

the Quill

a quarterly publication on safety & risk management

What's Inside?

- + Maintenance pit injury prevention
- + What are your drivers doing when you're not watching?
- + Implementing a return-to-work program

WHAT'S YOUR TRACK RECORD?

Safely crossing railroad tracks



The summer issue of The Quill covers a wide variety of topics for you and your drivers.

From a fleet management perspective, we provide tips and tools to help you create driver observation and return-to-work programs. Drivers and workers will sometimes change their behavior to be more appropriate when they are in the presence of

supervisors. On page 8, we provide a form that will help you observe your drivers in a more natural setting. And on page 11, you'll read about the benefits of a return-to-work program and recommended light duty tasks your drivers can perform while recovering from an injury.

For your drivers, we share tips on backing safely and properly adjusting mirrors (page 13) and crossing railroad tracks (page 9). Every driver will have to cross railroad tracks at some point in their career and understanding the warning signs and how to approach and cross safely is a matter of life or death. Taking time to properly adjust their mirrors can also reduce many other collisions such as lane changes and turning.

And in our OSHA Overview on page 3, we break down maintenance pit standards and questions to ask yourself to make sure you are taking every step possible to keep your employees protected. The related claims case study on page 5 demonstrates just how costly and dangerous maintenance pit injuries can be.

We hope you enjoy the issue! Contact me at 800-644-5501 ext. 2692 or thequill@protectiveinsurance.com to recommend topics for our next one.

Yours in safety,

Dennis Shinault, CDS
Director of Loss Prevention

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IN CASE YOU MISSED IT Did you know you can view archived issues of The Quill online? Visit 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.

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

Michigan enacts HB 5714 regarding motor carriers

Michigan's new legislation amends the state's Motor Carrier Act which pertains to motor carriers of general commodities and household goods. The new law revises the Certificate of Authority application procedures for the issuing agency, the Michigan Public Service Commission (the commission which prescribes the application forms). The forms require the applicant's owner or officer to sign the form.

Additionally, the application must state:

1. The ownership and condition of the equipment and physical property that the applicant proposes to use
2. That the vehicles have passed an inspection within the immediately preceding 12 months
3. The commission may also request supplemental information regarding collision records and citations issued to applicants or their drivers

The certificate renewal procedures have also changed for intra-state only motor carriers of general commodities or household goods. The new Certificate of Authority application requires a fee of \$100. Meanwhile, the renewal application fee is \$50 plus any additional applicable fees. The motor carrier must demonstrate compliance with the Workers' Disability Compensation Act. At the commission's discretion an emergency temporary motor carrier authority may be issued up to 60 days.

North Dakota enacts SB-2179 on electronic proof of insurance

North Dakota approved Senate Bill 2179 to update evidence of insurance requirements which becomes effective on August 1, 2015. The new law allows electronic proof of insurance as evidence of the policy's terms as to type, duration and the vehicle covered by the policy. ■



C+S



2015 CLAIMS + SAFETY SEMINAR

Join us **August 24 – 25 in Indianapolis** for our annual **Claims + Safety Seminar**. This is your chance to hear from industry experts and network with fellow safety professionals. As part of the free event, you'll go to an Indianapolis Indians game at Victory Field, voted the best minor league ballpark in America. And you'll have the opportunity to extend your stay and attend an OSHA 10-hour General Industry Certification course.

For more information and to RSVP online, please visit www.claimsandsafety.com. The registration deadline is Friday, July 17.



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.

MAINTENANCE PIT

INJURY PREVENTION

Maintenance pits, while convenient, pose a severe hazard to the health and safety of employees.

If your operation has a maintenance garage, chances are there is a maintenance/oil change pit present to aid in the servicing of your vehicles. While these pits may be invaluable to your maintenance operation, they pose a severe hazard to the health and safety of your employees. Although there are many dangers associated with the presence and use of pits, we'll focus on how to protect employees from inadvertently falling into an open pit. One injury associated with a fall could more than eliminate any cost savings associated with the pit, not to mention the human factor associated with the incident.

According to OSHA Standard 1910.21(a)(2), a "floor opening" is "an opening measuring 12 inches or more at its least dimension, in any floor, platform, pavement or yard through which persons may fall; such as a hatchway, stair or ladder opening, pit, or large manhole." OSHA continues to state in Standard 1910.23(a)(5): "Every pit and trapdoor floor opening, infrequently used, shall be guarded by a floor opening cover of standard strength and construction. While the cover is not in place, the pit or trap opening shall be constantly attended by someone or shall be protected on all exposed sides by removable standard railings."

A common concern asked by many operations is "Are we out of compliance if we do not have a standard railing constructed around our pits?" The answer to this question is maybe.

An inquiry to an OSHA official resulted in a reference to a Federal Register published on May 2, 2003.

This Federal Register specifically discusses the unique problem associated with the use of guardrails for perimeter protection that would otherwise interfere with normal work operations. It references the fact that guardrails or similar fall protection devices may cause issues for employees when vehicles are moved over and/or away from the pit. The fact is also acknowledged that when a vehicle is parked over the pit, the primary hazard of falling to the surface below has been eliminated. Don't breathe a sigh of relief just yet. While there is an understanding of issues, it does not mean employee safety is not the top priority in this situation.

One injury associated with falling into an open pit could more than eliminate any cost savings associated with their use, not to mention the human factor.

The General Duty Clause, Section 5(a)(1) states: "Each employer shall furnish to each of his employees employment and a place of employment which are free from recognized hazards that are causing or are likely to cause death or serious physical harm to his employees." In other words, the employer has the responsibility to take whatever measures necessary, and with all means possible, to protect the safety and health of their employees. At no time should the "easy" route or the "least expensive" route be taken when it comes to ensuring the protection of human life.

This maintenance pit has been equipped with some safety features but may not be fully compliant with OSHA requirements. Ask yourself, “Have we done everything humanly possible to protect our employees from falling into the pit?”



A letter of interpretation posted by OSHA reads: “Employees engaged in maintenance work at bus and rail car inspection and repair pits when the bus or rail car covers the pit are not in violation of 29 CFR 1910.23(a)(5). When the pit or pits are not covered, employees walking at least 6 feet from the pit would not be in violation of 29 CFR 1910.23(a)(5), provided the following actions are implemented by the employer:

1. The employee’s safety training program will instruct employees to maintain a 6 feet clear distance from the uncovered pits.
2. Highly visible contrasting lines will be installed 6 feet from the edge of pits.
3. Employer will install caution signs and ensure compliance by employees.”

Even though the above interpretation refers to bus and rail car, OSHA does apply it to the trucking industry.

So, are you in compliance if you train employees to maintain a clear distance of 6 feet from the pit, paint the floor 6 feet out from the edge with high visible contrasting lines, and install signage to warn employees of the pit? Again, the answer is maybe. While the above-mentioned precautions may be acceptable, it does not mean that is all that is required. The best practice for this type of situation is to ensure there is a standard railing surrounding the pits to make certain no one can fall to the bottom. However, ask yourself the following questions.

Is a standard railing a viable option? If yes, install the railing. If no:

- Are employees trained and alerted to the presence of the pits? If so, is the training documented?
- Are employees trained to only be in the vicinity of a pit when a vehicle is over the pit and being serviced? If so, is the training documented?
- Is there adequate signage posted warning employees to the presence of the pit?
- Is the floor surrounding the pit painted in a contrasting color to warn employees they are in the vicinity of an open pit?
- When the pit is not in use, is there some sort of barrier erected such as stanchions and chains so an employee cannot accidentally fall into the pit?
- When the pit is not in use, is there an adequate cover such as netting or floor plates so an employee cannot accidentally fall into the pit?
- Most importantly, have you taken every measure conceivably possible to protect employees from falling into an open pit?

While pits are certainly a convenience, one injury associated with falling into an open pit could more than eliminate any cost savings associated with their use, not to mention the life-altering injury that could be sustained by the employee. The number one responsibility of any organization is to protect human life. If you have a pit at your facility, walk out to the shop and take a long, hard look at it. Then ask yourself “Have I/we done everything humanly possible to protect our employees from falling into the pit?” While you are contemplating that thought,

Continued >>

go through every outlandish scenario you can think of on how someone could inadvertently fall into the pit. Then remember that no matter how impossible those scenarios

may be, you were able to think of it, and if you can think it, it can happen!

For more information, visit www.osha.gov. ■



CLAIMS CORNER

CLAIMS CASE STUDY



This case study shows the real-life impact of a maintenance pit injury.

+ FACTS

In January, an employee was injured when he fell into a maintenance pit at work. The vehicle had been moved off of the pit. The employee caught the heel of his shoe in a hole where a protective gate is usually present. The gate had been removed and not replaced.

The employee fell backwards into the concrete pit and landed on the metal steps that lead into the pit, striking his head and back. He broke a toe, sustained multiple fractures in his left foot, injury to the right temple and lacerations to his ear, right arm and shoulder.

The employee was taken by ambulance to the hospital and later released to return to work with restrictions, which the employer accommodated. This claim could have been much more costly if the employer did not accommodate the light duty restrictions. Also, the fact that the employee is motivated to return to work and continue working has greatly affected the outcome to date. This claim is still open.

+ COST

Paid medical (to date)	\$1,233
Estimated future medical	\$15,000
Paid indemnity (to date)	\$0
Estimated future indemnity	\$9,600
Estimated future disability	\$29,500
Paid expenses	\$67
Total claim cost (to date + estimated future)	\$55,400



Do you know where your drivers are parked?

Everyone is intimately familiar with the Hours of Service (HOS) BASIC within the Safety Measurement System. For the majority of transportation companies, this BASIC seems to be one of the more difficult BASICS to get under control. It is a simple problem to alleviate, right? When a driver has exhausted their legal hours, they simply pull into the nearest truck stop or rest area and take a break or wait for their reset.

But what does a driver do when there is no parking available at a truck stop or rest area? Do they continue until they find a place to legally park and risk an HOS violation, or do they simply pull over to the side of the road and risk their safety in order avoid running over on hours? Unfortunately, this is not an easy question to answer.

In 2002, the Federal Highway Administration (FHWA) published a Study of Adequacy of Commercial Truck Parking Facilities report "...which found that existing demand for truck parking spaces outstripped the available supply and that projected increases in vehicle miles of travel by truck would worsen the problem." In 2012, the FHWA published an updated report that concluded what was discovered in 2002, parking shortages for CMVs is a widespread issue that continues to worsen.

An article in the Wall Street Journal on January 20, 2015, supports the FHWA's findings that the parking shortage is real, and it is increasingly getting worse. The American Trucking Associations estimates that in 2014 there were 2.3 million Class 8 trucks registered in the U.S. with a gross weight of over 33,000 pounds, and the number is likely to rise with the recent trend in decreasing fuel costs. While the increase in truck traffic is a sign of a recovering economy, it will make a recognized issue even more difficult.

For many, the most viable option is to stop and rest on the side of an interstate entrance/exit ramp. While this is a common practice along most interstate routes, it is not always a legal option for the drivers. This is also a major safety concern, especially at night. Other drivers may attempt to catch up on their rest at the customer's facility while they wait for their designated appointment, but as most are aware, many companies do not allow trucks on their property until their appointment time.

Jason Rivenburg was one such driver who was delivering to a facility that did not allow trucks on its property until their designated appointment time. On Wednesday, March 4, 2009, Rivenburg parked at an abandoned gas station 12 miles from his designated stop and was robbed and murdered for \$7.00. Rivenburg's tragedy spawned a call to action and the passing of "Jason's Law" which calls for the construction of safe truck parking facilities, ability to use existing areas such as weigh stations and park-and-ride facilities, and other means to increase safe parking areas for drivers. As everyone is well aware, the full effects of Jason's Law have yet to be realized.

Until Jason's Law realizes its full potential, drivers need as much assistance as possible to help combat the parking issues they are facing. There are a myriad of ways to help drivers with this issue.

Dispatchers can help drivers plan their routes so they can identify the safest parking options should they be needed. Awareness to the issue through driver training would also be beneficial to help drivers understand the issues and concerns, and help them make the best and safest decision on where they will park should the need arise. Perhaps the best option for companies currently is to call the truck stops, with which many companies have fuel contracts, and ask them to increase their parking capacity. This alone will give the drivers increased options to safely park their equipment while maintaining compliance with HOS. The drivers should not have to face this issue alone. It is everyone's responsibility to do their part to ensure our drivers arrive home safe to their families.

As an industry, we need to help drivers with better trip planning. Drivers need to calculate where they are starting from and an approximate distance they can realistically drive for the day. Determine in advance the best locations that are within three hours prior to reaching that destination. This may seem like an extensive amount of time, but planning for delays is part of proper trip planning and will help the driver stay at safe and select locations that are within the hours-of-service requirements. ■

What are your drivers doing WHEN YOU'RE NOT WATCHING?

HOW TO COACH AND REINFORCE SAFE BEHAVIORS

The main objective of any safety program is to eliminate collisions and injuries. However, this is easier said than done. According to the National Safety Council, the majority of collisions are a result of human behavior, not physical hazards.

Therefore, we must modify behavior by observing people as they work and talking with them about their actions as they occur. This involves much more than just understanding cause and effect relationships and providing ongoing training. It's about developing good habits and putting safety above all.

Effective observations are not the same as "ride-alongs." The most successful behavior modification programs are unannounced and unfiltered, not when you are in the passenger seat or directly next to the worker. Begin by observing your drivers and helpers, and use a form to take notes while they are:

- at the station or terminal while loading or unloading
- performing pre-trip, in-route and post-trip inspections
- adjusting mirrors and backing
- operating the vehicle on the road and performing tasks during stops

Remember to focus on the root causes of your most common and costly collisions, and provide feedback in the form of coaching. The primary goal is to help the driver understand their at-risk behaviors and develop corrective actions, not to find fault. To help guide you through this process and provide documentation, use our free behavior observation form on the next page.

Remember, actions influence performance. Feedback must be immediate, unbiased and constructive, with the understanding that you are truly interested in the driver's safety and well-being.

To build a well-rounded and strong safety culture, it's also important to have the following programs in place:

- a formal written safety policy that clearly outlines expectations
- a progressive disciplinary program that includes documented verbal and written warnings
- a safety incentive program to reward and encourage collision- and risk-free performance

For assistance with these and other safety programs, contact our Loss Prevention Department at

lossprevention@protectiveinsurance.com. ■



**Photocopy the Behavior
Observation Form on
the next page to guide
and document your
observations of workers.**

Offer constructive feedback and show workers you are truly interested in their safety and well-being.





Behavior Observation Form

Worker Name: _____ Observation Date: _____

BEHAVIOR		SAFE	AT-RISK	FEEDBACK/COMMENTS
Pre-trip <ul style="list-style-type: none">• Performs accurate and thorough inspection of vehicle prior to departing	<input type="checkbox"/>	<input type="checkbox"/>		
Safe following distance <ul style="list-style-type: none">• Keeps following distance based on speed and road conditions (minimum of 1 second per 10 feet of vehicle length plus 1 second each for speed, weather, traffic, etc.)	<input type="checkbox"/>	<input type="checkbox"/>		
Safe speed <ul style="list-style-type: none">• Operates at a safe speed taking into account traffic congestion, road conditions, cargo load, weather, time of day, construction zones and posted speed limit	<input type="checkbox"/>	<input type="checkbox"/>		
Distracted driving <ul style="list-style-type: none">• Does not use devices such as phone, GPS or scanner while operating the vehicle• Does not eat or drink while operating the vehicle on the roadway	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		
Merging/sideswipes <ul style="list-style-type: none">• At entrance/exit ramps, adjusts speed and following distance to allow for merging traffic• When merging into traffic, uses signals, scans mirrors, and adjusts speed and following distance to merge safely	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		
Backing <ul style="list-style-type: none">• Does not perform an unnecessary or improper backing maneuver• Gets out and looks (G.O.A.L.) then uses horn, mirrors and hazard lights throughout the backing process	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		
Seatbelt <ul style="list-style-type: none">• Driver and passenger properly wear seatbelt at all times while the vehicle is in motion	<input type="checkbox"/>	<input type="checkbox"/>		
Slips/trips/falls <ul style="list-style-type: none">• Uses 3 points of contact when getting in and out of vehicle• Wears proper slip-resistant footwear• Watches surroundings and adjusts for conditions (i.e. potholes, uneven walk path, debris)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Equipment handling <ul style="list-style-type: none">• Pulls close enough to the dolly to minimize the distance required to move it• Properly grabs and lifts the dolly by the glad handles• Pivots and does not twist when moving the tongue into position• Releases the brake where applicable	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Lifting/lowering <ul style="list-style-type: none">• Assesses the size and weight of the load and breaks up the load for safe carrying, or gets help if needed• Bends at the knees, keeping the natural curve of the back• Grasps object by opposite corners and lifts with a smooth and steady motion	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Policies/procedures <ul style="list-style-type: none">• Adheres to established procedures, methods, equipment and tools• Keeps an acceptable work pace, does not rush or run	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		
Other:	<input type="checkbox"/>	<input type="checkbox"/>		
Other:	<input type="checkbox"/>	<input type="checkbox"/>		

Observer Signature: _____ Date: _____ Worker Signature: _____ Date: _____

RAILROAD

Every commercial motor vehicle (CMV) driver will cross railroad tracks at some point in their career. Training your drivers on the correct procedures for crossing the tracks and the best actions to take in an emergency helps prevent collisions and maintain compliance with federal, state and local regulations.

APPROACHING THE TRACKS

When approaching a railroad crossing, drivers should start slowing down. Slowing down increases the time that a driver has to look for a train and come to a full stop. Activate four-way flashers to warn other drivers you are slowing down.

Part 392.10 of the Federal Motor Carrier Safety Administration's (FMCSA) Rules and Regulations provides details on the types of commercial vehicles required to fully stop regardless of whether or not a train is approaching. These vehicles must stop within 50 feet of and not closer than 15 feet to the tracks. Commercial vehicles not listed in part 392.10 must slow down to a speed permitting it to stop when approaching a highway-rail grade crossing but are not required to come to a full stop unless a train is approaching.

Due to the noise inside of trucks, drivers should not expect to hear a train's horn. Drivers should roll down their windows and turn off any fans or other devices in order to better hear if a train is approaching.

Do not solely rely on warning signs and devices, which may malfunction or not be present at every crossing. Always anticipate a train even if it is not time for a regular run. Just like motor vehicles, trains can experience delays which alter their time schedule.

CROSSING THE TRACKS

Drivers should use the highest gear that will let them cross without shifting. As part of your regular pre-trip

and en-route vehicle inspections, make sure that the trailer jacks are in the full up position. Non-retracted jacks can cause trucks to be stuck on crossings and/or cause severe damage to the vehicle.

IN AN EMERGENCY

If a truck stalls or becomes stuck on the track, whether or not a train is approaching, there are a few steps drivers should take to help prevent an injury or accident.

Exit the vehicle and call the 800 number posted at the railroad crossing. This emergency phone number directly dials the railroad and is posted on the electrical box or warning sign. Be prepared to provide the location number found on the sign. The driver should also inform local police to alert trains of the truck's position by dialing 911.

If a train is approaching, drivers should run toward the direction from which the train is coming, but at an angle away from the tracks. This will help prevent drivers from being struck by debris.

Make your safety training more effective by using FMCSA's railroad crossing safety video, available at www.fmcsa.dot.gov, and the videos, training guides and other resources available from Operation Lifesaver, Inc., a non-profit, international roadway/railroad crossing safety organization, at <http://oli.org>. ■

RAILROAD CROSSINGS

WARNING SIGNS

Make sure your drivers are on the lookout for advance warning signs that indicate a railroad crossing is ahead. There are a few different types of signs to watch for.



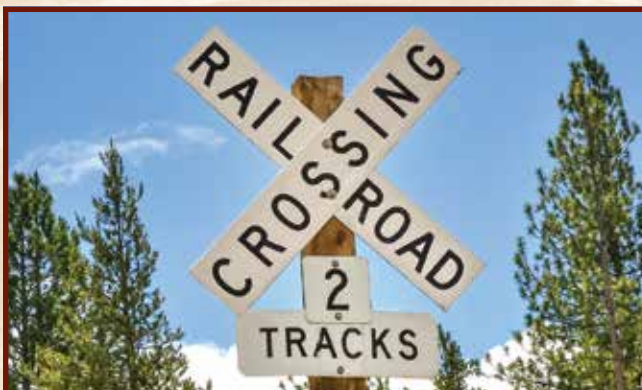
ADVANCE WARNING SIGNS

Advance warning signs are round, black and yellow and are placed ahead of a public railroad highway crossing. When drivers see this sign, they should slow down, look and listen for a train and be prepared to stop if a train is approaching.



PAVEMENT MARKINGS

Pavement markings typically show an "X" with the letters "RR" on the road ahead. There is also typically a no-passing marking on two lane roads. The pavement markings also tell drivers that they should slow down, look and listen for a train and be prepared to stop.




CROSS BUCK SIGN

A cross buck sign with or without flashing lights located at the crossing show that drivers are required to yield to approaching trains. A number on the cross buck signs show the number of tracks that the driver needs to cross. When equipped with flashing lights that are activated, prepare to stop before the crossing. When the lights are flashing, the train is too close for you not to stop.



FLASHING LIGHTS AND CLOSED GATES

Flashing lights and closed gates mean that a train is approaching. Drivers must stop and stay stopped until the gates have risen and the lights stop flashing. Going around closed gates is a violation of local and state laws and a major violation to the Federal Motor Carrier Safety Regulations. See Subpart D, Part 383.51, "Driver Disqualifications and Penalties." Part 383.51(d) is specific to railroad highway grade crossing offenses.



Implementing a **RETURN-TO-WORK** program

Your workers, including drivers, are your most valuable assets. When they sustain injuries, it can have a significant impact on productivity, overall morale and your company's bottom line. The Bureau of Labor Statistics estimates that only 50 percent of employees who are off work for more than six months ever return to employment. It's in everyone's best interest to have injured workers return to work as soon as possible. Return-to-work programs facilitate this transition while benefitting both you and your workers.

Return-to-work programs, sometimes referred to as light duty, provide alternative tasks for injured employees during their recovery until they are approved by a doctor to return to their regular job responsibilities. These programs are typically low cost to implement. According to the Job Accommodation Network, more than half of the accommodations cost employers no money. Of those that do cost, the average typical one-time expenditure is \$600. Additionally, **return-to-work programs can reduce claims costs by up to 70 percent.**

You benefit from return-to-work programs in several ways. These programs decrease the likelihood of lingering or false workers' compensation claims and can minimize prolonged disability expenses by speeding up worker recovery through the physical and mental stimulation of light duty. Return-to-work programs also retain the use of valued workers, and minimize

the cost of hiring and training replacement employees. You also benefit from the productivity of workers who otherwise would not be doing any work while out due to an injury.

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

Establish a written policy before implementing a return-to-work program. The Office of Disability Employment Policy (ODEP) has a toolkit for creating a policy and implementing a return-to-work program, available at www.dol.gov/odep/return-to-work. ODEP also has a list of relevant employment laws, which vary by state, available at www.dol.gov/odep/return-to-work/employer-law.htm#law.

As part of your policy, include modified job descriptions that list light duty tasks injured workers will be asked to perform during the return-to-work program. Ask injured workers' doctors to review job descriptions and approve tasks the workers can complete based on the severity of their injuries. Be careful to adhere to doctors' restrictions to avoid re-injury and prolonged recovery.



So what light duty tasks can workers perform while recovering from an injury? We've listed a few ideas to get you started. Be sure to consult with the workers' physicians first to determine the extent and type of work they can safely perform.

Companies without an office or those that have workers who live far away from the office should look into having workers perform light duty at a charitable organization. The company would pay workers for the hours they work at a selected charity. Companies could also make arrangements at a local motel for workers who live too far away. This would permit company management to monitor the injured worker at their offices and still give the worker an opportunity to perform light duty work.

Keep in mind that return-to-work policies will be implemented differently based on the state you are in and the types of injuries your workers sustain. Be proactive and put a return-to-work policy in place to facilitate the recovery of injured workers, maintain productivity, boost morale and protect your bottom line.

To request more information on how other companies have implemented return-to-work programs or to request our return-to-work program template, contact us at lossprevention@protectiveinsurance.com. ■

What light duty tasks can a worker perform while recovering from an injury?

- Sweep floors
- Check inventory and order supplies
- Sort mail
- Answer phones
- Inspect trucks
- Check driver logs
- Wash windows
- Dust office furniture
- Clean tools for mechanics
- Paint
- Attend orientation again
- Check paperwork of drivers entering and exiting the lot
- Watch safety videos and create quiz questions
- Create an injury prevention presentation or handout based on the injury they sustained

Return-to-work programs can reduce claims costs by up to 70 percent.

Establish a written return-to-work policy program in three easy steps:

- 1** Identify preferred medical providers in your area. Visit www.protectiveinsurance.com and type "Network Providers" in the search bar to pull up a page with doctor and pharmacy databases listed.
- 2** Draft a policy and document the physical demands of both current job tasks and potential light duty tasks. Then discuss the formal policy with your workers.
- 3** Work closely with your claims adjuster and treating physician to ensure a light duty placement is appropriate and within restrictions.

LOOK OUT BEHIND YOU

Safe backing and proper mirror adjustment



The most important rule for safe backing is to **back only when absolutely necessary**. The objective is to reduce the number of times the driver needs to back their vehicle and to get out and look (G.O.A.L.) when they do have to back. They should never take a chance, even if they think they're sure. A couple of seconds of safety could keep them from catastrophic results. Share the tips below with your drivers to help keep them as well as those around them safe.

How to perform a safe backing maneuver

First, determine if you will need to back prior to arriving at your stop. Scan the area as you approach, looking for overhead hazards, adequate clearances and obstacles, then get out and look to be sure. If possible, back to the driver's side as it has fewer blind spots and use a co-driver or helper to assist if available. Your guide must check not only the ground path but the overhead path as well to prevent collisions with overhead objects. Discuss your communication signals in advance to prevent misunderstanding. If your guide disappears from your view, STOP!

Roll down your window and turn off your radio, heater or anything that may prevent you from hearing a potential warning of danger. Signal your intentions and alert pedestrians and other vehicles using your 4-way flashers and horn and make eye contact with those in the area. Continue to tap your horn as you back and periodically get out and look yourself to make sure conditions haven't changed, even if others are telling you it's safe.

Back at a slow and controlled speed, equivalent to a walking pace, to allow time for you and the truck to react

should the environment change abruptly. Use all of your mirrors, checking them during the back as well as checking over your shoulder to minimize potential blind spots.

Proper mirror adjustment

Properly adjusted mirrors can significantly reduce blind spots and improve reaction time. As part of your daily pre-trip inspection, note defective, loose, cracked or broken mirrors and brackets. Here are some tips for adjusting mirrors:

- Sit in your normal driving position with your seat adjusted and your seat belt buckled.
- Adjust the side convex mirrors horizontally (move side to side) so the side of the vehicle is barely visible. Adjust vertically (tilt up and down) so the horizon is just out of sight.
- Adjust the side flat mirrors horizontally so the rear corner of the vehicle is barely visible. Adjust vertically so the horizon is in view in about 1/3 of the mirror and the ground in 2/3.
- Consult with your safety director so you fully understand the different functions and proper adjustments for each mirror configuration.
- Keep mirrors clean at all times so your view is not distorted.
- Every mirror has its limitations. Moving your head slightly from side to side and forward/backward will help blind spots come into better view.

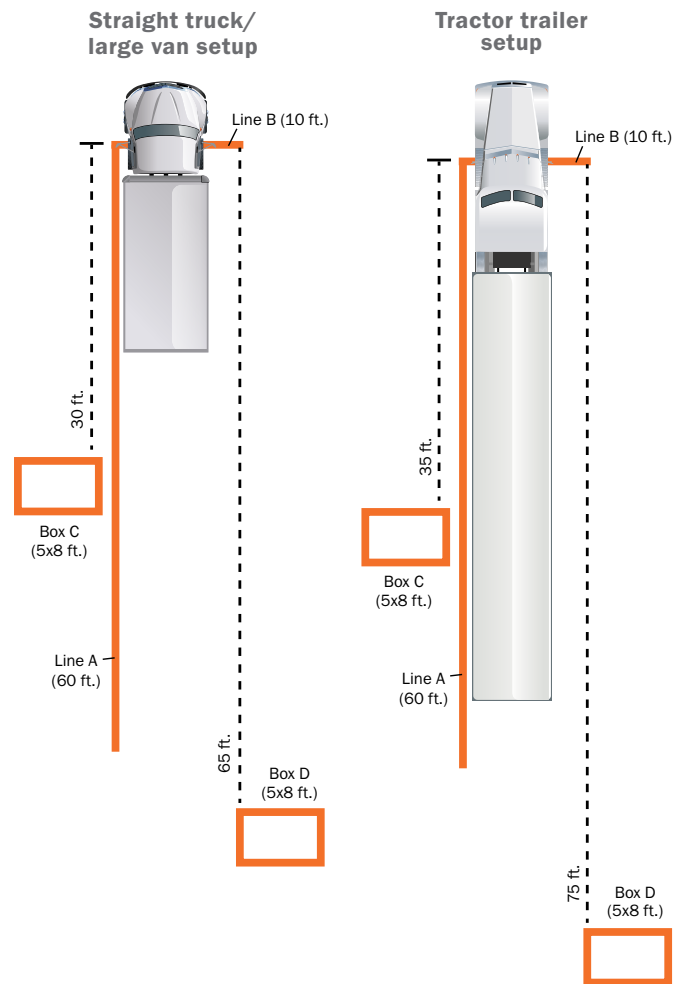
Refer to our Mirror Adjustment Station Guide for more information on ensuring mirrors are in the proper position to help avoid collisions. ■

MIRROR ADJUSTMENT STATION GUIDE

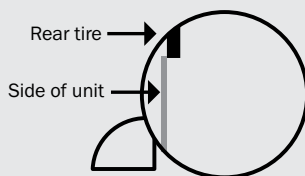
A mirror adjustment station can be constructed in either a temporary or permanent fashion. If you have adequate clearances and property, a permanent station can be painted on an asphalt or concrete surface. If the space is not available, a temporary station can be set up simply using a tape measure, reflective tape and orange cones.

Setup instructions

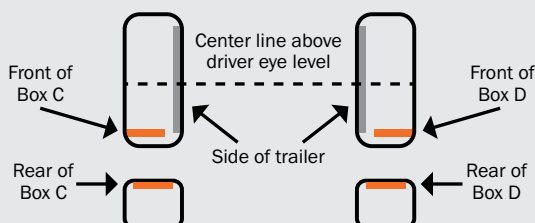
1. Measure and mark a straight line 60 feet long by 6 inches wide (line A).
2. Measure and mark a straight line 10 feet long (line B) at a 90 degree angle to the end of line A.
3. Measure and mark a 5 feet by 8 feet area (box C) to the left of line A. If you have a straight truck or large van, box C should be 30 feet below line B. If you have a tractor trailer, box C should be 35 feet below line B.
4. Measure and mark a 5 feet by 8 feet area (box D) 10 feet to the right of line A. If you have a straight truck or large van, box D should be 65 feet below line B. If you have a tractor trailer, box D should be 75 feet below line B.



Fender mirrors



Flat and convex mirrors



Adjusting mirrors in the station

1. Position the vehicle parallel to and as close to line A as possible.
2. Stop the vehicle with the side mirror aligned with line B.
3. Rotate each flat mirror horizontally until the inside edge picks up the left and right rear of the vehicle or trailer.
4. Tilt each flat mirror vertically until the appropriate box C and D are visible in the bottom edge of each mirror, respectively.
5. Rotate each convex mirror horizontally until the inside edge shows the left and right sides of the vehicle or trailer.
6. Tilt each convex mirror vertically until box C and D are visible in the top edge of each mirror, respectively.
7. Adjust the fender mounted convex mirror so the inside edge of the mirror shows the side of the vehicle. The tires of the vehicle should be visible inside the upper portion of the mirror.



LANGUAGE

Highway exit signs are designed to “talk” to drivers and communicate valuable information about the road ahead.

You can tell the general direction and location of a highway based on its number. Odd numbered highways typically run north and south, with lower numbers in the east and higher numbers in the west. Even numbered highways typically run east and west, with lower numbers in the north and higher numbers in the south.

The position of a highway's exit sign number indicates which side of the road the exit is on. Exit numbers located on the right of the sign indicates the corresponding exit ramp is on the right side of the highway. Exit numbers on the left indicate the ramp will be on the left.

In most states, exits are numbered by the mile marker. This can help you determine how much farther you have to go to your exit. If you're headed to exit 40 and you're at exit 20, you have 20 miles to go to your exit.