

the **Quill**

a quarterly publication on safety & risk management

ARE YOU HIRING THE SAFEST DRIVERS?

Find out on page 6 >>

What's Inside?

- + Telematics
- + Plug In to Alternative Power
- + The Life of a Claim

TOPICS THAT REVOLVE AROUND  YOU



Welcome to The Quill, a safety and risk management publication. It is different than our last issue because we've switched from a monthly electronic newsletter to a quarterly printed publication. Baldwin & Lyons has always been committed to providing you information and resources to keep your drivers and workers safe as well as helping you enhance your loss

prevention and risk management programs. Revamping The Quill will ensure that we are communicating with you in the most effective way possible.

Our focus on safety remains strong. However, we know that as motor carrier professionals, you also have to contend with managing claims and keeping up with the latest rules, regulations and best practices. Now The Quill will cover safety topics like using runaway ramps, but we'll also include articles on issues such as telematics and how your fleet can use this technology to operate more effectively.

We're excited about this new format of The Quill and trust you will be too. This publication is written for you to address your needs. I am always interested to know how we can better serve you. If you have any recommendations for future article topics, handout cards, posters or any general feedback, feel free to contact me at thequill@baldwinandlyons.com or 800-644-5501 ext. 2692.

Yours in safety,

Dennis Shinault, CDS
Director of Loss Prevention

PAGE 7



SLOW YOUR ROLL

IN THIS ISSUE

- **News & Notes** Pg. 2
- **Trucking Trends** Pg. 2
- **Telematics: Keeping You and Your Drivers Connected** Pg. 3
- **Are You Hiring the Safest Drivers?** Pg. 6
- **Slow Your Roll** Pg. 7
- **Federal Regulation Update: Certified Medical Examiners** Pg. 9
- **Close-Up on Claims** Pg. 10
- **Claims: Case Study** Pg. 11
- **The Life of a Claim** Pg. 12
- **Plug In to Alternative Power** Pg. 13
- **Stomp Out Slips & Falls** Back cover

What does The Quill mean?

The founders of Baldwin & Lyons chose the quill as a symbol to represent their property and casualty insurance company. It was a fitting choice. The quill was the dominant writing instrument for more than 1,000 years, longer than any other; perhaps because of its fine stroke and great flexibility. Likewise, for more than 80 years, Baldwin & Lyons has maintained a stable presence in the property and casualty insurance market and is a recognized leader in the transportation industry. With an intense focus on results, the company has grown and diversified.

The information in these articles was obtained from various sources. While we believe it to be reliable and accurate, we do not warrant the accuracy or reliability of the information. These suggestions are not a complete list of every loss control measure. The information is not intended to replace manuals or instructions provided by the manufacturer or the advice of a qualified professional. Baldwin & Lyons makes no guarantees of the results from use of this information. We assume no liability in connection with the information nor the suggestions made.

About Baldwin & Lyons

Founded in 1930, Baldwin & Lyons specializes in marketing and underwriting insurance for the transportation industry. Today, we operate three domestic property and casualty insurance companies providing both admitted and excess and surplus lines platforms, a Bermuda-based captive solution, a fully-licensed Canadian branch and two brokerage firms. Our companies accept risks covering more than a dozen different specialty products and services and provide brokerage services for virtually any property and casualty risk. We have a vision and plan for growth that is supported by our stability, experience and commitment to innovation. With an intense focus on our mission and strict adherence to our values, Baldwin & Lyons has been able to achieve consistent results for the benefit of all stakeholders.

Claims + Safety Seminar

THANKS to everyone who attended our Claims + Safety Seminar! During the two-day event, industry experts discussed a variety of topics, including:

- Web and mobile-based technology in claim investigations
- Hair versus urine drug testing
- Claims best practices
- Medicare reporting
- Driver retention
- Transportation contracts

Look for a full recap of the seminar in the winter issue of [The Quill](#).



After reading this issue of [The Quill](#), we want to hear from you! Do you have a useful resource for educating your drivers that our readers should know about? Are there topics you'd like to see covered in future issues? Send your feedback and ideas to thequill@baldwinandlyons.com.



The American Trucking Associations (ATA) recently released the 2012 edition of its ATA American Trucking Trends. Below are a few of today's trends. The full report is available for purchase online at atabusinesssolutions.com or by calling 866-821-3468.

6.8 million
the number of people
trucking employs in 2012



4.6 percent
of drivers are women



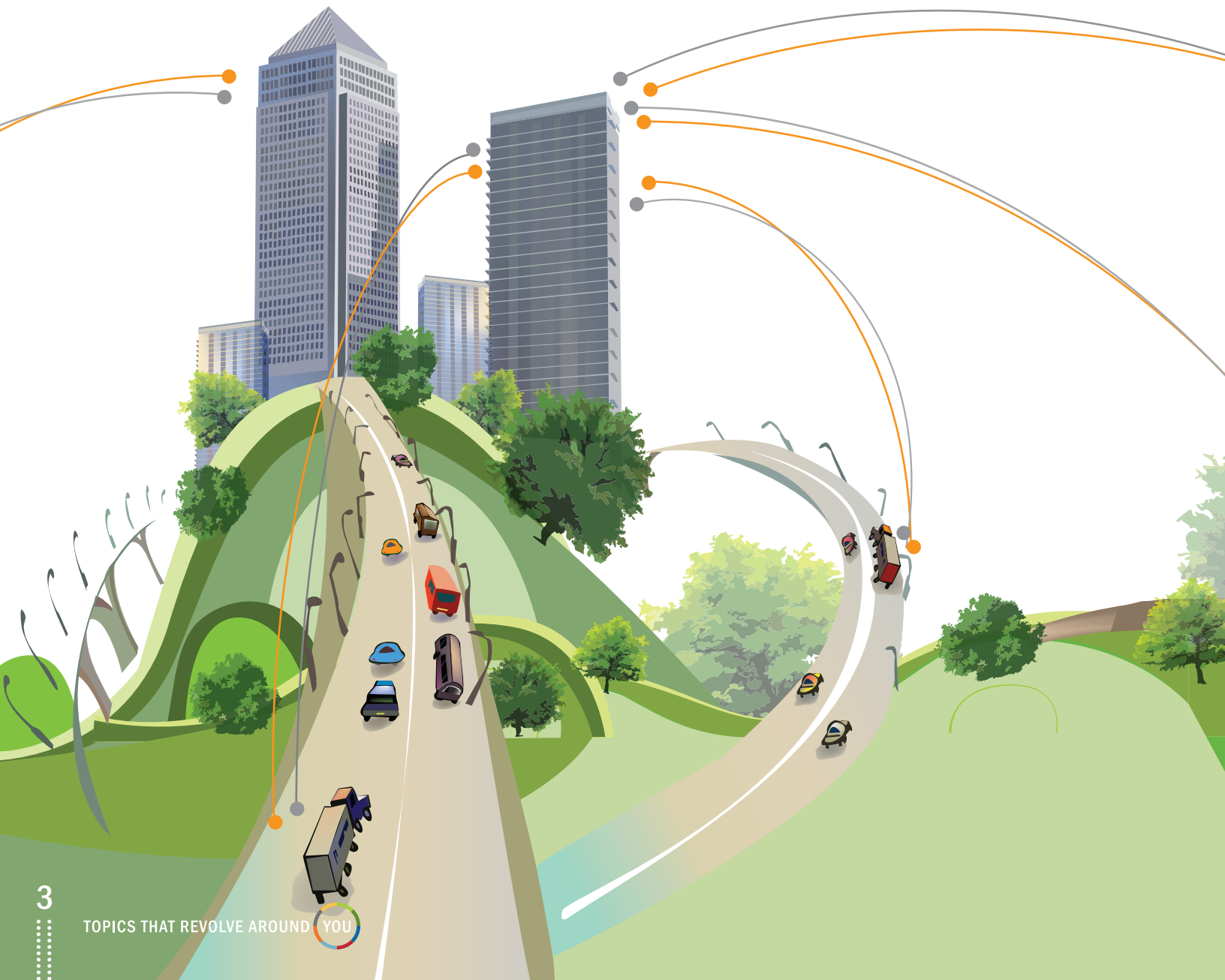
32.6 percent
of drivers are minorities



37.2 billion
gallons of diesel fuel
consumed by trucks in 2011

TELEMATICS:

KEEPING YOU AND YOUR DRIVERS CONNECTED.



One are the days of motor carriers being out of communication with drivers until they return from delivering a load. As technology has advanced over the years, fleet managers now have more ways than ever to stay in touch with their drivers and track the movement of their trailers. One type of technology that is particularly helpful in this area is telematics.

Telematics integrates vehicle monitoring systems, three-axis accelerometers and Wi-Fi, GPS, Bluetooth and cellular technology in a device that is smaller than a deck of cards. The device serves as your eyes and ears on the road, providing invaluable data on your drivers and trailers. Telematics captures drivers' behavior, such as how fast they are driving, how hard they brake and if they are making safe turns. It also helps motor carriers manage routes and track locations of trailers.

[continue>>](#)

BENEFITS OF TELEMATICS:

- Fuel savings of up to 10% because of less idling and aggressive driving

- 20 – 30% reduction in accidents

- Increased operational efficiency

- Improved maintenance schedules

- Fewer vehicles out of service

- Verification of employee arrival at delivery location – useful for invoice disputes

- Elimination of unauthorized vehicle use

- Assistance with fraud prevention and theft recovery



Data on driver behavior is especially useful for making your safety training effective and reducing accidents and injuries. For example, if you see a trend in drivers making unsafe turns, you can schedule a training seminar with tips for navigating those situations. If you notice drivers speeding on a regular basis, you can provide feedback to make sure they change their habits. Behavior adjustments can result in a 20–30 percent reduction in losses. Fleets can also save up to 10 percent on fuel because of reduced idling and aggressive driving.

From a fleet management standpoint, telematics can increase operational efficiency. With the technology, you can improve your fleet's maintenance schedule and lower the number of vehicles you have out of service. You can also use telematics to verify when drivers arrive at delivery locations, something that can be useful for invoice disputes. It can also eliminate unauthorized uses of trailers and assist with fraud prevention and theft recovery since the device tracks location and movement.

Telematics promotes driver safety and helps protect your bottom line. As the amount of telematics data available continues to grow, risk management practices within the insurance industry will have to adapt. Using this data can provide an early determination of liability, enable risk mitigation and reduce the cost of claims. If you are interested in learning more about how your fleet can benefit from telematics, contact your account executive or call Charlie Hadley at 800-644-5501 ext. 2558.

Telematics promotes driver safety and helps protect your bottom line.



ARE YOU HIRING THE SAFEST DRIVERS?

Pre-employment screenings can help ensure you do.

An efficient fleet operation relies on quality drivers. Good hiring decisions are critical to ensure you have the best possible drivers behind the wheels of your trucks. But how can you be confident you are selecting the best potential drivers? One tool that many carriers are still not taking advantage of is the Federal Motor Carrier Safety Administration's (FMCSA) Pre-Employment Screening Program (PSP). It supplies motor carriers with drivers' safety performance histories so they can make better-informed hiring and qualifying decisions.

The PSP records come directly from the FMCSA Motor Carrier Management Information System and include three years of roadside inspection data and five years of DOT-recordable accident data. You can also use data from the program to determine what areas of training and education drivers might need should you choose to hire or contract them. Additionally, the data can help you verify employment history of carriers the drivers may not have disclosed on their applications.

If records show a lack of compliance, it could indicate that drivers performed poorly on pre- and post-trip inspections or that the company they drove for had a limited focus on driver safety. Regardless, the results are a history of the driver's performance that may continue if employed by your company. It's up to you to decide if the PSP results meet your driver eligibility criteria, and how you must train and monitor your drivers.

Enroll in the program by visiting psp.fmcsa.dot.gov. Carriers pay \$10 for each requested driver history, after receiving written consent from the driver. There is also a subscription fee, with a discount available for small fleets. Keep in mind, you will not be able to look up reports on current employees. You can only use the program for pre-employment screenings.

Incorporate the PSP into your existing screening process and be confident you are taking an extra step to qualify the safest drivers.

 **Enroll in the program by
visiting psp.fmcsa.dot.gov.**



A driver traveling in Nevada lost control of his truck going down a slope and propelled into a nearby house. The truck overturned and caught fire.

Maintaining control of a truck while traveling downhill can be challenging, but it doesn't have to be if drivers know how to properly brake and control their speed. While runaway ramps should be a last resort, drivers still need to be aware of what to expect in the event they have to use them.

Drivers should study their route ahead of time and make note of any hilly or mountainous areas. Regardless of where drivers are, they must always be alert and watch for warning signs of approaching downgrades. Drivers should shift to a lower gear before they start down a hill. It can be very difficult to change gears while actually on a downgrade as the truck increases speed. The Commercial Driver License (CDL) manual lists the following factors to consider when maintaining a safe speed on a downgrade: condition of the driver (i.e. fatigued, distracted), total weight of the vehicle and cargo, length and steepness of the grade, condition of the truck's equipment, and road and weather conditions. Too many collisions are the result of drivers overestimating their equipment's ability to maintain control.

Many drivers make the mistake of applying the brakes to reach the legal speed. Instead, they should use an alternating technique of braking down, building up, then braking down again. According to the CDL manual, brakes should be applied just hard enough to noticeably slow down. When they are slowed down to at least 5 mph below the posted legal/safe speed for trucks, they should release the brakes. When the speed increases again to the speed limit, they should brake down again.

This technique allows drivers to slow down without overusing the brakes but still keeping the truck at the legal speed. Applying brakes to a speeding truck traveling downhill requires harder and longer brake applications which dramatically increase the opportunity for overheated and fading brakes. Engine retarders help to slow down a truck while relieving regular brakes but drivers should not use them if the road is wet, icy or snowy. These and similar conditions can cause a truck's drive wheels to slow down quicker than they have the traction to do, potentially causing the truck to lose control and jackknife.





steep grade. He didn't use the runaway ramp
at fire, killing the driver at the scene.

Arrester bed:

a gravel-filled ramp adjacent to the road that uses rolling resistance to stop the vehicle

Gravity escape ramp:

a long upwardly-inclined path parallel to the road

Sand pile escape ramp:

a short length of loosely piled sand

Mechanical-arrester escape ramp:

a proprietary system of stainless steel nets transversely spanning a paved ramp that engages and retards a runaway vehicle

Skid marks on the road are a sign that other drivers have had issues maintaining control in that area. Your drivers should proceed with caution. They should also be mindful of other truck drivers who appear to be losing control or moving toward a runaway ramp. Drivers should give these trucks as much room as possible to allow them to regain control and prevent their trucks from being involved in a collision.

Runaway ramps should be considered a last resort. If drivers have to use a ramp, it means they have failed to properly prepare for the situation and did not do everything possible to prevent it. But if the brakes have failed or the drivers have lost control, they should not hesitate to use the ramps. Brakes can fail due to overheating or excessive use going down a grade. Drivers will feel like they have no brakes even when the brakes are fully applied. At that point, runaway ramps are the only way the truck will be able to stop. It may be expensive to remove the truck from the ramp, but not using it can cost drivers and those they share the road with their lives.

Most runaway ramps are located off the right side of the road but all are preceded by warning signs of their location. Trucks should move into the correct lane before approaching downgrades, if possible. As they move onto the runaway ramp, they should steer straight and try to keep the wheels aligned. The ramps typically aren't very wide and trucks run the risk of rolling over if they go over the edge of the ramp. Once they have stopped, drivers should call 911 to report the incident, even if they were not injured in the process.

There are several types of ramps, but they all essentially do the same thing. Take time to familiarize your drivers about runaway ramps, locations where they are most likely to exist, how to watch for them and what to do if they ever need to use them. Place heavy emphasis on how to maintain control of the vehicle so use of these ramps is not required.



Runaway ramps should be considered a last resort.

Federal Regulation Update: Certified Medical Examiners



The Federal Motor Carrier Safety Administration (FMCSA) recently announced its final rule creating the National Registry of Certified Medical Examiners. This registry will ensure that all medical examiners who conduct medical examinations of interstate truck and bus drivers have been trained on FMCSA physical qualifications and guidelines.

The final rule stems from FMCSA's commitment to enhancing the medical oversight of interstate drivers. Statistics reveal that driver health is a significant factor in many commercial vehicle-related crashes. FMCSA believes there are benefits in a program that would improve the medical screening of drivers, keep medically unqualified drivers off the road and help prevent an estimated 1,219 crashes per year.

Before the adoption of the final rule, there was no required training program for the medical professionals who conduct driver physical examinations. The former rules permitted certain medical professionals licensed by their state to conduct physical examinations of interstate drivers.

FMCSA was concerned that under the former rules, medical professionals were unfamiliar with FMCSA physical qualification standards and also unaware of the mental and physical rigors that accompany the occupation of operating a commercial motor vehicle.



Under the final rule, medical examiners are required to attend an accredited training program and pass a certification test to assess their knowledge of FMCSA's physical qualifications and guidelines. Upon passing the certification test, and meeting other administrative requirements, medical examiners will be listed in the National Registry. Once the rule is fully

implemented, beginning on May 21, 2014, drivers must obtain a medical examination every two years from a medical examiner included in the National Registry.

Medical examiners will be required to undergo refresher training every five years. FMCSA plans to certify 40,000 medical examiners, providing sufficient coverage to ensure reasonably convenient access in all but the most remote areas of the nation. An estimated three million drivers will be examined each year.





WORKERS' COMPENSATION

CLOSE-UP ON CLAIMS

Accidents happen. They are the reason your company has workers' compensation insurance. But this insurance should provide more than just coverage for your losses. It should give you peace of mind to know your employees will be safeguarded when they are injured at work and unable to provide for themselves due to their injuries.

At Baldwin & Lyons, our claims department is focused on getting your employees back to work. With an average 18 years of claims experience, our expert staff is here to help you and your employees with all of your claims needs. We strive to provide the highest level of claims service, which includes:

- Specialized initial claims investigative unit
- Regional medical-only staff located around the country
- Experienced extended claims unit
- Nationwide coverage from one location with licensed, experienced adjusting staff
- In-house nursing and medical management team
- In-house legal compliance, litigation management and settlement negotiations team
- Advanced computerized claims system with reporting capabilities available
- Manageable caseloads that allow our adjusters to actively work on all of their files while adhering to our best practices and department protocols

MEET & GREET

**Name:**

Michael J. Case

Title:

Vice President of Claims, General Counsel,
& Secretary for Protective, Protective
Specialty and Sagamore

Department:

Workers' Compensation/
Work Accident Claims

Years with Baldwin & Lyons:

9 years

Favorite part of the job:

I enjoy working with my team and mentoring them. The success of any organization or department depends on teamwork. Our department provides a positive work environment. Everyone is important and contributes to the bottom line every day.

Claims Philosophy:

My goal is to ensure that workers' compensation and work accident claims are handled in a consistent, yet flexible and fair manner that is transparent, accurate and timely, as well as secure and compliant. To accomplish this goal, you need a suitable and sufficient number of qualified and experienced personnel, with emphasis on development, training and supervision. It is also important to have structured protocols for the secure management and analysis of all relevant data.



Claims: Case Study

The Facts

While backing down the ramp with a hand truck loaded with packages, an employee twisted his right foot and fell to the ground. The initial claim was reported as a fracture of the right pinky toe. His doctor estimated he would be off work approximately three weeks. There was no light duty available for return to work, so the employee was placed on temporary disability.

The doctor determined it wasn't a permanent injury and about two and half months after the initial claim was reported, the employee was cleared to return to work at full duty.

COST

\$7,300	prescriptions, doctor visits, diagnostic testing and miscellaneous expenses
\$4,800	income benefits (\$266.67 per week, 18 weeks total)
\$1,067	permanency (5% payment protection insurance)
\$13,167	total claim reserve

Time lost from injury: **79 days**

The Solution

Employees can avoid this type of injury by following these tips:

1. When going up or down a ramp with a hand truck, keep the load on the down-side of the ramp to help maintain control. In this claim, the worker had the load in front of him while backing down the ramp.
2. Put no more weight on the hand truck than you and the truck can safely handle. Make multiple trips if necessary. Heavy loads on a ramp are difficult to control.
3. Do not use hand trucks on inclines that are too steep.
4. Move slowly and cautiously.
5. Consider using alternatives such as powered industrial trucks, dock loading systems or platform carts if they are available.
6. Wear slip-resistant shoes with proper ankle support that have reinforced toes.

If this type of injury occurs, employers can help prevent recurrence by performing an accident investigation to determine the root cause and corrective action measures. They should first look at solutions like purchasing new equipment or tools before implementing procedural changes or safety training. When possible, a return-to-work program should be administered.

The Life of a Claim

We hope you never have to use our claims service, but if you do, we've got the best in the industry. Here's an overview of our workers' compensation claims handling process.



1.

Your employee notifies you that they have been injured at work.



2.

You report the claim to Baldwin & Lyons as soon as possible by calling 800-479-0981 ext. 5076. Your claims can be reported 24 hours a day, seven days a week.



3.

A member of our claims support staff will take the information necessary to set up the claim in our system.



4.

The Initial Claims Unit (ICU) will complete a multi-point investigation on every claim. A recorded statement will be taken on every claim as part of the investigation. The ICU maintains a low claim count which allows it to fully investigate every claim. All claims are audited by a supervisor on days one, seven, 15 and 30.



5.

If the claim is medical only, it will be directed to our medical-only team to be investigated and processed.



6.

Lost time and questionable claims will bypass the ICU.



7.

Once the investigation is complete, compensability is determined and benefits have either been started or denied, the claim is transferred to our Extended Claims Unit (ECU) where the claim will be handled until resolution.

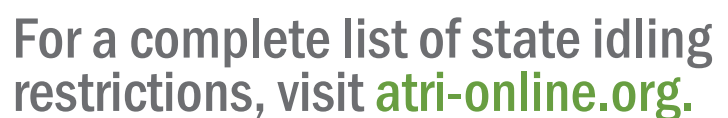


8.

An ECU adjuster will provide ongoing communication to you, your worker (the claimant) and the treating physician. A full review is completed every 30 days to provide updated details on the claim's status and our plan to resolve. The claim is also audited for quality and direction by the adjuster's supervisor every 30 days to ensure it is moving in the right direction and being actively worked on by our team.



It has long been the practice of truck drivers to idle their engines while stopped for extended periods of time. Although idling allows drivers to stay warm or cool in the cab while resting, there are several downsides. The cost of burning gas adds up quickly, and idling causes wear and tear on engines. Drivers may succumb to carbon monoxide poisoning if emissions enter the cab and idling can pollute the environment. Finally, several state and local governments have strict laws about idling for too long, so drivers could face fines.





Idling an engine burns about one gallon of fuel every hour.

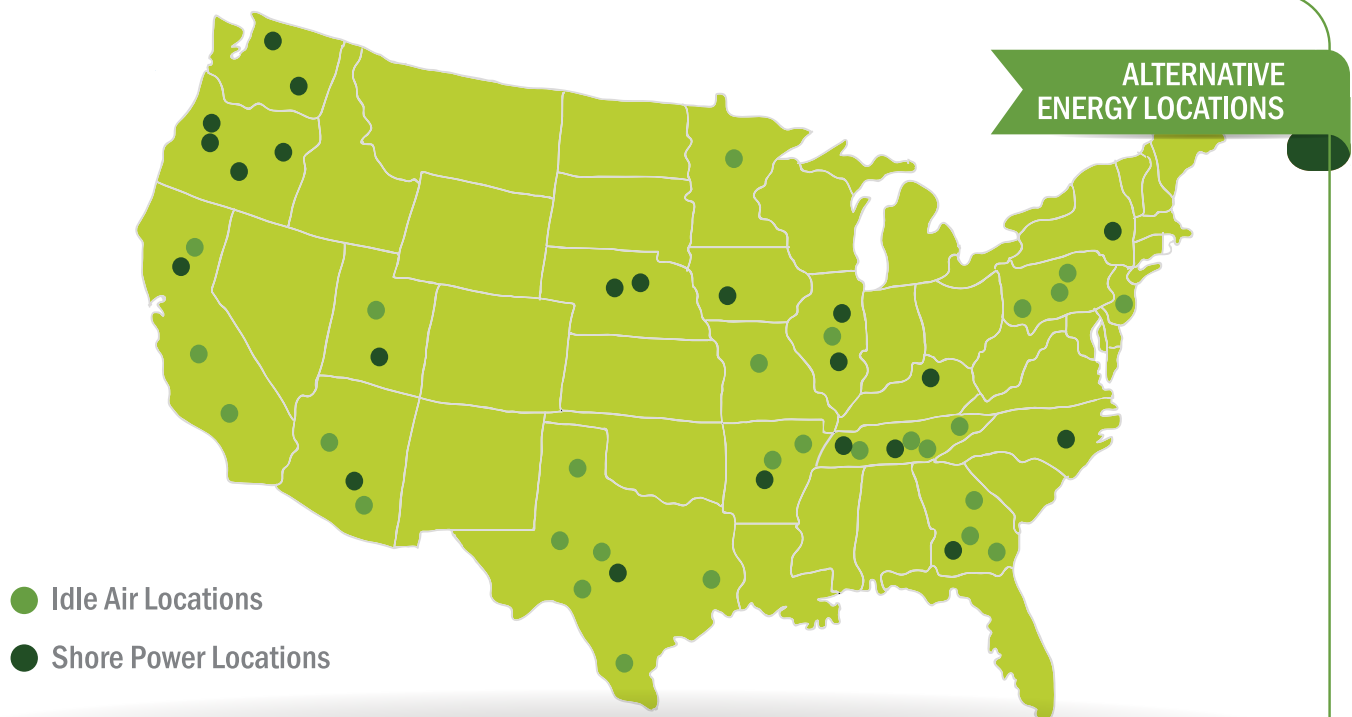


These disadvantages have pushed many to seek alternative energy sources. Companies like IdleAir and Shore Power have created technology that allows drivers to take advantage of full power without keeping their engines running. Nothing special is required to hook up to the units. Drivers simply roll down their window and install the service module using a window adapter to provide heat, cooling and electronic connections. They swipe a credit card to activate the system. The modules have multiple outlets as well as a high-speed Ethernet port, wireless connections and cable hook ups.

Many times, using an external power source like IdleAir is more cost efficient than idling. Idling an engine burns about one gallon of fuel every hour. At \$4 a gallon, a driver idling for eight hours can spend at least \$32, compared to approximately half the cost for using external energy sources. This savings does not include the additional wear and tear expense for idling an engine.

This technology is only available in a limited number of locations right now but it would be beneficial to encourage your drivers to take advantage of it when possible. Most external power service providers have a list of locations available on their websites. Utilizing alternatives to idling can save money, reduce engine wear and tear, help save the environment and eliminate the risk of carbon monoxide poisoning.

Check out the map below and try a location on your next trip!

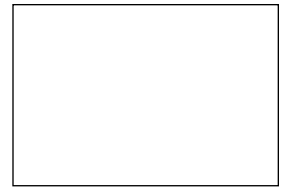


Additional alternative energy companies and locations can be found online.



Baldwin & Lyons, Inc.
The Pledge of Excellence

1099 N. Meridian St., Suite 700
Indianapolis, IN 46204



TOPICS THAT REVOLVE AROUND 

STOMP OUT SLIPS & FALLS

SLIP RESISTANT SHOE PROGRAM

Slip and fall injuries were reduced by 70% in a four-month period.

Baldwin & Lyons is always looking for ways to improve driver safety. We know that slips and falls account for more than 30 percent of injuries to our insureds. In an effort to reduce that number, we conducted a trial to determine if a good pair of shoes could make the difference between being injured and staying on the road.

We sent SR Max slip resistant shoes to more than 400 drivers in Indiana and asked them to wear the shoes during

their normal work routine. SR Max shoes are primarily used in the restaurant industry but we believed the slip resistant technology would be equally effective for truck drivers. The results of the trial? Slip and fall injuries were reduced by 70 percent in a four-month period.

If your company would like to learn more about SR Max slip resistant shoes, contact your account executive or call Angel Handlon at **800-644-5501 ext. 7341**.



Is there someone else in your company who could benefit from the information in this publication? Send their name and address to thequill@baldwinandlyons.com and we'll add them to the mailing list!