



# the Quill

a quarterly publication on safety & risk management

## PRECISION DRIVING

How to identify, manage and cultivate top-notch drivers



### What's Inside?

- + Claims + Safety Seminar recap
- + Stay fit in the new year
- + FMCSA crackdown





**“Safety doesn’t just happen. It’s intentional.”**

This quote from Kenneth Strickland, FMCSA division administrator in Indiana, rings true to everything we believe at Baldwin & Lyons. Our Loss Prevention department is devoted to helping you reduce accidents and injuries. We’re here to help you craft a safety culture at your fleet and be proactive, not

reactive, when managing risk and reducing losses.

One way we accomplish this is through our annual Claims + Safety Seminar. At the event this fall, attendees heard from speakers on a variety of topics, including top OSHA violations, how to create a crisis communication plan for major accidents, workers’ compensation challenges and solutions, the criminal ramifications of distracted driving and telematics. We’ve included a recap of these sessions on pages 9 - 12.

In this issue, we also highlight our insureds who placed in the American Trucking Associations’ (ATA) National Truck Safety Contests. These award-winning fleets make safety a priority and actively work to promote safe driving among their fleet. We are especially proud to honor Gary Babbitt with Central Freight Lines in Waco, Texas. He was selected as the 2013 National Driver of the Year and has an approach to safety that all drivers should adopt. Read more on page 13.

The rest of this issue highlights additional tips and tools that will help you educate your drivers and cultivate an effective safety program. We welcome any feedback or ideas you have related to the articles. You can 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



**BACK COVER**

**National Driver of the Year**

*“Drivers should remember three things for every action they take: Safety first, professionalism second and, finally, what will it do to the image of other truck drivers.”*

— Gary Babbitt, ATA National Driver of the Year

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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.

## Trucking Trends: Social Media

More than 96 percent of company drivers have a Facebook account, according to Randall-Reilly Market Intelligence. Has your fleet had success using social media to recruit and retain drivers? We want to hear from you!

Email: [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com)

Twitter: @baldwinandlyons

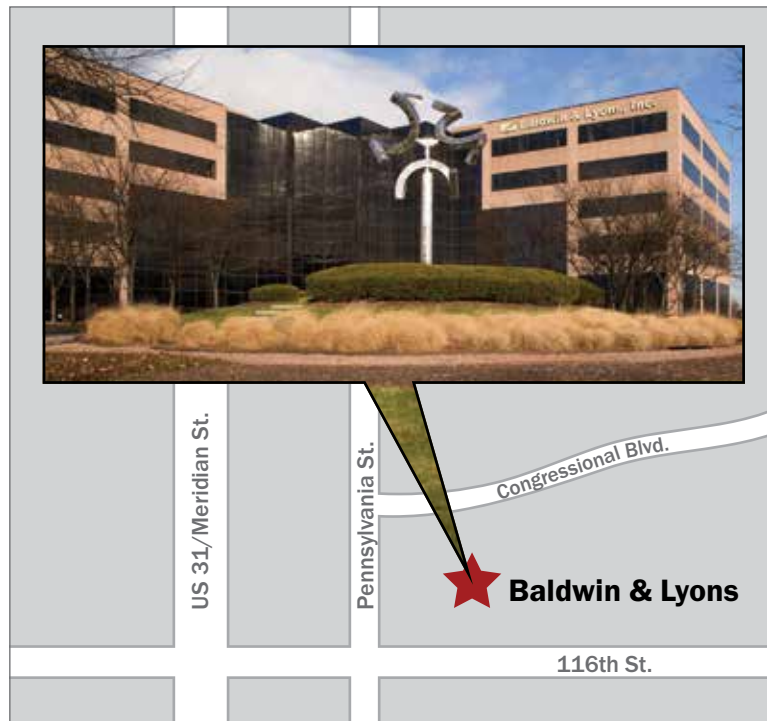
Facebook: /BaldwinandLyons

## New location. Same great service.

Baldwin & Lyons is excited to announce the relocation of our company headquarters! Please update your records accordingly with our new address:

**111 Congressional Blvd., Suite 500  
Carmel, IN 46032**

All of our phone numbers and email addresses remain the same.



## 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).



# Resolve to **STAY FIT** in the **NEW YEAR**



As the calendar flips to a new year, some of your drivers may be resolving to make changes in their lives for the better. Many New Year's resolutions focus on health and wellness. People commit to working out more, eating better or losing weight.

We talked to Bob Perry, owner of the trucking wellness company Rolling Strong, about how fleets can promote driver wellness and how drivers can stay fit while on the road.

## **Baldwin & Lyons: Why is it important for drivers to commit to living healthy lifestyles on the road?**

**Bob Perry:** What we see in the wellness area is that many of these solid drivers are having a hard time managing their personal health. Yes, much of the downfall in their health is due to the nature of the profession: long hours, time away from family, lack of convenient medical services on the road, poor food choices and lack of knowledge on what to do. But, like many Americans, there is a huge population who just simply choose to ignore their health. All they have to do is make healthy lifestyle decisions and implement those changes. Sure, it's not easy, but it's very doable by applying themselves. Especially in today's trucking industry where there are more health and wellness solutions on the road than ever before.

## **B&L: What can fleets do to help drivers stay committed to their resolutions?**

**BP:** Fleets need to redirect their resources and invest in changing the face of today's new professional driver. There are many wellness solutions out there that speak to the transportation industry. More health and wellness companies that are not in the transportation industry are entering the market to serve these men and women working and living on the road for weeks at a time. Finding a program that works best for your drivers and employees is essential. And one that understands the driver lifestyle will be the difference in a program on paper versus one that shows results. Another essential element is it needs to have top management support to be successful.

## **B&L: What tips do you have for drivers to stay active on the road when they spend so much time behind the wheel?**

**BP:** The best, most readily available form of exercise is available for free. You just have to walk the walk. 2,000 steps is approximately one mile and 100 calories. You don't have to do it all at once; take small breaks throughout the day. Walking increases circulation, relaxes tension in your neck and shoulders, relieves lower back pain and hip stiffness and eases mental fatigue and eye strain.

Remember to start slowly, build up over time and set realistic goals. Also, wear good shoes. You don't run your rig on bald tires so don't work out



in worn out shoes. Arch support, heel support and cushioning all wear down over time. Good walking shoes will help avoid injuries.

As you build stamina, you may want to incorporate a strength training program into your regular workout routine to help increase muscle strength and flexibility. You should also make sure to stay well hydrated as you increase your physical activity. Drinking water is one of the keys to good health and it's even more important when you exercise.

### **B&L: What resources are out there for drivers who want to be healthy?**

**BP:** Fitness is becoming very popular in the transportation space. Snap Fitness/Rolling Strong Gyms are opening at Pilot Flying J Travel Centers. Travel Centers of America now have cardio rooms. And many travel centers have walking/running trails available. In partnership with Rolling Strong, equipment manufacturer Freightliner Trucks has introduced the new FIT System: the first in-cab gym that fits inside the sleeper so drivers can work out anytime, anywhere.

It's a new day in the trucking space and those who don't embrace it will be left behind. These men and women deserve every opportunity we can give them to take care of themselves and get home safe to see their families! ■



#### **For more information**

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

Twitter: @truckertrainer



#### **IN CASE YOU MISSED IT:**

The Spring 2013 issue of The Quill focused on driver health and wellness. View the archived issue online at [www.baldwinandlyons.com/the-quill](http://www.baldwinandlyons.com/the-quill) or request a hard copy by emailing your name, company and address to [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com).



## **WORKPLACE BENEFITS of PROMOTING WELLNESS**

Imagine this: A workplace where everyone is healthy and happy, productive and engaged. Absences are rare, mileage is at a record high and you're about to add new trucks to the fleet to keep up with demand.

Where is this corporate Nirvana? It could be your company. Though it won't happen overnight, investing in your drivers' health will pay dividends down the road.

It all starts with health care. DOT physicals are not enough to keep your workforce in top shape. In fact, your trucks may get more ongoing TLC than the men and women who drive them. Ensuring that your employees take yearly trips to their health care providers can help cover multiple issues including preventing new problems and managing chronic conditions. Regular check-ups contribute to increased health awareness and responsibility. The result is fewer sick days and increased productivity.

The next step is healthy living. Your drivers perform their jobs sitting down. Encouraging and even underwriting opportunities for increased activity can really pay off. Gym memberships, workplace teams and even just pre-shift stretching sessions can promote increased physical activity and improve morale. The result? Fewer injuries, shorter recoveries and decreased stress.

Promoting healthy lifestyles can round out your driver program. Offering professional guidance for weight loss and smoking cessation combined with some tangible or monetary incentives for change will pay for themselves in a short time via reduced absenteeism and increased productivity.

Supporting your drivers and giving them tools and opportunities to improve their health, lives and lifestyles, will result in 2014 being a more successful year for your company.

# SAFETY AS AN OPERATIONAL TOOL: **PRECISION DRIVING**



In our last issue, we previewed a series of articles exploring how safety-related activities can be blended into fleet operations to increase fleet profitability and reduce crashes. This is the first article in that series.

The best professional drivers deliver their loads on time and undamaged with minimal use of fuel and equipment wear and tear. They also maintain their paperwork, protect their CDL and pass roadside inspections. Who are these super drivers and how can your fleet have more of them? They are the drivers who execute perfect trips using precision driving techniques while maintaining super vehicles and preserving their health on the road.

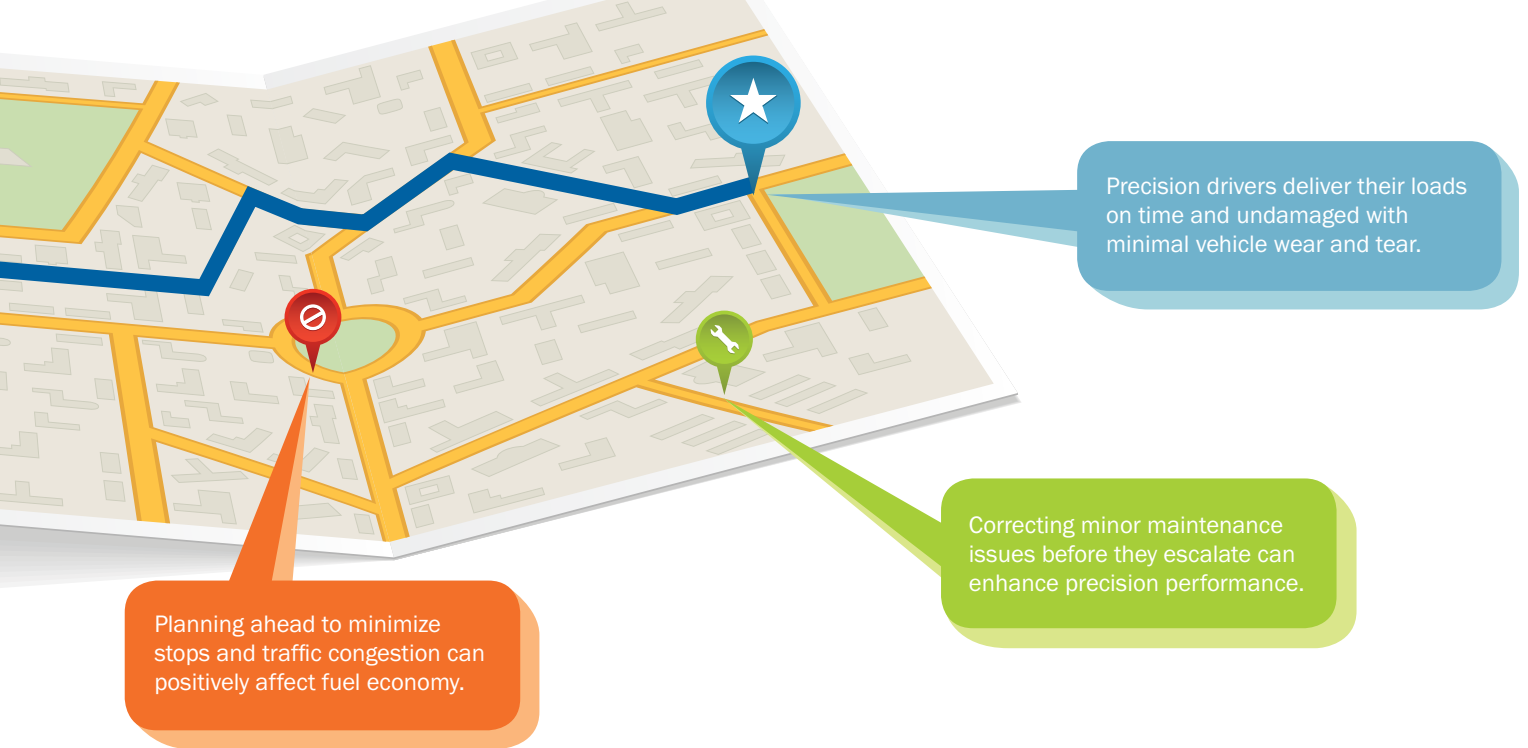
## **Why is precision driving important?**

Driver performance is the largest variable factor in the fuel economy of a fleet, causing a variance of 20 to 30 percent between best and worst performing drivers. It is also the largest factor in preventable truck crashes. Poor drivers abuse their equipment and have higher CSA scores, which increase fleet inspection rates and bog down fleet operations. Most importantly, they lead to poor customer service, which can harm the top-line of the income statement.

## **What do precision drivers do differently from other drivers?**

Precision drivers work in a professional manner which is safe, productive and eco-friendly, while meeting expectations of fleet customers and managers. Precision drivers have the following performance characteristics and benefits:

- 1. THEY PLAN AHEAD** by designing their driving schedule and routes to minimize stops (each stop uses 0.5 gallon of fuel), traffic congestion (1 gallon per hour) and strong head or crosswinds (reducing mpg by 2.2 percent for each 1 mph of wind-speed plus vehicle speed over 55 mph). They park to minimize jockeying to return to the road when they restart and plan their driving day to meet their trip milestones without having to speed or sit in traffic.
- 2. THEY PREPARE THEIR VEHICLE** by conducting pre-trip and post-trip inspections to identify and correct problems early and minimize repair costs and trip disruptions. They adjust their vehicle to be as aerodynamic as possible, setting air deflectors, axles and air gaps to optimum positions and keeping tires at proper inflation. They track fuel performance and correct minor maintenance issues before they escalate.
- 3. THEY DRIVE PATIENTLY** with gradual acceleration and deceleration, keeping engine revs 200 to 300 rpm below maximum and operating in the highest gear which will maintain their speed and momentum. They look 12



seconds ahead to have time to change lanes to avoid congestion and unnecessary braking. They use the vehicle's momentum to maintain speed up grades and let the vehicle slow down naturally rather than braking, whenever possible. And they slow down when driving in poor visibility and road conditions.

### Where are these precision drivers?

All fleets want to hire the best drivers, but with the chronic driver shortage and experienced drivers retiring, where can they be found? The following four steps are being used in successful programs.

#### STEP 1: IDENTIFY

Set up a program to measure fuel economy and vehicle maintenance costs for each driver to identify the best performers in your company. If you have fleet management software or telematics systems, you may already have the framework of a driver scorecard system. Otherwise, build a program based on fuel receipts, IFTA reports, CSA data and shop records. Make sure your system is data-based. Additionally, explain the importance of precision driving in new hire orientation programs. Adding performance standards to a new hire probation period makes it easier to release poor performers early.

#### STEP 2: REWARD

Provide feedback so drivers know how they compare to performance expectations. No one wants to be a poor performer. Start with a contest to introduce the concept of driver ranking. The contest should be based on easily measured metrics, including inspections, mpg and on-time deliveries.

Set up programs to recognize your best drivers. Start with simple rewards such as driver of the month, quarter and year. Some fleets have successfully implemented driver bonus and profit sharing programs, but it's hard to create financial incentive programs that appear fair due to differences in equipment, loads, job types and routes. If you decide to build a program, experiment with a small group of your drivers and confirm the program works well before you expand it to the whole fleet. Separate programs may provide better results. Make sure your best drivers understand you respect their professionalism and encourage them to talk with others about how they can improve performance too.

*continued >>*

## MANAGING PRECISION DRIVERS



1

### IDENTIFY

Set up a data-based system to identify the best performers in your company.



2

### REWARD

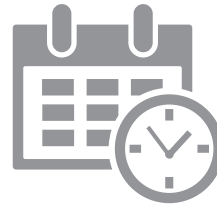
Recognize your best drivers, starting with simple rewards like driver of the month.



3

### ENCOURAGE

Provide drivers with feedback and ask for suggestions on how their performance can be improved.



4

### BE PATIENT

Don't give up or make rapid program changes. Drivers need time to learn and adapt to the system.

#### STEP 3: ENCOURAGE IMPROVEMENT

Provide drivers with feedback reports so they know how they are doing. Ask drivers for suggestions on how their performance can be improved. Assign drivers with poor fuel economy or chronic vehicle maintenance issues to remedial training. Set minimum standards for all drivers and replace poor performing drivers as soon as you can. It isn't fair to the drivers who work to meet your standards to keep others who aren't trying.

#### STEP 4: BE PATIENT

Building driver performance takes time and commitment throughout the fleet. Start simple with performance standards that have the highest benefit by looking at fleet costs and/or problem areas. Creating precision drivers requires precision management with planning, preparation and patience on the part of the management team. Not everything will work perfectly, but don't give up or make rapid program changes. Drivers need to know the programs will be in place for a long time so they can understand the program and learn how to succeed. After the first initiatives are proven, you can develop more complex programs addressing more subtle performance issues.

#### The bottom line

Building a program that sets expectations during hiring and training, identifies your best drivers using data and not opinions, and provides recognition and feedback to all drivers, will help you attract and retain drivers that meet your service standards and control your costs, creating a driver population that is both safe and productive. This virtuous cycle takes time, but many successful fleets have both a high percentage of precision drivers and low driver turnover. ■



# FMCSA cracks down on noncompliance

The Federal Motor Carrier Safety Administration (FMCSA) has been increasing the number of safety reviews it conducts to ensure motor carriers remain compliant with safety regulations. From October 2012 through June 2013, the organization performed 7,597 federal and 5,701 state reviews. Violations found during these reviews resulted in fines and even shutdowns in some extreme cases. Understanding the review process can help reduce your exposure during an on-site comprehensive investigation.

A compliance review is an on-site examination of a motor carrier's operations by a federal safety investigator to determine whether the carrier is in compliance with Federal Motor Carrier Safety Regulations and applicable Hazardous Materials Regulations. In a compliance review, a motor carrier's operations are examined, including hours of service, vehicle maintenance and inspection, driver qualification, controlled substance and alcohol testing, commercial driver's license requirements, financial responsibility, accidents, hazardous material and commercial/economic regulations (if applicable).

Compliance reviews are generally conducted at the carrier's principal place of business. The process includes nine steps:

- ✓ **1. Opening interview** with a motor carrier official who has knowledge of the entire operation, such as president, vice president or general manager. The federal investigator will explain the purpose of the visit and may request a tour of the facilities. Records requested by a federal investigator must be produced immediately.
- ✓ **2. Ongoing interviews** with carrier staff
- ✓ **3. Accident review:** The review of the motor carrier's procedures for handling and evaluating accidents in the last 12 months; inquiries about actions the carrier has taken to stop certain types of accidents from recurring.
- ✓ **4. Financial responsibility:** Verifies the carrier has the required minimum levels of financial responsibility and, if applicable, required cargo insurance and property broker's license.
- ✓ **5. Maintenance review:** A review of the general condition of the motor carrier's vehicles and a review of the vehicle maintenance files for the last 12 months, including vehicle inspections.
- ✓ **6. Regulatory compliance:** Verify various company procedures related to hiring drivers, testing for controlled substance and alcohol, and maintaining driving records, such as driver qualification files, license status, payroll records, dispatch records and bills of lading.
- ✓ **7. Hazardous material**
- ✓ **8. Hours-of-service review:** Review for compliance and verify records within last six months.
- ✓ **9. Close out interview**

As a result of the compliance review, the carrier will be notified within 45 days and issued a safety rating of satisfactory, conditional or unsatisfactory. Motor carriers that receive violations during the compliance review may be subject to fines and penalties. In one incident last year, FMCSA imposed a \$253,000 civil penalty against a carrier based on a compliance review revealing two violations for failing to conduct random controlled substances testing and 21 violations of hours-of-service regulations. Keep your fleet in compliance at all times to avoid these types of fines. ■



# CLAIMS

# SAFETY



## 2013 SEMINAR

*Recap*

In August 2013, industry partners gathered in Indianapolis for the annual Baldwin & Lyons Claims + Safety Seminar. During the two-day event, attendees heard from experts on a variety of topics geared toward improving their fleet operations. On the following pages, we highlight some of the information presented in these sessions. You can download presentations online at [www.baldwinandlyons.com/claims-and-safety](http://www.baldwinandlyons.com/claims-and-safety).

### Transportation industry worker safety and health

Ebony Poindexter and Anthony Kuritz, Indiana

Department of Labor

Alfred Daoud, Baldwin & Lyons

Investing in safety will pay off big for your fleet. According to the Federal OSHA, fleets can see a \$4 return for every \$1 invested in workplace safety. Benefits include lowering workers' compensation insurance costs, reduced medical expenditures, smaller expenditures for return-to-work programs and fewer faulty products. Fleets that focus on safety can also experience increased productivity, higher quality products, increased morale and reduced turnover.

The biggest hazards for the trucking industry include driving on the highway, driving while fatigued, driving while distracted, loading and unloading materials, transporting hazardous materials and performing vehicle maintenance.

## Fleets can see a \$4 return for every \$1 invested in workplace safety.

Further, the number one cause of workplace fatalities is transportation-related incidents. In fact, 43 percent of worker fatalities in 2011 were from transportation incidents, followed by violence by persons or animals

(17 percent), contact with objects and equipment (16 percent), slips, trips and falls (15 percent) and exposure to harmful substances (9 percent).

So what can fleets do to reduce these incidents? Develop, implement and maintain policies, procedures and practices for the following:

- work hours
- work schedules
- distracted driving
- planning ahead
- safety committees
- systems for reporting near-miss incidents
- hazard awareness
- new hire and ongoing safety and health training

Your company should also establish a fleet maintenance program and select equipment with the highest occupant protection. Ensure your drivers have proper and valid credentials and conduct periodic reviews to verify.

Additionally, your fleet should be compliant with all Occupational Safety & Health Administration (OSHA) standards. The top OSHA violations for the trucking industry are:

1. Wiring methods, components and equipment for general use (1910.305)





**Did you remember?** Dec. 1, 2013, was the global harmonization compliance training due date. Visit [www.osha.gov/Publications/OSHA3642.pdf](http://www.osha.gov/Publications/OSHA3642.pdf) for more info.

2. OSHA recordkeeping – annual summary (1904.032)
  3. Abrasive wheel machinery (1910.215)
  4. Guarding floor and wall openings and holes (1910.023)
  5. Powered industrial trucks (1910.178)
  6. Hazard communication (1910.1200)
  7. General requirements (1910.303)
  8. OSHA recordkeeping forms (1910.029)
  9. Respiratory protection (1910.134)
  10. Portable fire extinguishers (1910.157)
4. How to communicate to various public entities and how will it be accomplished. Key stakeholders such as police, government officials, employees and their family members all need to be communicated with during a crisis.
  5. How the facility will be secured and access granted. You may have media show up on site so extra security measures may need to be in place.

For more information on OSHA and the trucking industry, visit [https://www.osha.gov/SLTC/trucking\\_industry/index.html](https://www.osha.gov/SLTC/trucking_industry/index.html).

## Avoiding the PR crash: How communication can work in an accident crisis

Jim Parham, Hiron & Company

If one of your drivers was involved in a high-profile crash today, would your fleet know how to respond and handle media inquiries? We don't want to think about accidents happening, but we need to in order to be prepared and have a plan in place to react appropriately.

Develop a crisis plan that includes the following:

1. Scenarios of potential crisis events (i.e. driver is involved in a fatal accident)
2. List of who should be contacted immediately and who to contact if they can't be reached. This list should include emergency and after-hours numbers.
3. Policy on dealing with the media during a crisis. Drivers should never speak directly with the media. Subject matter experts who can speak to the technical aspects of the accident, such as a safety director, are good choices for your spokesperson. Also have a plan for media calling the office and make sure all employees are educated on how to respond and where to direct their inquiries.

The keys to handling a crisis are speed, accuracy, credibility and consistency. You have to respond quickly, make sure you have quality information, utilize subject matter experts and be consistent in everything you say and do.

Your spokesperson should be knowledgeable and articulate. They should never say "no comment" but rather something like "It is inappropriate for me to comment at this time because we are involved in an active investigation. We are fully cooperating with authorities." Give the media information when you can and provide a specific timeline of when you will get back to them with more updates. If possible, the spokesperson should control the location of any interviews at the scene of the accident. For example, they should avoid having the truck with the company's logo in the background of the shot.

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## The keys to handling a crisis are speed, accuracy, credibility and consistency.

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Additionally, all drivers should have a "crisis card" that has emergency contact numbers and first steps such as calling 911, reporting to corporate, and not talking to media or first responders without a company representative present.

By having a crisis plan in place, being proactive in a reactive situation, keeping communication lines open and developing key messages that you stick to, your fleet will be well-equipped to handle these situations.



## Workers' compensation challenges and solutions

Vikas Shah, Baldwin & Lyons

Michael Case, Baldwin & Lyons

Mitch Freeman, PMSI

The top factors driving the rising cost of workers' compensation are utilization, obesity, prescription drug costs, tort costs, an aging workforce and limited return-to-work opportunities. Baldwin & Lyons has implemented several programs to help combat these rising costs.

### TOP FACTORS

*driving the rising cost of workers' compensation*



**UTILIZATION**



**OBESITY**



**PRESCRIPTION  
DRUG COSTS**



**TORT COSTS**



**AGING WORKFORCE**



**LIMITED RETURN-TO-  
WORK OPPORTUNITIES**

Supervised by a medical manager, our nurse case manager program is a regional system staffed with fully licensed RN-BSNs in the various states. Each nurse manages 40 to 50 claims to develop a comprehensive medical management strategy. This ensures the injured worker receives the appropriate and most cost effective medical treatment. Nurses also facilitate return-to-work plans on claims requiring disability management.

We work with CareWorks USA to administer a modified duty off-site (MDOS) program. This assists employers in returning their employees back to work by temporarily placing an employee with restrictions at a local non-profit organization. Employees perform tasks and job duties within their physician-documented restrictions while continuing the rehabilitation necessary to transition back to their original job. MDOS results in decreased lengths of disability, which translates to direct cost savings for your employees.

Baldwin & Lyons also partners with PMSI, the largest standalone workers' compensation-focused pharmacy benefit manager. Mitch Freeman provided an overview of the organization and some cost containment strategies. PMSI uses a holistic approach to deliver the lowest possible effective unit cost. This is achieved by pushing all spending in-network, driving mail order when clinically appropriate and ensuring generic utilization.

PMSI also uses an integrated set of programs and tools to ensure the clinically appropriate utilization of medication. They assess population risk through predictive modeling tools, customize pre-dispense controls to stop the dispensing of inappropriate medications at the point of sale, identify drug therapy issues as they occur and apply intensive clinical management to complex claims to achieve long-term cost control.

### Distracted driving: Addressing potential criminal ramifications

Matt Heffron, Brown & Brown P.C., L.L.O.

The worst-case results of distracted truck driving are fatalities. They are increasingly leading to criminal homicide prosecutions in many parts of the country, especially if there are exacerbating factors such as a traffic violation or known distraction. There hasn't been a trend of motor carriers being held responsible for an individual driver's accident but it's not out of the question, especially under the right circumstances. Matt Heffron shared the following tips when handling a prosecution:



## Cases of distracted driving are increasingly leading to criminal homicide charges.

- Try to get your accident reconstructionist to the scene of the accident as quickly as possible.
- A good witness at the beginning of a trial can become a bad one after giving so many statements and repeating their story over and over. Be prepared for that to happen.
- Threats and hardball tactics rarely work with prosecutors.
- Drivers can refuse to give a statement on the scene but it may look like they are obstructing the investigation.
- Make the decision early about hiring a criminal defense attorney. Pay for someone good who will work with your trucking defense attorney.

### Commercial fleet insurance uses of telematics data

Dick Mahany, Baldwin & Lyons

Isaac Wash, ISO

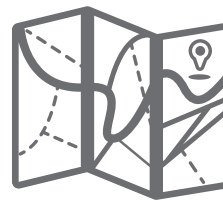
Telematics systems are now widely accepted in the transportation industry as tools to locate assets, improve customer service and better manage vehicle maintenance, fuel consumption and driver performance. Baldwin & Lyons is conducting a study to determine if telematics data can also be applied to commercial fleet insurance underwriting, loss prevention and claims management.

We've developed a usage-based insurance pilot program with the goal of helping clients quantify their operating risks, reduce losses through tailored loss prevention programs and provide more accurate pricing for clients based on their risk. FleetMap™ is the baseline program that characterizes the geographical operating risk of the participating fleet and targets fleet-level safety improvement. DriverMap™ is an optional add-on program

that characterizes the performance of individual vehicles and targets driver-level safety improvement.

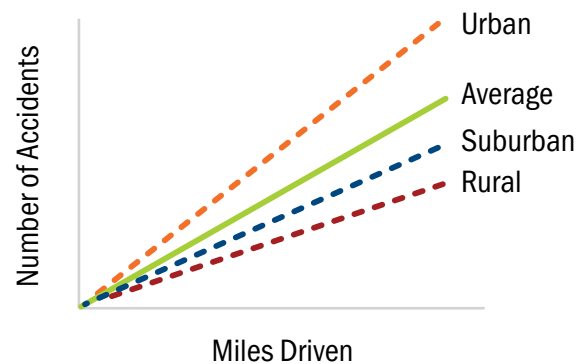
Through the FleetMap™ program, we measure and report where and when tractors accumulate mileage. We correlate losses with mileage characteristics, identify risk areas and help tailor safety programs accordingly. With the DriverMap™ program, we measure and report driver performance and provide driving behavior reports, identify problem locations and tailor safety programs.

### FleetMap™ Data Categories: Geographic



- Urban (major cities tracked separately)
- Suburban
- Rural

### Environmental Model of Accident Rate



Baldwin & Lyons partners with ISO, the leading source of information about property & casualty insurance risk, to implement these programs. They have a system to determine risky locations, based on traffic composition, traffic generators, weather and terrain, traffic density and more. They also have a Safety Scoring® system that determines if a driver is safe or not, based on factors like braking, speeding, cornering and fuel usage. ■



The American Trucking Associations' (ATA) National Truck Safety Contest recognizes the **extraordinary safety accomplishments of motor carriers** across the United States by operation type and size. Carriers are judged on their safety records relative to others within their classes of competition. Safety records are determined from the carriers' vehicle collision rates or lost workday case rates. **Baldwin & Lyons congratulates all of our insureds who won awards.**

### ATA President's Trophy

From the pool of exceptional National Truck Safety Contest winners, three carriers are chosen to receive the ATA President's Trophy. This award honors each carrier's superior safety record, outstanding commitment to safety industry-wide and extensive promotion of safety among all highway users. Congratulations to FedEx Ground in Moon Township, Pa., for winning in the over 100 million miles class.

### ATA National Driver of the Year

This award is presented to one professional truck driver for his or her exemplary accomplishments and excellent driving attributes. The winner is selected from the

nominations submitted by each state trucking association. The 2013 National Driver of the Year is Gary G. Babbitt with Central Freight Lines in Waco, Texas. Babbitt is the fourth driver from Central Freight to win this award in the last 10 years. See the back cover of this issue for Gary's advice on how to remain accident-free.



FedEx Ground Managing Director of Corporate Safety David O'Neal, CDS, and staff accept the 2013 ATA President's Trophy award in the over 100 million miles class.

### ATA National Truck Safety Contest

#### Brown Line, LLC, Mt. Vernon, WA

*Bill Smith, CDS, Safety Director*

- 1st place** General Commodities LTL/Local, Up to 10 Million Miles
- 3rd place** General Commodities LTL/Line-Haul, Up to 10 Million Miles

#### Central Freight Lines, Inc., Waco, TX

*Walter Melnychenko, Director of Safety*

- 2nd place** General Commodities Truckload/Line-Haul, Between 20 – 50 Million Miles

#### D.M. Bowman, Inc., Williamsport, MD

*Barry L. Wertz, CDS, Director of Risk Management and Safety*

- 2nd place** General Commodities LTL/Local, Up to 10 Million Miles
- 2nd place** Flatbed/Line-Haul, Up to 10 Million Miles
- 3rd place** Tank Truck/Local, Unlimited Mileage

#### FedEx Custom Critical, Inc., Uniontown, OH

*Scott McCahan, Senior Manager of Safety & Contractor Relations*

- 3rd place** General Commodities Truckload/Line-Haul, Over 100 Million Miles

#### **FedEx Express – USOPS Division, Memphis, TN**

*Thomas E. Lopez, Director of Corporate Safety*

**1st place** General Commodities LTL/Line-Haul,  
Up to 10 Million Miles

**2nd place** Van/Small Truck Delivery/Local, Unlimited  
Mileage

#### **FedEx Express – AGFS Division, Memphis, TN**

*Thomas E. Lopez, Director of Corporate Safety*

**3rd place** Van/Small Truck Delivery/Local, Unlimited  
Mileage

#### **Lester R. Summers, Inc., Ephrata, PA**

*Steven K. Freysz, CDS, Director of Safety*

**1st place** Flatbed/Line-Haul, Up to 10 Million Miles

**3rd place** Heavy Haulers/Line-Haul, Unlimited Mileage

**3rd place** Miscellaneous (Dump Truck), Unlimited Miles

#### **Old Dominion Freight Line, Inc., Thomasville, NC**

*Sam Faucette, CDS, Director of Safety Compliance*

**2nd place** General Commodities LTL/Line-Haul, Over  
100 Million Miles

**2nd place** General Commodities LTL/Local, Over 100  
Million Miles

#### **Pitt Ohio Express, LLC, Pittsburgh, PA**

*Jeff Mercadante, CDS, Director of Safety*

**1st place** General Commodities LTL/Local, Between  
10 – 50 Million Miles

### **ATA National Industry Safety Contest**

This contest recognizes the top three carriers in each commodity division that had the lowest overall injury frequency rate. Work injury rates are expressed in terms of the number of lost workdays per 200,000 employee hours of exposure in a category.

#### **D.M. Bowman, Inc., Williamsport, MD**

*Barry L. Wertz, CDS, Director of Risk Management and Safety*

**2nd place** General Commodities/LTL, Up to 1,000  
Employees

**3rd place** General Commodities/Truckload, Between  
301 – 1,000 Employees

#### **FedEx Express – USOPS Division, Memphis, TN**

*Thomas E. Lopez, Director of Corporate Safety*

**3rd place** Miscellaneous Fleets (Small Package – PD),  
Unlimited Employees

#### **FedEx Ground Package System, Inc., Moon Township, PA**

*David J. O'Neal, CDS, Managing Director of Corporate Safety*

**1st place** Miscellaneous Fleets (Small Package – PD),  
Unlimited Employees

#### **FedEx SmartPost, Inc., New Berlin, WI**

*Sandra Siira, Managing Director of Human Resources*

**2nd place** Miscellaneous Fleets (Freight Forwarders),  
Unlimited Employees

#### **Pitt Ohio Express, LLC, Pittsburgh, PA**

*Jeff Mercadante, CDS, Director of Safety*

**1st place** General Commodities LTL, Between  
1,001 – 5,000 Employees



Ron Uriah, CDS, Vice President of Safety & Risk Management for Pitt-Ohio Express of Pittsburgh, PA, was the 2013 National Chairman of the ATA's Safety Management Council. He received this award in recognition of his leadership and dedication to the Council's safety mission.

### **ATA Improvement Awards**

These awards are given to each carrier that reduced its collision rate or lost workday from the preceding year. Special recognition is given to the carrier in each division that achieved the greatest reduction.

#### **FLEET SAFETY IMPROVEMENT CERTIFICATES**

**D.M. Bowman, Inc.** General Commodities/LTL

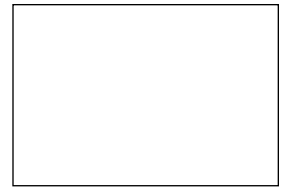
**Lester R. Summers, Inc.** Flatbed, Miscellaneous

#### **INDUSTRIAL SAFETY IMPROVEMENT CERTIFICATES**

**FedEx Express – AGFS Division** Miscellaneous Fleet  
(Small Package)

**Lester R. Summers, Inc.** Flatbed

*continued on back cover >>*



## NATIONAL DRIVER OF THE YEAR: *In his words*

**NAME:** Gary Babbitt **HOME CITY:** Dallas, Texas **YEARS OF SERVICE:** 43 **ACCIDENT-FREE MILES:** 5 million

### On receiving the award:

To be able to represent the drivers and this profession is very humbling and a huge honor.

### On how to achieve 5 million accident-free miles:

The best advice I have is to follow regulations and your company's guidelines and safety policies. They are put there to raise the bar on highway safety. Drivers should remember three things for every action they take: Safety first, professionalism second and, finally, what will it do to the image of other truck drivers. Keep these in mind for every decision you make and you will be accident-free.



From left to right: Walter Melnychenko, Director of Safety for Central Freight Lines; Gary Babbitt, ATA Truck Driver of the Year from Central Freight Lines; Gary Thomas, Safety Consultant to Central Freight Lines.

### On the safety culture at his fleet:

Central Freight has always been a leader in safety. Their orientation and training influenced me to want to be a good driver. [Safety Consultant] Gary Don Thomas is the most knowledgeable, safety-conscious guy. When you have someone leading you like that, it's easy to follow.

### Safety Consultant Gary Don Thomas on Gary Babbitt's accomplishment:

Gary has a strong commitment to do the right thing. He is meticulous to a routine, especially when it comes to his equipment and being a professional driver. He has a strong willingness to go above and beyond the extra mile. He would have been successful in any industry he chose and we are truly thankful he chose the trucking industry and became a part of the Central Freight family. ■