

# *the* Quill

a quarterly publication on safety & risk management

## What's Inside?

- + **Passengers increase liability exposure**
- + **Considerations for hiring military veteran drivers**
- + **Video reduces risk and ensures safe operations**

# HANDLING THE UNTHINKABLE

**Crisis management and emergency planning**



As a safety professional, you're the one always thinking about worst case scenarios, educating drivers on how to avoid risky behavior, and enforcing policies that help reinforce safe behaviors. Your job is to anticipate and prevent. But what if a true crisis happened? Would you and other key players in your company know what steps to take and how best to handle the situation?

In this issue of The Quill, we take an in-depth look at creating a crisis management plan. While you may think you have an idea of what to do, there are many elements to creating, maintaining and implementing this plan. Read more on page 8.

Another important policy to have in place concerns passengers and the increase in liability if you allow your drivers to have family, friends or other drivers ride along. We provide a list of recommended guidelines to consider adding to your policy on page 5 and also provide a claims case study that demonstrates the importance of this policy.

Also in this issue, we cover hiring military drivers (page 13), OSHA's lockout/tagout standards (page 3) and the benefits of in-cab video recorders (page 11).

As always, we appreciate you taking time to read The Quill. If you have questions or want to suggest a topic for a future issue, don't hesitate to contact me at [thequill@protectiveinsurance.com](mailto:thequill@protectiveinsurance.com) or 800-644-5501 x2962.

Yours in safety,

Dennis Shinault, CDS  
Director of Loss Prevention

## IN THIS ISSUE

- **News & Notes** Pg. 2
- **OSHA Overview: The control of hazardous energy** Pg. 3
- **In the news: New safety technology** Pg. 4
- **Passengers increase liability exposure** Pg. 5
- **Crisis management and emergency planning** Pg. 8
- **Video reduces risk and ensures safe operations** Pg. 11
- **Driver shortage: Considerations for hiring military veteran drivers** Pg. 13
- **Celebrating 50 years of dedicated service** Pg. 15



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

## What does The Quill mean?

The founders of Protective's parent company 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, the company 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. Protective Insurance Company makes no guarantees of the results from use of this information. We assume no liability in connection with the information nor the suggestions made.

# State by state

## An update on legislation affecting your operation

**ALABAMA** Alabama has enacted Senate Bill 292 which allows an insurer to electronically deliver an insurance notice or document to an insurance applicant or policyholder by electronic mail or web posting. The law was approved by the governor on June 11 and became effective on September 1.

**NEW JERSEY** New Jersey Assembly Bill 3905 authorizes operators of motor vehicles to display paper or electronic proof of insurance on a cell phone, tablet, or computer. Additionally, this bill provides that the use of such electronic device to display proof of insurance does not constitute consent for a police officer or judge to access any other content on the device.

**WASHINGTON** Washington enacted Senate Bill 5471, effective July 24, which allows an insurer to electronically deliver insurance documents, such as policies and endorsements, to an insurance applicant or policyholder.

## Customer kudos

Several of our insureds have received various accolades and honors in the past few months and we want to congratulate them on their dedication to safety!

At the Oregon Trucking Association Safety Awards Banquet, Don Thompson with **Sherman Brothers** was named Safety Professional of the Year and Dan Shamrell with **FedEx Freight** was honored with a lifetime achievement award. **FedEx Freight** and **Oak Harbor Freight Lines** were also recognized in the “Common carrier – less than truckload over 5 million miles” category.

Also, Jerry Smith with **Associated Petroleum Carriers** was named the next chairman of the board for the South Carolina Trucking Association (SCTA). He’s previously held various positions with SCTA and was once named Safety Director of the Year.

## NTTC Professional Driver of the Year Award

Baldwin & Lyons, our parent company, is a proud sponsor of the National Tank Truck Carriers’ Professional Driver of the Year Award, which honors the very best among professional tank truck drivers. This year, Robert Weller with Hahn Transportation was presented the award. He is a 40-year trucking veteran with more than 3.4 million accident-free miles.



Winner Robert Weller (left) with Protective’s Vice President of Sales Jeffrey Silvey.



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@protectiveinsurance.com](mailto:thequill@protectiveinsurance.com).



# THE CONTROL OF HAZARDOUS ENERGY

## LOCKOUT/TAGOUT PROCEDURES

John Doe, a mechanic at XYZ Trucking Company, had been repairing the air system on truck #1025 in the company garage. After purging all the air in the system, he began to unbolt the air tank. Doe was interrupted around 11:30 a.m. when he and the rest of the service team left the shop for a mandatory lunch and learn safety meeting. Upon returning to the shop, Doe resumed his repairs on the truck's air system. He went to remove the air tank drain valve and was knocked unconscious when the valve hit him in the right eye. Ultimately, Doe lost his right eye as a result of the accident.

The above may sound like an isolated incident, or even that Doe did not perform his due diligence to ensure the air system had been purged. What the story did not divulge, however, was the fact that the driver of truck #1025 had come in the shop while everyone was out and assumed his tractor was ready. When he started the truck he noticed the air system was not building air as it should, so he assumed it was not ready and left the shop. Doe, unaware of the events that had taken place in his absence, resumed servicing the tractor.

There are many policies and procedures that could have prevented this accident from occurring, but “The Control of Hazardous Energy,” or lockout/tagout (LOTO), is the most important and most often overlooked procedure by many transportation companies. According to OSHA 29 CFR 1910.147, “energy sources including electrical, mechanical, hydraulic, pneumatic, chemical, thermal or other sources in machines and equipment can be hazardous to workers. During the servicing and maintenance of machines and equipment, the unexpected startup or release of stored energy could cause injury to employees.” OSHA’s LOTO standard (29 CFR 1910.333) establishes the responsibility of the employer

to protect employees from the release of hazardous energy during machine and equipment maintenance. The standard also gives employers the flexibility to develop and implement an energy control program that addresses the needs of their specific workplace, and describes the types of machines and equipment that may fall under the LOTO standard.

What must employers do to ensure the protection of employees from the unexpected startup or release of stored energy? Some of the most critical requirements of the standard are as follows:

- Develop, implement and effectively enforce an energy control program.
- Lockout devices must be used for equipment that can be locked out and tagout devices may be used on equipment in lieu of a lockout device only if the tagout program provides employee protection equivalent to that provided through a lockout program.
- All new or overhauled equipment should be capable of accepting a lockout device.
- Develop, document, implement and enforce energy control procedures on all equipment

capable of releasing stored energy (tractors, forklifts, air compressors, etc.).

- Use only those LOTO devices approved for the particular equipment or machinery being serviced.
- Use only durable, standardized and substantial devices.
- Ensure the devices identify the individuals performing the application.
- Establish a policy that only permits the employee applying a LOTO device to remove it.
- Inspect energy control procedures at minimum annually, or when a new piece of equipment is introduced within the company/shop.
- Provide effective training for all **authorized** and **affected** employees.

Remember, employee safety is your company's number one priority! For more information on lockout/tagout, please refer to [www.osha.gov](http://www.osha.gov). ■



OSHA's lockout/tagout standard establishes the responsibility of the employer to protect employees from the release of hazardous energy during machine and equipment maintenance.

## IN THE NEWS NEW SAFETY TECHNOLOGY

Samsung has invented a “Safety Truck” they believe can reduce collisions caused when cars try to overtake tractor-trailers on one-lane roads. A wireless camera attached to the front of the truck displays the view of oncoming traffic on a screen on the back of the truck. This allows vehicles behind the truck to see if they have enough space to pass.



Advocates of the technology tout its innovation, citing the pilot test done in Argentina where there are 12.4 road fatalities per 100,000 inhabitants per year, according to the 2014 Road Safety Annual Report. But some argue it could cause more distractions, depth perception and visual clarity distortions, the glare of the screen at night may impact visibility, and bad weather could damage the camera.

Samsung hasn't released any details on how much the technology costs or their plans for a wider rollout.



Scan the QR code on your phone to view a video overview of the Safety Truck or visit [www.youtube.com/user/SamsungArgentina](https://www.youtube.com/user/SamsungArgentina). ■

# PASSENGERS INCREASE LIABILITY EXPOSURE



**D**uring the summer, motor carriers often consider allowing their drivers to bring along family members or other passengers. Protective Insurance Company does not permit or restrict passengers in our Minimum Loss Prevention Standards. Due to the potential for increased liability, it is certainly a practice which we strongly discourage and we suggest all policyholders adopt a strict no passenger policy.

However, we are also realistic and understand that motor carriers use passenger programs to promote family togetherness, driver recruitment incentives, enhance driver morale and safety performance, and improve driver retention. With that in mind, the following industry best practices are offered to help you determine if you want a passenger program and to help you develop criteria that will help you reduce risk.

## DRIVER GUIDELINES

- 1 Taking a passenger should be a privilege for your driver. Only those drivers deserving of such should be allowed that privilege.
- 2 Only drivers with at least one year driving experience should be eligible.
- 3 Drivers should have a minimum number of days of driving seniority with your company prior to being permitted a passenger. Some companies require at least 180 days. This will give you ample opportunity to have the drivers prove themselves to you and give you a measurable record regarding regulatory and law enforcement compliance, safe driving practices, and compliance to company policies and procedures. It also gives your new driver an opportunity to become acclimated to your company, equipment, dispatch procedures, etc. Taking a passenger during the initial days at a new company can be a larger than normal distraction and possible liability.
- 4 Safety must approve all drivers requesting a passenger.
- 5 Violation-free MVR and no collision history in the last three years should be required.
- 6 No history of hours-of-service compliance problems.
- 7 In the case of independent contractors, if the driver is different than the owner of the tractor, the owner must be included in the list of authorization signatures for the passenger to be permitted.
- 8 Special consideration should not be given for the vehicle to be operated out of route for the convenience of taking a passenger or entertaining a passenger.
- 9 Load destination should be considered, as well as the type of load. If the destination or any part of the route and/or load could be considered hazardous or if the passenger could be a distraction to a driver, the passenger should not be authorized.
- 10 Drivers are responsible for the conduct of their passenger.
- 11 Take into consideration the number of times and length of time a driver may take a passenger during the course of a year so a passenger will not be in the vehicle for an extended amount of time.
- 12 Require the passenger and driver to both read and sign the passenger authorization rules to document

that they both have read and understand your company policy regarding passenger authorization.

- 13 Have a strict policy prohibiting unauthorized passengers.

## PASSENGER GUIDELINES

- 1 Passenger must be in proper mental and physical health as to not require the unit to be delayed, go out of route, etc. to seek treatment for physical or mental conditions, or to prevent it from safely being operated, stopped and/or parked at any location.
- 2 Consider the time of year passengers may be permitted. Perhaps restrict during winter months when weather is most challenging.
- 3 Passengers must have a valid driver's license, or a current state-issued photo ID card, plus a current photograph. A copy of this ID should be maintained in the authorization file.
- 4 Most companies limit the passenger to "immediate family members" only. You will want to clearly define in your written program what relationship the passenger must be to the driver. For example: Spouses, children (natural, step-, adopted, grandchildren, etc.), parents, and siblings. Children should be at least 18. For spouses, a copy of the marriage license is highly recommended along with obtaining a copy of the birth certificate for children. If a passenger is under a state's legal age, both parents should sign the authorization form. If parents are not married to each other or do not have the same last name, consider having both parents sign the authorization form with proof of parental rights and proof of relationship.
- 5 Some shippers and/or consignees may restrict individual passengers regardless of age from entering their property. It is recommended to require dispatch to have as part of their internal systems a method of verifying with its shippers and/or consignees to determine if CMV passengers

are permitted on their property.

- 6 Only one passenger at a time per truck. Team operations should not be permitted to have a passenger.
- 7 Federal Motor Carrier Safety Regulation 392.60 must be followed in the preparation and the authorization of the passenger document. This will include stating in the authorization letter the name of the person to be transported, the points where the transportation is to begin and end, and the date upon which such authority expires.
- 8 The passenger authorization form must be on file at the company. The driver should have a copy of the authorization with them at all times when the passenger is in the truck.
- 9 The passenger is not permitted to operate the commercial motor vehicle for any reason at any time.

**If the destination or any part of the route and/or load could be considered hazardous or if the passenger could be a distraction to a driver, the passenger should not be authorized.**

- 10 The passenger is not permitted to help the driver with any of the driver job responsibilities, duties, etc. While the driver is loading the vehicle, tarping, securing the load, etc., the passenger will remain in the cab of the truck, unless it is unsafe for the passenger to remain in the vehicle during these times.
- 11 The passenger is not permitted to enter the customer's worksite or walk around the premises.
- 12 Passengers must wear a seat belt and other appropriate restraints while riding in the passenger area or sleeper berth compartment.

*Continued >>*

- 13** Passengers are not permitted to conduct themselves in any manner that will interfere with the operation of the vehicle.
- 14** Several trucking companies will require the passenger to purchase a “rider policy.” This policy is used in case there is a loss and the passenger is injured or killed while riding as a passenger. Regardless, your company should be listed as an additional insured and certificate holder. It will also be essential to verify the validity of the policy before the passenger leaves in the vehicle. In addition, the policy should meet your minimum requirements for insurance coverages to make sure that the passenger and your company are both properly and adequately protected.

- 15** The passenger will adhere to all applicable company safety and operational policies.
- 16** Abuse of the passenger policy should result in immediate disqualification of the passenger and should immediately terminate the passenger authorization document.

There are many details to consider with having a passenger program. This article doesn't serve as a complete passenger authorization program. It's recommended to have your corporate legal counsel review your policy for completeness and fulfillment of all legal requirements and protection, in addition to the DOT regulations that were cited. ■



## CLAIMS CORNER



## CLAIMS CASE STUDY

### + FACTS

A 39-year-old passenger was in the sleeper berth when the driver he was riding with drove off the road into a ditch. The claimant suffered a severe laceration on his skull. He had pain in his head, chest and lower back and suffered Post Traumatic Stress Disorder. The claimant was taken off duty and put on temporary total disability for three months.

### + COST

<b>Medical</b>	<b>\$83,451</b>
Doctor visits	\$18,501
Physical therapy	\$4,000
Evaluations/diagnostics	\$20,000
Prescriptions	\$3,200
Durable medical equipment	\$2,500
Transportation fees	\$250
Hospital/ER	\$35,000
<b>Indemnity</b>	<b>\$55,255</b>
Permanent disability	\$25,000
Temporary disability	\$30,255
<b>Other expenses</b>	<b>\$6,001</b>
<b>Total claim cost</b>	<b>\$144,707</b>
<b>Total days lost</b>	<b>Three months</b>

Even though considered by many to be uncomfortable, sleeper berth restraints, if properly used, may have prevented or reduced the severity of the claimant's injuries.



# **CRISIS MANAGEMENT**

## Survival Guide

---

PROTECTIVE INSURANCE COMPANY

# Crisis management and emergency planning

## CHECKLIST

How will your company react if involved in a catastrophic accident with news cameras rolling? Follow these four basic steps to establish a crisis management plan, envision possible scenarios, and implement procedures to effectively respond to unexpected events.

### 1. Establish a planning team

- ☐ Select individuals in key roles and define responsibilities, including a chairperson
- ☐ Agree on high level timelines, documentation of minutes and a repository for work
- ☐ Begin by focusing on improving communication by developing a press kit

### 2. Analyze hazards and capabilities

- ☐ Collect all relevant policies, procedures, training records, and vendor and customer lists
- ☐ Perform a vulnerability analysis or risk assessment
- ☐ Meet with local authorities, agencies and specialists

### 3. Develop the plan

- ☐ Draft an executive summary, scope and table of contents
- ☐ Organize documents into groups
- ☐ Work on one section at a time and celebrate small accomplishments

### 4. Implement, practice, refine

- ☐ Announce the plan, distribute copies and train individuals
- ☐ Create a crisis card for drivers and employees
- ☐ Test the plan by conducting periodic drills or exercises to practice and make changes

# Example of a **VULNERABILITY ANALYSIS**

TYPE OF EMERGENCY	Probability	Human Impact	Property Impact	Business Impact	Internal Resources	External Resources	Total*
	High 5 ↔ 1 Low	High impact 5 ↔ 1 Low impact			Weak resources 5 ↔ 1 Strong resources		
Severe collision resulting in fatality	1	5	4	5	3	2	20
OSHA regulatory violation							
Natural disaster							
Environmental spill							
Workplace violence							
*The lower the score the better.						Overall Results	20

*Reprinted per Federal Emergency Management Agency, public domain policy. Vulnerability Analysis Chart is part of FEMA's Emergency Management Guide for Business and Industry, a FEMA Publication.*







# CRISIS MANAGEMENT & Emergency Planning

**EXPECT THE UNEXPECTED.** An often overused cliché, but planning and practicing for unthinkable events is more critical than ever in today's world. How will your company react if involved in a catastrophic event with news cameras rolling? What will your driver say? What will the public think? With technology and social media linking the world in seconds, there is no longer a margin for error.

An emergency or crisis is a situation that has reached a critical phase in which immediate decisions introduce the possibility of a highly undesirable outcome. The event that leads to an emergency or crisis is often described as unexpected. However, according to the National Safety Council, "managing safety starts from the premise that most accidents can be prevented." Therefore, accidents are not random, but rather a sequence of events that can be prevented with proper management commitment, evaluation and controls, ongoing planning, monitoring and training.

So where to begin? In simple terms, there are four basic steps in crisis management and emergency planning:

1. Establish a planning team

2. Analyze hazards and capabilities

3. Develop the plan

4. Implement, practice, refine

Starting with **establishing a planning team**, you should consider selecting individuals in key roles throughout your organization. For example, select a representative from operations, maintenance, safety, dispatch, sales and IT. You want accurate representation from all aspects of the company, but keep the committee size manageable at no more than 10 people. Next, define roles and responsibilities for each person on the committee. Document the areas they represent and the time commitment expected both in the planning process and execution during a crisis. Further develop the committee by establishing authority and issuing a mission statement. Don't forget to appoint a team chairperson or "crisis coordinator." This person will be the primary decision maker and public relations speaker.

According to Jim Parham, COO of Hiron & Company, an Indianapolis-based public relations firm, "from a public relations perspective, it really

comes down to one word: Communication. This is much more than an emergency telephone call tree. It's a detailed plan on who should be contacted and why, how to interact with various public entities, legal representation and ultimately the general philosophy of executive management."

The first priority in any crisis is to assess the situation, call authorities and minimize further injury or property damage. In an immediate emergency, it's not a good idea to instruct your drivers to always call dispatch first. This could lead to critical delays and communication breakdown. Jim continues, "Always remember that options will be limited, so your company should display consistency, credibility, accuracy and speed."

and emergency procedures, such as a call tree, first responders and investigation steps. Once you've collected this information, perform a vulnerability analysis or risk assessment. A vulnerability analysis can be a very detailed assessment tool or a simple spreadsheet that lists scenarios with an assigned probability of occurrence and severity of impact. Start with the most basic issues that require emergency response such as fires, floods, tornadoes, winter storms, earthquakes and hurricanes. Then list everything you can think of that could negatively affect company operations, from environmental spills to worker injury, motor vehicle crashes, workplace violence or terrorism, health epidemics, and even utility and technology failures.

---

### **In your plan, try to answer questions like "If this happens, then who is notified? How are they notified? What action is taken and who is responsible?"**

---

To attain this, consider developing a press kit. This press kit could include the company background, photos and descriptions of the facilities, relevant facts such as the annual report and community relations, and executive biographies and photos. Most importantly, you should have pre-written statements on various scenarios at your disposal. Remember, during an emergency every second counts. Decisions must be pre-determined and information flow should be clear and concise.

Let's move to the second step in crisis planning, **analyze hazards and capabilities**. Begin by collecting all relevant policies, procedures and documents that exist. This includes all facets of the company from executives to operations, drivers and support staff. Pay particular attention to gathering as much detail as possible on incident reporting

Next, try to identify your critical processes, services, operations, and people. Is there something or someone that if removed, even just temporarily, would have an immediate and detrimental impact on the business? Quantify both the vulnerabilities and criticalities in relation to time, dollar impact, brand and reputation. Finally, to truly understand the hazards and your capabilities, meet with outside subject matter experts. This includes state/local emergency authorities, regulatory agencies, insurance specialists and safety consultants. Invite them to your planning sessions to ask questions. Share some of your documentation and ask for feedback.

The next step is to actually **develop the plan** and document the team's work. Start by drafting an executive summary and table of contents. Develop

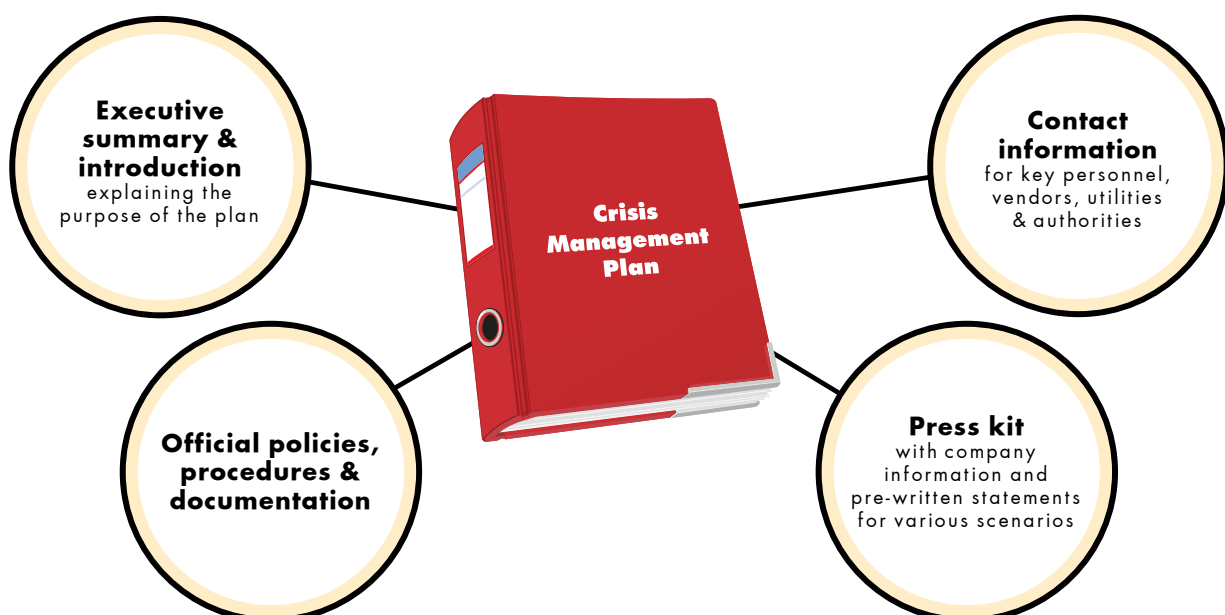
a purpose or introduction that includes a detailed, but perhaps limited, scope. If you tackle too much, the committee will become frustrated and efforts will fail. Organize the documents you've collected such as procedures, contacts, diagrams and vendor/utility lists into groups. Some tools that may be helpful in pulling together the information include a mind map or prioritization matrix. Include specific steps and instructions, perhaps in a flow diagram or decision tree format. Try to answer questions like "If this happens, then who is notified? How are they notified? What action is taken and who is responsible?"

Allow ample time for review and approval from each member of the team. Don't wait until the document is near completion. Work one section at a time and pull the pieces together at the end. This will allow for short breaks in between and the celebration of many individual accomplishments throughout the project. As you near completion of the first draft, consider exploring other resources such as smart phone apps that can help streamline communication and provide real-time access to your critical plan documents.

Finally, once the initial plan has been drafted, it's time to **implement, practice and refine**. Implementation consists of announcing the existence of the plan, distributing copies and training key people and affected individuals. Be sure that everyone in your organization understands their role and has clear instructions on what to do and what not to do. To accomplish this, consider developing a wallet sized "crisis card" for drivers that contains emergency contact info, first step instructions, securing the site with law enforcement and a strict policy against discussing details with emergency responders or the media until designated company officials arrive on scene.

And don't forget, the plan is not something that once drafted and implemented sits on the shelf. The plan should be tested regularly with outside organizations such as local law enforcement and fire departments. Furthermore, consider conducting drills or exercises that simulate actual emergencies to work the details and timing. This allows for continuous improvement and modifications as necessary. ■

## COMPONENTS OF A CRISIS MANAGEMENT PLAN





# Video reduces risk and

By Dick Mahany, Director of Insurance Technology at Protective,  
and Del Lisk, Vice President of Safety Services at Lytx™

Protective Insurance Company (PIC) is committed to helping our clients operate safely and in compliance with industry regulations. We selectively establish business agreements with product and service suppliers we believe will benefit our clients. In 2014, we established a relationship with Lytx to encourage the adoption of its DriveCam® program for driver safety. The DriveCam program combines a video event with Lytx's proven driver coaching system to help identify, prioritize and correct the causes of risky driving before they lead to a collision. The Lytx video-based safety program increases a fleet's visibility into its most important assets – its drivers and vehicles – helping to reduce risk and improve a fleet's overall safety and efficiency. Our agreement with Lytx means that our policyholders receive preferred pricing for the program and a dedicated Lytx client account manager.



As a provider of insurance, we know having a video record is a powerful collision reconstruction tool. And we know commercial drivers are not responsible for most crashes involving non-commercial vehicles, although they are usually the first to be blamed. The DriveCam program can prove when a driver is not at fault, which can lead to a quick exoneration and potentially save a fleet millions of dollars and hundreds of hours that would otherwise be consumed in the legal process. A video record can also be instrumental in retaining a driver by demonstrating he or she performed as expected in a collision scenario – an important benefit in the current driver shortage.

Earlier this year the National Transportation Safety Board endorsed the use of camera “event recorder” systems in commercial trucks and buses. We expected the system would be primarily adopted by our public transportation clients. But, in the last year we have received multiple inquiries from trucking clients about DriveCam and several large commercial carrier fleets have announced adoption of the DriveCam program in their company vehicles. We spoke with DriveCam (DC) about these recent events.

**Protective: Is there really a significant increase in DriveCam service adoption by trucking fleets or is a strong adoption trend just now getting publicity?**

**DriveCam:** Yes! The DriveCam program is being adopted by many trucking fleets, including NFI, Estenson Logistics, American Central Transport, J&R Schugel and Cargo Transporters.

**PIC: What is causing trucking fleets to adopt video systems now, when video systems, including yours, have been available for years?**

**DC:** Trucking companies now understand the Lytx DriveCam program can indeed protect them in two key ways:

1. **Exoneration:** The amounts of damage claims are on the rise, so carriers are looking for protection. With truck drivers not being at fault approximately 75 percent of the time, carriers need to protect



# ensures safe operations

themselves against a false accusation, which could end up costing millions of dollars.

2. Retain drivers: The trucking industry is experiencing a driver shortage and carriers are looking for ways to keep their drivers on the road. The Lytx DriveCam program provides carriers with the tools they need to effectively coach and retain drivers.

**PIC: As an insurance provider, we know first-hand how event recording can exonerate drivers, but don't drivers feel like cameras recording their in-cab actions are an invasion of their privacy?**

DC: Drivers are in control when the event recorder triggers. On average, only five minutes of video per driver per month is saved. Once drivers are educated on the truth of the technology, they accept it. Drivers' reactions to event recorders are very similar to their adoption of electronic logging devices. In the beginning, drivers were quite negative about them but now drivers can't live without them.

**PIC: Can the driver management function of DriveCam be used with independent contractor drivers?**

DC: Yes. The Lytx DriveCam program can be used with all drivers. The key is to put the use of the Lytx DriveCam program in the independent contractor's contract. For specifics on how best to do this, always check with your legal counsel or feel free to reach out to Lytx directly.

**PIC: Is there a big difference in the value proposition for fleets with employee drivers and those with contractors?**

DC: All drivers receive the same benefit of the DriveCam program, regardless of their employment status. All drivers are able to see their own videos to identify areas for improvement, as well as have the protection against false claims.

**PIC: Do your new clients experience an increase or reduction in driver turnover?**

DC: None of our clients have seen a mass exit of drivers after installing the Lytx DriveCam program. Of course, there will always be the one or two drivers that are unhappy and do leave. Carriers have shared they are pleased those drivers are leaving as they are the ones resistant to change and therefore, more likely to be in a crash. Lytx believes that a carrier's risk is reduced by having those change-resistant drivers leave. As stated earlier, once drivers learn the truth about the technology, they accept it.

**PIC: Is there anything else you believe our readers should know about DriveCam's products and services?**

DC: The Lytx DriveCam program is more than just a camera in the cab – it truly is a comprehensive solution. We do a lot of the heavy lifting for you, providing you a prioritized list of your riskiest drivers, so you can coach efficiently. Leveraging our vast experience, we offer total program support providing best practices, industry benchmarking, and outstanding customer service.

Protective supports the use of DriveCam systems and services by our clients. We believe these systems, when properly used, can improve driver performance and reduce crash frequency and severity. Video records can also help us determine fault and frequently can help us exonerate our policyholders' commercial drivers when a crash does occur. The net financial benefit to our client can be reduced physical damage, liability and workers' compensation program costs and legal expenses, which ultimately will help reduce insurance premium expenses.

**Contact your agent to learn more about the DriveCam program. ■**



# CONSIDER MILITARY V

**DUE TO THE CURRENT SHORTAGE** of qualified drivers, some companies are turning to military veterans. These veterans have experience driving vehicles similar to those used throughout the transportation industry. Some companies have hiring and retention programs designed to take advantage of this experience. Although many veterans make great employees, hiring veterans can be challenging. Many will need assistance obtaining a CDL and a small amount of veterans may be affected by Post Traumatic Stress Disorder (PTSD) or similar conditions.

**Veterans tend to have good work ethics, be team-oriented, respect authority and procedures, possess leadership skills and are able to solve problems on their own. These skills can make veterans high quality drivers.**

According to “Hiring Veterans,” an article written by Tom Berg and published on [truckinginfo.com](http://truckinginfo.com), veterans have good work ethics, are team-oriented, respect authority and procedures, possess leadership skills and are able to solve problems on their own. These skills combined with years of driving experience while in the military can make veterans high quality drivers. However, they are not required to have a CDL to drive military vehicles and may need assistance obtaining one.

Some veterans may need to learn or practice driving skills as well. Most military trucks and tractors are equipped with automatic transmissions. Many military vehicles have hydraulic brakes and most military hauling operations rarely require backing a semi-trailer. However, there are currently programs in all 50 states that allow recently separated veterans to substitute two years of driving a similar military vehicle, verified by the veteran’s former commanding officer, for the CDL skills test. There are also special programs at trucking schools designed to teach veterans the skills they did not develop in the military.

One concern employers may have when hiring recently separated veterans is PTSD, which involves flashbacks of traumatic experiences that cause the person to relive the event and any emotions or physical feelings they had at the time. These flashbacks can be triggered by everyday events, such as doors slamming or seeing a place that reminds the person of where the trauma

# DRIVER SHORTAGE: CHALLENGES FOR HIRING VETERAN DRIVERS

occurred. However, most veterans are not affected and PTSD is not unique to veterans.

According to the U.S. Department of Veterans Affairs, approximately 20 percent of Iraq war veterans and 11 percent of veterans who fought in the war in Afghanistan have been afflicted by PTSD. Others who have been exposed to traumatic events such as violent crimes, child abuse, car or plane crashes and natural disasters may also experience symptoms of PTSD. The severity and duration of PTSD can also vary widely from minor to severe cases lasting a few months to years. Employers should not ask about PTSD during interviews due to protections under the Americans with Disabilities Act (ADA).

Employers looking to hire veterans should know that hiring veterans can be challenging. A report from the Center for a New American Security (CNAS) compiled in-depth interviews of 69 companies. The majority of these companies involved in the CNAS report cited skill translation, understanding the skills developed while completing military assignments, as one of the biggest challenges to hiring veterans. Veteran resumes often include acronyms or jargon that civilian employers may not understand and they often list more team accomplishments than individual accomplishments due to the strong team mentality that is valued in the military. Interviewing veterans is often the best way to determine the skills they possess and to learn more about their individual accomplishments.

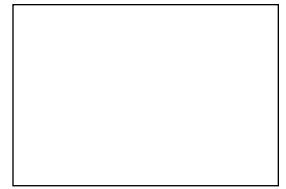
The CNAS report also cited finding veterans to be another challenge. Asking current veteran employees to reach out to other veterans, using social media, and communicating with veteran organizations or military assistance groups can help to increase the number of veteran applicants. Despite these challenges, most of the employers interviewed for the CNAS report stated that hiring veterans “has been good for business.”

For more information, visit [www.trucking.org/hire\\_our\\_veterans.aspx](http://www.trucking.org/hire_our_veterans.aspx), a resource from the American Trucking Associations. ■



**Veterans may need assistance obtaining a CDL or additional training on differences between military and commercial vehicles.**





# *Celebrating* 50 YEARS OF DEDICATED SERVICE

In June, **Gary Miller**, Chairman of the Board of Directors of our parent company Baldwin & Lyons, celebrated his 50-year anniversary with the company. During his tenure, he has served various roles, including Vice President of Claims, President, and Chief Executive Officer. We congratulate and thank him for his many years of dedicated service!

*Mr. Miller shares some of his experiences with employees at his anniversary luncheon in June.*

