid should be readily available and all workers should be trained in applicable emergency procedures.

MANAGE WORK AND REST CYCLES

Employers or shift managers will need to oversee schedules in such a way that workers are given adequate time to cool down. Those experiencing a heat illness aren't always aware they are in danger, and rest periods are crucial to reducing the risk.

> **The following are some scheduling tips to consider:**
>
> - Schedule the most difficult or physically taxing jobs for the coolest part of the day.
> - Utilize additional workers or rotate job tasks to reduce the amount of time employees are exposed to heat.
> - Allow employees to work more slowly during the hottest periods of the day.
> - Relocate work away from direct sunlight or radiant heat whenever possible.
> - Schedule routine maintenance or tasks during cooler seasons. For indoor work, these routine tasks should be completed when hot operations are shut down.
> - In addition, consider providing employees with cool areas, including shaded or well-ventilated break spots. It should be noted that showering or soaking in cool water can cool the body quickly, and employers should provide these amenities where possible.

PROVIDE WATER

Providing cool drinking water is a simple administrative control that can go a long way in safeguarding employees. The human body naturally sweats to cool itself. However, this can result in a significant loss of fluid that must be replenished during the workday.

Require workers to drink water before, during and after work. As a general rule, it's a good idea for employees to drink about a half a liter of water before beginning work. From there, they should have a glass of water every 20 minutes or so.

Please note that caffeine can cause dehydration, and you should limit workers' caffeine consumption whenever possible.

EMPLOYEE TRAINING

Organizations should use the information in their heat illness control plans to train supervisors and workers.

> **Training should include information regarding the following:**
>
> - How heat illnesses develop
> - Heat illness risk factors in your workplace
> - How to prevent heat illnesses
> - Workers' roles in executing the heat illness control plan
> - Importance of drinking small quantities of water often
> - Acclimatization's importance, how it is developed and how your worksite procedures address it
> - Reporting signs of heat-related illness to supervisors immediately
> - Procedures to ensure that directions to the worksite can be clearly provided to emergency medical services

Employees and their supervisors should know how to spot signs of heat illness in themselves and their co-workers. This type of education is critical when it comes to providing timely treatment to those who need it.

Back to BASICs:
Lowering the Unsafe Driving Score

The Federal Motor Carrier Safety Administration (FMCSA) has a responsibility to prevent crashes, injuries and fatalities related to the use of commercial motor vehicles. To accomplish this, the FMCSA uses an enforcement program called Compliance, Safety and Accountability (CSA).

The CSA program is designed to hold motor carriers and drivers responsible for their role in road safety by collecting performance data and identifying organizations with safety issues. Essentially, CSA is a monitoring and evaluation system that allows the FMCSA to intervene when safety regulations are not being followed by carriers or their drivers.

Every motor carrier's performance data appears online in the FMCSA's Safety Measurement System (SMS). Data in this system—most of which is available to the public—is updated once a month to include the latest information related to driver and vehicle violations, crash reports from the last two years and investigation results.

The FMCSA organizes SMS data into seven Behavior Analysis and Safety Improvement Categories (BASICs):

1. **Unsafe Driving**

2. **Crash Indicator**

3. **Hours-of-service Compliance**

4. **Vehicle Maintenance**

5. **Controlled Substances/Alcohol**

6. **Hazardous Materials (HAZMAT) Compliance**

7. **Driver Fitness**

The FMCSA then measures a motor carrier's performance under each one of these BASICs, assigning them a score and prioritizing riskier fleets for interventions (e.g., warning letters, investigations and fines).

Maintaining BASIC scores below the intervention threshold is crucial to motor carriers. Not only does this demonstrate to the FMCSA that the fleet is operating safety, it also can help them avoid fines and business interruptions from being placed out of service.

KEEPING THE SCORE LOW
The Unsafe Driving BASIC aims to prevent the dangerous and careless operation of commercial motor vehicles. There are more than 40 potential violations under the Unsafe Driving BASIC, with speeding, reckless driving, improper lane changes, inattentiveness and failing to wear a seat belt being some of the most severe infractions.

The Unsafe Driving BASIC is one of the heaviest weighted categories under the CSA program. In fact, just two violations— whether it be a ticket or warning—over the course of a year could put a driver, and their employer, above the intervention threshold.

There are major benefits to keeping the Unsafe Driving BASIC score low. It can help save a motor carrier both time and money. In fact, low scores may lead to fewer accidents, safer drivers and lower insurance costs. Keeping this score down takes the combined effort of both the company and its drivers and can be accomplished through specific fleet safety initiatives.

EDUCATE DRIVERS ON THE UNSAFE DRIVING BASIC
Employees need to understand the BASIC program if they are to help keep scores low. Driver behavior has a direct impact on how each fleet ranks in the program, making it all the more important to educate employees on:

1 **How violations impact BASIC scores**—Drivers should understand how violations not only harm their personal record, but also contribute to the business's score. Specifically, employees should be aware of what violations carry more points and have the greatest impact on the Unsafe Driving BASIC. For instance, cellphone usage and failing to wear a seat belt carry a heavier point value than speeding six to ten miles per hour over the speed limit. Making drivers aware of these sorts of distinctions can reinforce simple safety precautions— precautions that can go a long way toward lowering the BASIC score.

2 **How long violations stay with the company**—Drivers may not be aware of how long violations impact the business's BASIC score. Just one violation can affect a company's standing for up to two years. What's more, violations may remain on a driver's record for three years. It's also important to educate employees on how recent violations have a greater impact than those that occurred in the past.

3 **How warnings impact BASIC scores**—Drivers need to be aware that even if they don't get a ticket, their organization can still be affected. In fact, warnings can impact BASIC scores just as much as a ticket, making it crucial for drivers to operate with the highest levels of care and safety when out on the road.

CREATE A FLEET SAFETY POLICY
To establish a culture of safety across the fleet, it's critical to set expectations upfront. Creating a fleet safety policy can help educate drivers on their responsibilities and even outline disciplinary actions the organization will take should safety issues occur.

The policy should cover specific violations and topics that affect the Unsafe Driving BASIC (e.g., distracted driving and wearing seat belts) and include a progressive disciplinary system. The policy should be specific about what actions the company will take for each type of violation. Actions, like warnings, can be used for less severe safety concerns while more severe issues like reckless driving should not be tolerated.

USE TECHNOLOGY TO PROACTIVELY ADDRESS DRIVER BEHAVIORS

More than ever before, carriers have access to tools and resources they can use to monitor drivers and improve safety throughout their fleet.

- **Telemetric and GPS systems**—Telemetric and GPS systems allow carriers to monitor things like driving speed, hard braking and other behaviors in real time. This allows flagging of potentially risky behavior for review. Provide employees with specific training resources to improve their driving. What's more, these systems can increase efficiencies by simplifying recordkeeping practices, and giving drivers and carriers actionable data on things like fuel economy and vehicle diagnostics. Telemetric and GPS systems are often tied to electronic logging devices (ELDs) that may already be mandatory.

- **ELDs**—The basic purpose of ELDs is to allow truck drivers to track their hours of service, automating the process and making it easier for safety inspectors to spot violations. ELDs can also monitor hours driven, vehicle movement, miles driven and location information for even more consistent, accurate metrics. Again, these devices are required by law for many motor carriers.

- **Dashcams**—Dashcams provide both drivers and carriers footage they can review following a violation. Dashcams can be installed to cover a variety of angles, including the road, the cab or a combination of the two. These cameras are typically set up to record specific incidents, such as collisions, swerving or hard braking. They can even be used during driver performance reviews, encouraging positive driver behavior or providing one-on-one coaching following an incident.

When collecting data from these systems, it's critical to take action whenever possible. Be sure to review the data collected and address driver concerns as they arise. Overlooking poor driving behavior can compound exposures for the business and increase the likelihood of preventable crashes and violations.

It should be noted that, while these systems are meant to benefit the driver and provide key insight into safety concerns, employees may be resistant to active monitoring. As such, it's important to remind them that:

1 Keeping BASIC scores under the intervention threshold can lead to fewer roadside inspections, protecting their record and allowing them to perform their job without interruption.

2 If they are involved in an accident and are not at fault, the data can be used to back up their claims.

3 The organization may get a break on insurance for staying below the intervention threshold, and savings may be passed on to them.

USE ALL AVAILABLE DATA TO MAKE INFORMED HIRING DECISIONS

Because the BASIC score is directly tied to the performance of drivers, it's important for companies to hire the best candidates possible. Do not tolerate drivers who rack up high scores and refuse to change their ways. CSA is not going anywhere, and it's in the best interest of the company to hire drivers that buy into the system.

The best way to accomplish this is to consider a combination of motor vehicle records (MVRs) and information from the pre-employment screening program (PSP) when making hiring decisions. While MVRs are a great tool, they only show a portion of a driver's history.

Information from the PSP gives the company access to a driver's five-year crash history and three-year inspection history. What's more, information from the PSP provides insight into violations that do not show up on an MVR, such as violations where a ticket was not issued (e.g., the driver received a warning for speeding).

CONTACT LOSS PREVENTION FOR ASSISTANCE

When you are insured by Protective, we work with you to make sure the things within your control are maintained and monitored – here's how:

REVIEW YOUR OPERATIONS & MAKE A PLAN
Our experienced Loss Prevention experts conduct an onsite visit and access data sources such as the Central Analysis Bureau (CAB) to dive deeper into your statistics, identifying areas for improvement. Together, we document a plan to address issues.

IMPLEMENT THE PLAN
In addition to your Loss Prevention expert, you have access to a multitude of discounted or no-cost safety resources. We'll help identify the ones that make sense for your business. We schedule regular reviews to help keep you on track.

TRACK YOUR PROGRESS
Using CAB, your Loss Prevention Specialist tracks your FMCSA compliance progress. We work with you on solutions to improve your compliance profile. These include our Loss Prevention Resource Library, Protective Marketplace and our Vendor Referral Network.

WATCH IMPROVEMENTS HAPPEN
By following a comprehensive safety plan, you can expect to see improvements to your scores, save time and money, improve your reputation and extend the longevity of your business.

C&S
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To learn more, talk with your Protective representative.

Speakers include:

Dan Murray

Senior Vice President, ATRI

Rob Moseley

Partner, Moseley Marcinek Law Group

Amit Jain
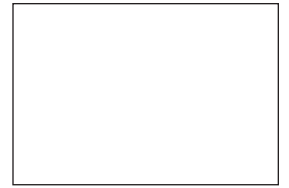
Co-Founder & COO, Roadz

Daniel Mollicone PH.D.

CEO & Co-Founder, Pulsar Informatics

Matthew van Wollen

Co-Founder, Pulsar Informatics

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