



# the Quill

a quarterly publication on safety & risk management

## ON THE LOOKOUT

Accidents and injuries aren't the only things affecting your fleet's safety and financial success.

**Become aware of other factors and how you can be proactive. >>**

### What's Inside?

- + **How fleets can help stop human trafficking**
- + **Cargo security solutions**
- + **Uncommon road hazards**





Much of loss prevention focuses on what drivers themselves can do to reduce accidents and injuries. While that will always be a top concern, there are other elements of loss prevention that play a role in driver safety and help protect your fleet's bottom line.

In this issue, we examine a variety of these elements, including protecting your fleet from cargo theft, utilizing behavioral-based hiring assessments and implementing safety programs to help reduce operating costs. We also highlight an organization that partners with truckers to put an end to human trafficking. It's a problem that is easy to turn a blind eye to, but saving a life can be as simple as making the call to report suspicious behavior.

Also, this issue marks our one-year anniversary of transitioning The Quill from a monthly, electronic email to a quarterly, printed magazine. Our goal was to offer you more substantial articles and resources in a format that is easy to read and share with your drivers. We've heard good feedback so far but we always welcome your opinion on how we are doing. Feel free to contact me at [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com) or 800-644-5501 ext. 2692.

Yours in safety,

Dennis Shinault, CDS  
Director of Loss Prevention

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## Prevent human trafficking

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## 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.

## Employment practices liability: Are you covered?

In today's environment, the slightest comment can be viewed in the wrong context. Are you adequately covered from exposure you may not even know you have? Employment practices liability insurance has become a "must have" product for companies. It provides you and your fleet coverage in the event of litigation associated with the interaction between your organization and employees.

This insurance provides protection for an employer against claims made by employees, former employees or potential employees. It covers discrimination, wrongful termination of employment, sexual harassment and other employment-related allegations. Your fleet, including directors and officers, is covered under this insurance.

Contact your account executive today for more information on this much needed coverage.

## Welcome U.S. DOT Secretary Anthony Foxx



Anthony Foxx was sworn in as the nation's 17th secretary of transportation on Tuesday, July 2. During his remarks at the ceremony, Foxx shared that his great-grandfather drove a truck and used it to raise his 13 children and put them through college. He also reiterated his commitment to safety and improving the efficiency and infrastructure of the transportation industry.

Prior to his confirmation, Foxx served as the mayor of Charlotte, NC, and focused his efforts on major transportation investments. He has a law degree from New York University's School of Law and a bachelor's degree in history from Davidson College. You can read his full biography online at [www.dot.gov/secretary](http://www.dot.gov/secretary).

## 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.



**IN CASE YOU MISSED IT** Did you know you can view archived issues of *The Quill* online? Visit [www.baldwinandlyons.com/the-quill](http://www.baldwinandlyons.com/the-quill) to access the archive. To request additional hard copies of a certain issue, email your name, company and address to [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com).



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](mailto:thequill@baldwinandlyons.com).

# ONCE IN A BLUE MOON

*Navigating less common road hazards*

Every day truck drivers share the road with other vehicles as they attempt to safely navigate their route. Drivers are used to looking out for cars and adjusting their driving behavior accordingly to avoid collisions. However, there are other types of vehicles and hazards on the road that may not be as common but require similar focus. Share the following information with your drivers to help them avoid collisions with these less common road hazards.

## **Motorcycles**

It is important to remember that motorcycles are smaller than cars. Drivers should be aware of their truck's blind spots and keep in mind that motorcycles may be even more difficult to spot in their mirrors. Drivers should signal their intentions well in advance to allow the motorcyclist to find a safe lane position. They can lean into their mirrors and move their head side to side to help bring blind spots into view. Keeping windows and mirrors clean, especially during inclement weather and nighttime hours, also helps drivers to better see what is around them.

Road conditions that are minor issues to other vehicles can be major hazards to motorcyclists. They may change speed or adjust position within a lane suddenly in reaction to conditions such as potholes, wet or slippery surfaces and pavement seams. Drivers should leave plenty of space between their vehicle and the motorcycle so they have time to react to these adjustments accordingly. Motorcycles can also stop much quicker than cars, so extra following distance behind them is necessary.

### **Farm equipment**

If your drivers are in rural areas, they may approach slow-moving farm vehicles and equipment, which may enter the roadway from side streets that are hidden from the truck driver's view. Drivers should slow down as soon as they spot the vehicle. They should not attempt to pass farm vehicles as they are often wide and hard to see around to spot oncoming traffic. These vehicles typically don't stay on the road too long so drivers should remain patient and maintain an increased following distance until the farm vehicle is off the main road.


### **Animals**

Deer, livestock or other animals might run onto the road without being seen. Collisions with animals tend to happen in rural areas just after dusk and just before dawn, when visibility is low. Drivers should look for "animal crossing" or other signs posted in areas with a high volume of animals. If they see one of these signs, drivers should slow down and be on the lookout.

Honking a horn can sometimes prevent deer or other animals from running into traffic but remember that animals are unpredictable. Braking firmly and not swerving is the best course of action. If the driver does strike an animal, he or she should be careful when exiting the vehicle. The animal could still be alive and charge at the driver. It's safer to stay in the vehicle and call 911 to report the collision.

### **Horse-drawn vehicles**

In addition to farm equipment and animals, truck drivers may also encounter horse-drawn vehicles like buggies in rural areas, particularly near Amish communities. Normal speeds for horse-drawn buggies range from 5 to 8 mph. Keep in mind, rural roads are often narrower in width than city streets so passing these vehicles can be dangerous. Drivers should only pass when it's legal and safe to do so. Slow down and give the horse-drawn buggies plenty of room when passing. The horses are normally accustomed to traffic, however drivers should be aware that their vehicle can spook the horse at any time, causing them to instantly change their behavior. ■



**Drivers should  
not attempt  
to pass farm  
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# SAFETY as an OPERATIONAL TOOL

**One big challenge every safety director faces is being able to justify company investments to improve fleet safety.** The problem isn't that fleet decision makers won't spend money to achieve benefits, such as lowering the fleet accident rate per million miles traveled. The problem is that it's difficult to measure the actual benefit of any one investment. With improvements in vehicle safety systems, driver turnover, changing regulations, variable weather, shifting traffic patterns and modifications in operations, how can anyone determine how many accidents were prevented or made less severe and then identify with certainty the root cause of the improvement?

An alternate approach is to work with fleet operations and maintenance to create programs with **direct measurable financial benefits** to the fleet that also **improve fleet safety**. ►►



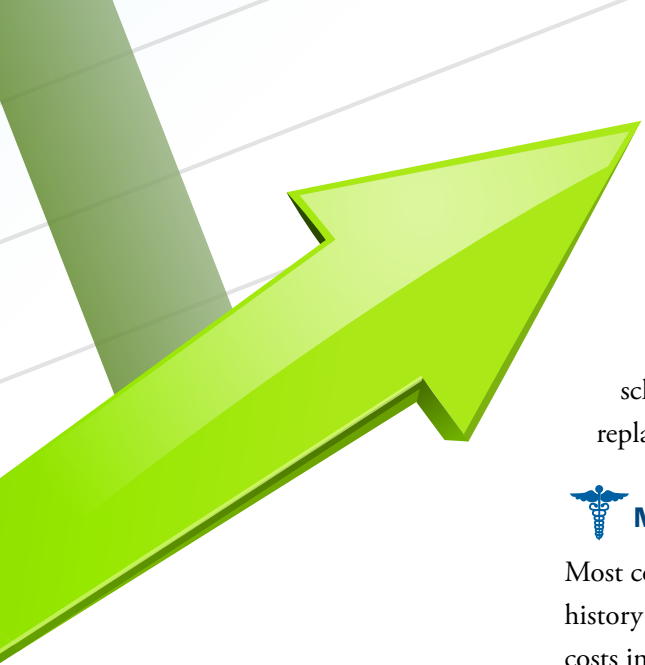
Using this approach, it doesn't matter if there are other contributing factors that aid the improvements. In this case, the end does justify the means, even if it isn't fully understood. Here are a few examples of cost areas that safety-related programs can influence:

## **Fuel savings**

Fuel is the largest material expense for most fleets, comprising 30 percent of most fleet variable costs. Although vehicle design changes such as aerodynamics, drive train improvements and EPA compliance changes both help and hurt fuel consumption, the direct performance of drivers is the largest variable for fleet fuel efficiency. In a 2012 ATA report, Schneider indicated a 20 percent mpg variance between their top and bottom 10 percent of drivers. Moreover, the 10 percent with the best fuel economy also had a crash rate 20 percent lower than the group with the worst fuel economy. Clearly driving behavior that saves fuel also reduces crashes.

## **Driver service**

Clients want freight delivered undamaged and on time. Sometimes drivers are placed in a “can't win” situation when they are dispatched late with an urgent delivery and find their options limited. But, fortunately that is the exception, not the



rule for most fleets. Drivers usually have choices relating to how they fulfill their assignments and they need to be trained and monitored to ensure they are making good choices. Part of this training is to make certain that regardless of their job pressures, they drive in a safe manner and don't have a crash. A crashed vehicle not only disrupts the delivery schedule, but it can result in damaged or destroyed cargo, vehicle repair or replacement costs and an injured or debilitated driver.

**PERFORMANCE METRICS**

**Fuel savings**

- Driver mpg
- Driver CSA
- Fuel-related maintenance

**Driver service**

- Delivery performance
- Cargo claims
- Vehicle repairs

**Medical expenses**

- Medical claims rate and costs
- Workers' compensation claims
- Driver turnover

	Fuel savings	Driver service	Medical expenses
Precision driving	✓		✓
Perfect trip	✓	✓	✓
Health on the road	✓	✓	✓
Super vehicles	✓	✓	

 **Medical expenses**

Most companies purchase health plans that are directly based on their claims history or the current health characteristics of their employees. With healthcare costs increasing 5 to 6 percent per year, health insurance is becoming a bigger part of fleet operating costs. Training drivers to be healthier is good for the drivers and for the company. Moreover, healthy drivers perform their jobs better and are more likely to remain employed with the fleet.

In the coming issues of The Quill, we will further explore the following four programs and how they can directly impact these operational costs:

- 1. PRECISION DRIVING:** The activity of smooth acceleration and braking, minimizing idling and limiting over-revving and top speed as appropriate to the aerodynamic design of the tractor modified by wind conditions.
- 2. PERFECT TRIP:** Teaching drivers to carefully plan their daily activities to not consume fuel unnecessarily while still getting their load delivered on time. These activities include excessive idling, driving in congested traffic, speeding and speed-related factors, driving outside of the route and making unnecessary stops.
- 3. HEALTH ON THE ROAD:** Placing an emphasis on drivers eating, resting, exercising and sleeping in healthy ways.
- 4. SUPER VEHICLES:** Based on the driver having a commitment to ensure his or her vehicle is performing at maximum efficiency regardless of its age or design characteristics. The key is for drivers to understand the importance of inspecting and being responsible for the performance of their vehicles. ■



**SHARE YOUR EXPERIENCE**

Has your fleet implemented one or more of these safety-related programs to help impact your operations costs? We'd love to hear about your results! Email [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com).



# HUMAN TRAFFICKING

As the eyes and ears of our nation's highways, truck drivers and fleets are in a unique position to help fight the horrors of human trafficking. Read on for facts about this important issue and tips on how to take action. >>

**A 15-year-old girl and her 14-year-old cousin** were kidnapped by a local prostitution ring in Ohio. They were repeatedly taken to a truck stop and forced to go from truck to truck soliciting drivers. The girls were terrified as multiple drivers paid to have sex with them.

Any minor engaged in commercial sex is a victim of human trafficking, a modern day form of slavery. It's a \$32 billion industry but one organization is working to help put an end to it. Truckers Against Trafficking (TAT) is a nonprofit that exists to educate, equip, empower and mobilize members of the trucking and travel plaza industry to combat domestic sex trafficking.

The average age of someone entering prostitution is 13-years-old. It's not just children from other countries, as some might assume. There are children taken here in the U.S. and forced or coerced into prostitution. The traffickers who take them will often torture and rape them, breaking the children down until the trafficker has full control over them and they are ready to work a truck stop or other location.

## How drivers can help

Truck drivers are the eyes and ears of our nation's highways. They are often in locations where traffickers bring minors to be prostituted, such as truck stops or rest stops. Because of that, truck drivers are more likely to be approached by someone being prostituted or to witness an exchange. Trafficking victims may exhibit the following red flags:

- Not knowing where they are or anything about the area
- Don't have any identification on them
- Not allowed to speak for themselves
- Appear scared, anxious, depressed, submissive, tense or nervous

If drivers suspect the minor is being prostituted, they should not approach the trafficker. It is dangerous for the driver and the minor. Instead, drivers should immediately call the National Human Trafficking Hotline at **1-888-373-7888**. The hotline will alert the FBI and local police to investigate the situation and hopefully rescue the victim(s).

Or drivers can simply call 911 and explain the situation and their location. If a driver is actually approached by a minor, he or she should turn down the offer and report the incident immediately.

When calling the hotline, drivers should be prepared to provide specific information that law enforcement can act on such as:

- date and time of the incident
- license plate number
- vehicle make, model and color
- address or nearest highway exit
- pictures and/or description of the traffickers and victims (i.e. race, gender, age)

Most importantly, drivers shouldn't ignore the situation. One call can save a life.

#### **How fleets can help**

Discuss this issue at your next safety meeting and educate your drivers on what to look for and what actions to take if they suspect someone is being trafficked. TAT has created a free training video that you can show to your drivers to help them understand this serious issue. A DVD is included with this issue of The Quill, and you can request additional copies by emailing TAT.

Among other resources available on their website, TAT offers a wallet card with a list of red flags to look for, questions to ask the individual suspected of being prostituted and the national hotline number. Distribute the wallet cards to your drivers and emphasize that your fleet wants them to make the call and report suspicious behavior. The national hotline is anonymous and there are no repercussions if the caller turns out to be wrong about the situation.

A truck driver saw the 15-year-old and her cousin working a truck stop and called authorities. Because of that one phone call, not only were the two girls saved, but the case caught a break resulting in the rescue of seven other minors, the conviction of 31 offenders and it shut down a 13-state prostitution ring. Take action to educate your drivers on this issue and empower them to make the call when needed. ■

## ONE CALL CAN SAVE A LIFE



If drivers suspect they have encountered a victim of human trafficking, they should:

- Not ignore the situation
- Call the National Human Trafficking Hotline at **1-888-373-7888** or 911 immediately
- Be prepared to provide specific information such as the date, time and location of the incident and the license plate numbers and descriptions of the suspected traffickers' vehicles



### **For more information**

Website: [www.truckersagainstrafficking.com](http://www.truckersagainstrafficking.com)

Email: [tat.truckers@gmail.com](mailto:tat.truckers@gmail.com)

Twitter: @TATKylla

**Truck drivers are the eyes and ears of our nation's highways and are often in locations where traffickers bring minors to be prostituted.**



# Cargo theft has impacted nearly every industry, from paper products to televisions.

Experts estimate that cargo and equipment theft costs \$30 to \$50 billion annually worldwide. Security is a necessity today. With the nation on heightened security alert, the transportation industry must be prepared.

By its very nature, the transportation industry places goods in a more vulnerable environment than when they are at a shipper's or receiver's facility. It's not like having your goods in a warehouse. You can't post a security guard, install lights or a closed circuit TV or build a fence around your freight. Expensive freight is moved along highways every day and physical security devices and new tracking devices are becoming more of a necessity for trucking and container companies.

New security procedures and rising insurance costs are also driving companies to secure their fleet. Before 9/11 companies would lock and seal only some loads that were deemed high value, and accepted theft as a cost of doing business. Today, many security-conscious companies have taken steps to combat theft. These security procedures range from "low tech" physical security devices to "high tech" tracking devices. These devices are becoming more affordable, allowing companies to develop security programs incorporating one or both of these security devices, and drastically reducing the number of thefts among their company.

## Physical security solutions

High security locks and seals are not a luxury item for transportation companies anymore. Physical security has become an effective tool in preventing cargo theft within the transportation industries security programs. Companies

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*Reprinted with permission by Transport Security, Inc., who has been providing high security cargo solutions for trucks, trailers and containers for more than 30 years. Many Baldwin & Lyons customers have used their products and they have been a guest speaker at previous Claims + Safety Seminars. They are also a recognized leader in the motor carrier industry for products and strategies with security products and technology.*

using high quality padlocks, king pin locks, air cuff locks and seal guard locks have effectively prevented cargo thefts.

When choosing a physical security device, a company must take into consideration their fleet, equipment and employees. High security locks must be of high quality and be flexible to the company's needs. The physical security company's products and reputation must also be reliable to ensure compatibility and service of those locks in the future. These steps, along with a solid company policy, will ensure a seamless security program.



# COMPLETE CARGO S

## Merging physical security devices with technology

### Trailer security

High security padlocks must be resistant to physical attack and being picked. These locks also must be able to withstand the harsh environments that containers and trailers are exposed to. Good high security locks allow for master keying systems and restricted keyways, limiting the possibility for unauthorized duplication of keys.

In addition to securing rear trailer doors, companies must evaluate their need to secure unattended drop trailers and terminal trailers. There are many options, including providing a secure drop yard for loaded trailers, which minimizes theft occurrence. High security king pin locks can be used to prevent unauthorized fifth wheel hook ups to trailers. Effective king pin locks should be able to be

keyed into a company's master keying system, allowing for added security. High security king pin locks should be constructed of heavy duty steel and be resistant to physical attack and picking.

### Tractor security

Thieves are not only stealing loaded trailers, but also taking the tractors. In some cases, the tractors are then used to steal trailers. Properly securing tractors starts with driver education and responsibility.

Drivers must always turn off the truck, lock doors and secure the tractor brakes with a high security air cuff lock, preventing the



# SECURITY SOLUTIONS

release of truck and trailer brakes. Theft of a truck can happen within a few seconds of a driver leaving his or her truck unattended at a truck stop. The driver should be able

to attach the air brake locks to the brake nozzles within seconds. Properly securing a tractor can help prevent thieves from easily driving away with a loaded trailer or an expensive tractor.

### Seal integrity

Preserving seal integrity has become more of an issue since 9/11, especially with shipments of food and chemicals. Shippers have refused loads that show evidence of seal tampering, costing companies thousand of dollars. We have come to the point that we need to protect the seals themselves. Seal guard locks provide a barrier box that

prevents unauthorized removal of cargo seals. These devices are made of a high strength steel and withstand physical attack. These units can be used in tandem with trailer locks to protect the cargo seals' integrity.

### Tracking technology

With heightened security for the transportation industry, physical security has merged with high tech tracking devices. These tracking devices enable a transportation company to accurately locate their assets in transit. There are an abundant amount of tracking devices on the market today, each having their own advantages and disadvantages depending on your fleet's needs.

Three of the most popular types of tracking devices include GPS and assisted GPS (A-GPS). With any tracking technology your company chooses, researching the product and the supplier is very important, given this can be an expensive investment. Companies should compare technologies and run specific tests with their equipment and staff, making sure the technology is compatible.

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Basic GPS units have been around for years with great success. These devices collect and store data such as time and latitude and longitude while the unit is in use. Once the unit returns, the information on where the unit has been can be downloaded. These devices are accurately able to show stops and starts, location, speed and other important data. GPS devices tend to be bulky in nature and require external antennas mounted on trailers and containers and must be able to "see the sky" in order for the unit to work effectively. This limits the use of units in underground parking garages and warehouses, where thieves are more likely to transport stolen cargo and

*continued >>*

## >> Complete Cargo Security Solutions continued

equipment. These units also tend to be “power hungry,” limiting their battery and power life. However, GPS units are very effective for those companies that require a fleet management device for locating their fleets and for time management of deliveries.

A-GPS is a fairly new type of GPS device that has all of the features of basic GPS but is more effective in areas where GPS is not. A-GPS is very covert, using an internal antenna in some cases. They can be the size of a cell phone or smaller and many have self-contained batteries, making it completely portable and easy to conceal in freight. This allows less chance of a thief discovering and disengaging the unit.

A-GPS allows for real-time tracking of an asset that can easily be seen on a laptop or computer, in real-time sometimes reporting locations within seconds of signaling

the unit. Another feature A-GPS offers is “geofencing,” which allows security personnel to define a location they want their asset to stay inside of, such as the terminal or a certain route. They are notified via email or cell phone when the asset leaves the defined “geofence.” A-GPS units locate assets more accurately and have a longer battery life, making them more effective for longer shipments along the supply chain.

### Conclusion

Technology is evolving everyday, with more sophisticated tracking devices and physical security options for the end user. Companies looking to secure their entire fleet are now combining the tried and true physical security products with the new technology of tracking devices, allowing for a complete security program. This ultimately saves the company money and lowers the risk of their cargo being stolen. ■

**For more information about high security cargo solutions, contact:**

Nick Erdmann, Transport Security, Inc. / ENFORCER® | 630-961-3202 | Nick@transportsecurity.com | www.transportsecurity.com

# Claims Case Study

## The Facts

While exiting the parking lot after making a delivery, the driver clipped a telephone pole. The pole splintered and broke in half and a transformer was knocked out. The facility, a metal fabrication and roofing company, lost power for a day. Two other businesses and a private residence lost power as well.

## The Solution

The metal fabrication company had signs in their parking lot that prohibited exiting the lot from the driveway that the insured driver used. Drivers should always pay attention to and follow signs, directions and other instructions posted at facilities where they are making deliveries. Those signs are likely in place for good reason based on previous incidents, difficulty in maneuvering and hazards that the driver may not immediately notice. The driver is also responsible for clearances around the truck at all times, regardless of the situation.

## The Cost

<b>\$40,000</b>	+	<b>\$50,000</b>	+	<b>\$32,000</b>	+	<b>\$3,000</b>	=
Property damage: pole and transformer		Property damage: fabrication company		Property damage: other businesses and residence		Equipment: trailer	

**\$125,000 Total**

**\$35,000 Less self-insured retention (SIR)**  
**\$90,000 Excess exposure**



## Providing extra protection through excess claims

As a fleet manager or safety director, promoting safe driving habits to prevent motor vehicle accidents is one of your top priorities. From an operations standpoint, however, protecting your bottom line is equally important. Baldwin & Lyons' Excess Claims Department offers an extra layer of protection beyond your self-insured retention (SIR), making sure you're covered when it counts.

The department handles claims on the excess indemnity contract above the SIR, which can range from \$25,000 to \$5 million. The limits on the excess indemnity contract can vary from \$1 million to \$10 million, less the SIR. Coverages can include bodily injury, property damage, personal injury protection/no fault (PIP), uninsured/underinsured (UM/UIM), cargo legal liability, collision or comprehensive for equipment, among others.

Each insured has a dedicated adjuster assigned to handle all claims for that account under the excess contract. After a claim is reported, the dedicated claims adjuster works with the insured, their third party claims administrator, the independent adjuster and, if retained, defense counsel to investigate, evaluate, negotiate and resolve a claim. Many insureds use Baldwin & Lyons' Contract Claims Unit as their third party claims administrator.

The Excess Claims Department often deals with high-exposure claims involving serious bodily injury or extensive property damage. A specific plan of action for investigation and resolution of each claim is crucial. Some claims require litigation in order to conduct discovery on the various liability and damages issues. Once the department obtains the necessary information and materials to evaluate the claim, it can attempt a negotiated resolution. If negotiation is unsuccessful, a trial might be required in order to resolve the dispute. The timeframe for the resolution of a claim can vary anywhere from 60 days to several years. ■

### By the numbers

Excess claims supervisors	2
Excess claims directors	1
Average years of industry experience	20+
Average caseload per supervisor	125
New cases assigned per month	Up to 10

# MEET & GREET



### Jerry Craig

*Excess Claims Supervisor*  
Excess Claims Department

**Time with Baldwin & Lyons:**  
11 years

### Claims philosophy:

In general, my philosophy is to promptly investigate, evaluate, defend or settle claims in a climate of fairness but with an eye for protecting the assets and profits of our trucking insureds. I believe that obtaining the appropriate claim resolutions desired by our customers should be the focus of our efforts.

### Favorite part of the job:

Achieving good settlements in hard fought mediations.

### Advice for fleets:

Focus on safety and create rewards for safe and claim-free drivers. When accidents happen, investigate promptly, preserve evidence, call your insurance representative for advice and be willing to pay for good, experienced defense counsel if your safety/claims representative or insurance representative recommends that step.



# THE BENEFITS OF PREDICTIVE HIRING

Baldwin & Lyons partners with JOBehaviors to help our insureds hire and retain qualified, safe drivers. The JOBehaviors team has spent the last 20 years developing behavioral based pre-hire assessments that accurately identify outstanding performers in the applicant pool. Their clients experience increased retention and improved safety, customer service and overall job performance. We asked Bob Howell from JOBehaviors to provide us with details on how your fleet can benefit from this service.

Putting safe, courteous and loyal drivers behind the wheel is the goal of every motor carrier. But knowing which candidates in your applicant pool will be a good match remains as challenging today as it has been for decades. To compound the problem, industry leaders say there is a serious shortage of drivers and it is only going to get worse. A big part of the driver shortage problem can be solved through effective driver selection.

## **Objective vs. subjective criteria**

The industry's current approach to driver screening results in a large percentage of outstanding driver candidates being rejected for subjective rather than objective criteria. Objective criteria include drug screens, PSPs, DUIs, driving records, lack of experience and credit checks. Subjective criteria include poor interviews, an incomplete application, the hiring manager's gut feeling and the driver's personal appearance.

Interestingly, subjective screens account for a large percentage of outstanding drivers being rejected. Over the years, recruiters have developed subjective criteria that they rely heavily upon to screen out candidates in hopes of protecting their company from "another one of those." Do subjective screens accurately differentiate between good and bad driver

candidates? There is evidence to support that they often do not, especially when you consider new driver turnover rates are as high as 80 to 100 percent. In addition, these drivers often exhibit safety and performance issues that can be incredibly disruptive to the entire organization.

### **Experienced vs. non-experienced**

Is experience an accurate predictor of driver performance? We have all seen drivers with many years of experience who are poor performers and we've seen newly minted drivers who are outstanding. At the end of the day it comes down to behavior. Your fleet should hire based on behavior, then confirm that drivers have the skills needed.

### **EEOC and criminal background checks**

Last year, the Equal Employment Opportunity Commission (EEOC) issued a guidance update on criminal background checks. According to their findings, minorities are disparately impacted by criminal histories. As a result, the EEOC has mandated that moving forward companies will need to prove "business necessity" for rejecting applicants based on criminal histories or risk violating its standards. All JOBehaviors assessments are based on an in-depth job analysis which clearly demonstrates "business necessity" and complies with EEOC employee selection guidelines, including the new rules relevant to hiring felons, in addition to establishing consistency in your hiring practices.

### **What's the solution?**

A major solution to driver shortage, retention, performance and complying with EEOC guidelines is to become more scientific and accurate in identifying outstanding driver candidates. Every company has a solid base of good drivers. The goal is to consistently hire drivers as good as your current best.

JOBehaviors provides an online assessment with links that can be embedded into your company's website, web-based recruiting sites or emailed to candidates. Results from the 12-minute assessment are instantly returned via email and archived in your JOBehaviors account. Other features include a "Custom Question" section and "Retention Tracking" to continually monitor the retention of new hires.

Since interviews are time consuming and often not very predictive, JOBehaviors recommends assessing candidates as the first step in your hiring process to ensure you are spending time and resources on candidates with the highest potential for long-term success. ■

**Your fleet should  
hire based on  
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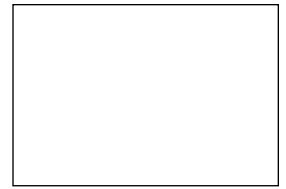


**For more information about JOBehaviors and a free consultation, contact:**

Bob Howell, Transportation Practice Leader

503-655-2235

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## **ABS: A safety issue for fleets?**

When Antilock Braking Systems (ABS) first became available on tractors and trailers, there were some safety concerns in instances where either the tractor or trailer did not have ABS but the other did. Operating mixed units caused some handling concerns during hard braking situations, but drivers were getting accustomed to identifying and adjusting their driving habits to address the safety concerns of tractor/trailer mixed systems.

Now, it is more routine for both the tractor and trailer to have ABS, eliminating the handling issues of mixed systems. However, with the turnover cycle of tractors being much shorter than trailers, it is possible to find the occasional ABS tractor with a non-ABS trailer. Dispatch should be knowledgeable of which trailers do not have ABS and alert the driver to that fact when assigned that trailer.

Non-ABS trailers will tend to have their brakes lock up into a skid during a hard braking event when the tractor ABS keeps the tractor tires rolling. The skidding trailer tandems have a tendency to want to “lead” the rolling tractor wheels. This can cause the rear of the trailer to deviate from its lane of travel and potentially cause a collision with an oncoming or adjacent vehicle. Jackknifing can also occur in these situations. If the pavement is not dry, the potential for either of these occurrences is dramatically increased.

Make driving a mixed tractor/trailer ABS system part of your new driver training and provide reminders to the drivers of the handling characteristics when dispatched a mixed tractor/trailer system. ■

### **Avoid this risk:**

- Make sure dispatch alerts drivers when they are assigned a non-ABS trailer
- Train and remind drivers of the handling characteristics of mixed systems

