



# ARE YOUR TRAINERS OPTIMIZING EACH DRIVER'S POTENTIAL?

**Selecting effective trainers for  
your driver finishing program**

## What's inside? >>

- + Help your drivers address mental health issues
- + Understanding the OSHA General Duty Clause
- + Ensuring commercial vehicle passengers are buckled up



This Fall issue of *The Quill* covers many pertinent topics to the transportation industry. The final installment in our driver training series is featured, as well as a significant article on drivers and mental health. The new Food Safety Modernization Act (FSMA), and its impact on drivers, is also discussed. Along with these topics, an article about seat belt use in the trucking industry details just how important it is that your drivers—and

their passengers—buckle up when driving.

On page 13, we discuss the new act that holds motor carriers and drivers responsible for ensuring passengers in the vehicle are properly buckled in. Wearing your seat belt is one of the most effective ways to prevent death in the event of a collision. Please take time to read this article.

Training the person who is going to help instruct your drivers is a crucial step to consider when discussing effective driver training. This person must be well versed in all aspects of safety and protocols for his respective company. Read more about vital aspects of Train the Trainer programs on page 6.

A problem that is currently affecting the truck driving community is that of undiagnosed mental illnesses. Many drivers lack the availability to see a physician due to time on the road, or do not pursue treatment because they are worried about losing their medical certifications or jobs. This article, on page 4, explores the importance of seeking treatment for mental illnesses.

Do you have an idea for an article you would like to see featured in *The Quill*? Please contact me at [thequill@protectiveinsurance.com](mailto:thequill@protectiveinsurance.com) or (800) 644-5501 x2692. We hope this issue is meaningful to you and others in your company.

Yours in safety,

Dennis Shinault, CDS  
Director of Loss Prevention & Safety Services

## IN THIS ISSUE

- **News & Notes** Pg. 2
- **New federal regulations for transport of perishable food** Pg. 2
- **OSHA Overview: The General Duty Clause** Pg. 3
- **Help your drivers address mental health issues** Pg. 4
- **Train the Trainer: Selecting and training instructors for your driver finishing program** Pg. 6
- **Spotlight on safety resources** Pg. 11
- **Help your passengers thrive: Ensure they are buckled up before you drive** Pg. 13



You can view every past issue of *The Quill* online at [protectiveinsurance.com/the-quill](http://protectiveinsurance.com/the-quill). To request additional hard copies of a particular 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, Inc., 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 over 85 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.

## New All Lines Claims Report now available

You shared, we listened! Protective is pleased to announce a new report that delivers more details about your trucking company claim activities. Titled the All Lines Claims Report, this new feature now includes:

- Claim status
- Reported date
- Claimant name
- Terminal code
- Loss description
- Expense paid

If you already receive scheduled emailed reports from us, you will automatically receive this new enhanced report. If you are not receiving any of our helpful loss run reports and would like to, please contact our Sales Team at (800) 644-5501. ■

## Are you prepared for the unexpected?

Protective has a new video in our Safety Solutions library! *Crisis Management & Emergency Planning* reviews what you need to manage a transportation-related emergency or crisis. Learn the four basic steps in crisis planning to give your company the tools it needs to be prepared for any event. Visit [protectiveinsurance.com/safety-solutions](http://protectiveinsurance.com/safety-solutions) to view this new video and request a DVD copy. ■



### NEW SAFETY SOLUTIONS VIDEO

## New federal regulations for transport of perishable food

According to data from the Center for Disease Control and Prevention, 3,000 Americans die each year from foodborne diseases and contamination. Along with this shocking death toll, 1 in 6 Americans become sick from identical foodborne contaminations. Throughout the history of transporting food, only four food-related incidents have been attributed to the transportation of food.

The Food and Drug Administration's (FDA) Food Safety Modernization Act (FSMA) has been active since 2011 in an effort to prevent the contamination of food. Recently, in April 2016, the FSMA rule of Sanitary Transportation of Human and Animal Food has been finalized and will have an impact on the transportation industry.

The Act's key requirements are:

1. All equipment is expected to be maintained effectively to ensure it will leave all food it transports safe.
2. Upon request by shippers and receivers, carriers and drivers must provide proof they have

maintained the appropriate temperature for the food they are hauling.

3. Carriers must develop and implement procedures that specify their practices for cleaning, sanitizing and inspecting their equipment. These procedures must be recorded along with training activity and other agreements.

Shippers, brokers, manufacturers, receivers, loaders and carriers who transport food in the United States must comply with these requirements by April 6, 2017. Small businesses (defined on the FDA website, [fda.gov](http://fda.gov)) have an additional year from the final rules publication date to comply.

If you transport perishable food, you are encouraged to review the complete standard and follow related discussions. As with all Acts, there are some exemptions. There are also large responsibilities that shippers and brokers must follow, security requirements and ramifications for non-compliance. ■



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 GENERAL DUTY CLAUSE

## KEEP YOUR EMPLOYEES OUT OF HARM'S WAY



With all of the specific OSHA regulations, it is easy to get caught up in the thought process of “that regulation does not apply to our organization.” While specific regulations may or may not apply to your exact operation, there is one regulation that applies to all operations. That regulation is the General Duty Clause.

The General Duty Clause, Section 5(a)(1) of the Occupational Safety and Health Act, requires that each employer furnish, to each of its employees, a workplace that is free from recognized hazards that are causing or are likely to cause death or serious physical harm.

The general duty provisions can be used by OSHA if there is no standard that applies to the particular hazard, and the employer has employees exposed to the alleged hazard.

The following elements are required for OSHA to prove a general duty clause violation:

1. The employer fails to keep the workplace free of a hazard to which its employees were exposed.
2. The hazard was recognized.
3. The hazard is causing, or may cause, death or serious physical harm to employees.
4. There is a feasible and useful method to correct the hazard.

### Recognition of hazard must be established

1. OSHA can establish industry recognition if the hazard is recognized in the employer’s industry.
2. A recognized hazard can be established by evidence of actual employer knowledge.
3. If industry or employer recognition of the hazard cannot be established, recognition can still be established if OSHA concludes that any reasonable person would have recognized the hazard.

Finally, to establish a General Duty Clause violation, OSHA needs only to identify a method that is feasible, available and likely to correct the hazard. General Duty Clause violations may not be issued by OSHA merely because OSHA knows of a mitigation method different from that of the employer. Remember, if you can think of a way your employees may be harmed in the course of their employment, then you must do everything possible to mitigate the hazard. ■

“*Remember, if you can think of a way your employees may be harmed in the course of their employment, then you must do everything possible to mitigate the hazard.*”

For more information, please refer to [www.osha.gov](http://www.osha.gov).



STEER AWAY FROM THE STIGMA

# HELP YOUR DRIVERS ADDRESS **MENTAL** HEALTH ISSUES

**PHYSICAL FITNESS IS AN IMPORTANT PART OF ANYONE'S LIFE,** but especially those who are frequently on the road. Eating well, getting enough sleep and exercising are some of the actions commercial motor vehicle drivers can participate in to improve their physical well-being. Just as important, if not more so, is the driver's mental health.

## THE MOST COMMON TYPES OF MENTAL HEALTH ISSUES THAT GO UNNOTICED ARE:



ANXIETY  
DISORDERS



SLEEP  
DEPRIVATION



DEPRESSION



BIPOLAR  
DISORDER

**MENTAL HEALTH CAN BE HARD TO QUANTIFY,** whereas physical health can be measured and seen. Truck drivers are reluctant to divulge their mental health issues for several reasons, including fear of losing their jobs or medical certifications, and the fact that the industry is male-dominated and men are less likely to seek help for mental illness-related issues. Some drivers, male or female, may not realize they are suffering from mental illness.

*Continued >>*

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*Drivers shouldn't be ashamed*  
**to receive help for their mental health issues.**

”

Each of the disorders listed on the previous page have the opportunity to create additional stress and pressure on a driver who already experiences extensive demands from his career. Long-haul truckers spend a substantial amount of time on the road, making it difficult to schedule appointments and pursue medical advice.

Depression, anxiety and sleep deprivation, three of the four common types of mental health issues that go unnoticed, can be developed easily in truck drivers. Truck drivers often experience post-traumatic stress disorder (PTSD) after witnessing horrific accidents and collisions on the road. These awful incidents mixed with the inevitable loneliness of truck driving can certainly create distress in a driver's day-to-day life.

Sleep deprivation, an often overlooked mental health issue, is an issue that the trucking industry has dealt with for some time. Drivers need a healthy amount of sleep to prosper and be successful at their jobs. Sleep deprivation can lead to a multitude of incidents and is exceptionally dangerous.

Drivers shouldn't be ashamed to receive help for their mental health issues. Employers should encourage drivers to express their difficulties, seek medical advice and communicate any issues. Established support programs for drivers will be an additional step for motor carriers to be more successful at retaining associates and improving morale. ■



# TRAIN THE TRAINER

## SELECTING & TRAINING INSTRUCTORS FOR YOUR DRIVER FINISHING PROGRAM

**D**URING A DRIVER FINISHING PROGRAM, the trainer will be the trainee's teacher, mentor, safety manager, operations manager, business consultant, equipment expert, best friend and sometimes marriage counselor. The trainee will approach the trainer with questions regarding all levels of these topics, including coping with family while away from home. The trainer will need to provide correct guidance or have the knowledge of where to obtain accurate and appropriate advice. The trainee will need factual information, not truck stop or self-taught anecdotes.

The following are best practices to establish a Train the Trainer program for the purpose of instructing inexperienced drivers, or drivers with less than one year of experience, on how to drive CMV units that operate in your system. Many of these items are basic. However, it is important that all trainers have the same knowledge of the company, equipment, and safety and regulatory concepts, and that all training is uniform throughout the country, excluding specific geographical or service area requirements.

This article outlines best practices for the trainer's qualifications and skill sets. Our recommendations are extensive but not all-encompassing. Many of the subjects may be duplicative of what a trainee should have or may have learned at his or her truck driving school. However, these schools are for the primary purpose of training individuals to pass the proficiency tests for obtaining their CDLs. The classroom portion is normally expedited and focused on general industry and typically does not provide high-end results. Therefore,



a qualified trainer is needed in a motor carrier's driver finishing program to continue the training and education, plus provide function-specific training to that company's particular needs.

Note that Protective's Minimum Loss Prevention & Safety Standards for an in-house driver finishing program require a qualified driver trainer to ride with the trainee/student driver and monitor their progress for at least 240 hours of behind-the-wheel (BTW) training before they may drive solo. During this time, the truck must be dispatched as a solo driver.

### SELECTING SUCCESSFUL TRAINERS

When selecting candidates to be trainers, consider requiring a minimum of three years of driving experience, including experience with all seasons and terrain that your drivers are expected to encounter. Trainers should be recommended by their supervisors and have high scores on driver and work performance, plus high performance in regard to CSA BASICs. A trainer must be a professional driver with a positive

attitude on and off the road. For at least the past three years, they should be free of moving violations/convictions, collisions and injuries. Just as important, they must have the desire, ability and patience to be a trainer. If they don't, regardless of their experience and past performance, they will not be a quality trainer. Above all, they must have the ability to evaluate and document the trainee's progress.

### RECOMMENDED PROGRAM CONTENT

Your Train the Trainer program should include instruction on all aspects of work and lifestyle that an experienced driver may encounter, plus training on how to observe, document and coach the trainee to perform at the skill level required to be an experienced driver.

Emphasis should be placed on the many areas that managers may take for granted, assuming the trainer knows and practices proper technique. Examples are the use of engine retarders, proper following distance, mirror adjustments, using the three-point system,

## A SUCCESSFUL TRAINER HAS COMPREHENSIVE KNOWLEDGE OF:





vehicle inspections and safe worker behavior. It is critical to bridge the gap between what the trainer personally understands to be correct and proven loss prevention strategies, industry best practices and the behavior the company expects.

The trainer should be familiar with company operations, dispatch procedures, maintenance programs, paperwork, policies and procedures, as well as with all company commodities and customers, and must demonstrate how to safely load, secure and transport all commodities.

In addition to having extensive driving-related knowledge, trainers should fully understand your company's strategic operating/growth plans, business initiatives and development plans. This information will provide the trainer with an understanding of the business purpose of training inexperienced drivers, as well as an understanding of the loss exposures that can be created by using inexperienced drivers.

Trainers should be instructed on the topic of customer relations, including proper dress, hygiene and general personal appearance, as well as how to positively interact with customers in challenging situations.

Trainers must be taught what to do at the scene of a collision, especially in today's social media-driven and litigious world. Topics should include securing the scene; tending to the injured; who to contact in case of emergency and procedures for speaking with law enforcement, witnesses, adjusters, bystanders, the media, etc. Trainers should also be taught how to photograph a collision scene, including what to photograph and what *not* to photograph.

### **KEY FEDERAL SAFETY REGULATIONS**

Review Parts 40 and 382 of the Federal Motor Carrier Safety Regulations (FMCSR) with trainers, emphasizing driver disqualification criteria and company policies and procedures for drug and alcohol use. It is also a good idea to train instructors as a reasonable suspicion observer. For coaching and

**Your Train the Trainer program should include all aspects of work and lifestyle that an experienced driver may encounter, plus training on how to observe, document and coach the trainee.**

guidance purposes, the trainer should understand Parts 383 and 391 regarding disqualification violations and out-of-service violations.

Common violations occur in Part 395, Hours of Service. The trainer should be proficient in all aspects of these regulations, company policies and procedures, as well as out-of-service violations and repercussions for violations.

Conduct a focused review of Parts 393 and 396, Vehicle Equipment Maintenance and Inspections. The trainer should be proficient in systematic vehicle inspections and what will cause a violation and an out-of-service violation. If the trainer is not absolutely proficient, the trainee could have low ambition for properly inspecting the safety of the vehicle prior to and after a trip. Also include:

- + Adjustment, function and use of each mirror used in the fleet
- + Sliding fifth wheel and tandem use

- + Engine retarders—appropriate use and unsafe situations when retarders should not be used
- + Proper coupling and uncoupling procedures and testing techniques
- + Shifting techniques
- + Fuel mileage management

Have the trainer provide a complete commentary while conducting the vehicle inspection procedure. This will help determine if the trainer is familiar with vehicle components and their functions, how to check for defects, plus provide evidence of their knowledge in conducting a systematic inspection.

Trainers' hazardous materials knowledge should include all parts of the hazardous materials regulations that apply to your company plus the policies and procedures for at least the following: how to read and act on the hazardous materials/substance tables and charts including placarding; shipping labels; containers; shipping papers completion and accessibility; load securement and segregation; vehicle security, parking and attendance; route controls; spill containment and emergency response procedures.

A trainer's CSA knowledge should include all aspects of the BASICs, including how the driver's performance affects the carrier's score, as well as their own.

The importance of knowing the Federal Motor Carrier Safety Regulations is not just to know them, but be expected to live by, proficiently discuss and demonstrate how to find and review specific regulations.

## DEFENSIVE DRIVING

Trainers need to be defensive driving instructors, plus be trained and tested to determine their proficiency and ability to safely operate a commercial motor vehicle in all maneuvers and situations that a trainee and experienced driver can be expected to encounter while

driving. Regardless of whether you use the National Safety Council, Smith System and/or unique corporate safe driving programs, the trainer must be able to coach the trainee in all aspects of defensive driving, hazard recognition and acting correctly in time.

Driver attitude is a critical component to safe driving and preventing road rage. The trainer must demonstrate an appropriate attitude and be able to communicate how to identify unsafe behaviors in other drivers and how to avoid collisions with them, whether on the road or in a parking lot. The trainer should be aware of the collision and severity frequency experienced at your company and place emphasis on maneuvers such as speed and space management, following distance, lane changes and lane management, adverse driving conditions, backing in a variety of situations, turning, overhead objects and rollover prevention. Don't just provide classroom training to the trainer; make them demonstrate their proficiency on the road. The trainer must be able to conduct a commentary drive and instruct the trainee how to do the same. Don't forget about distracted driving!

## ADDITIONAL TOPICS

Worker injury prevention training is commonly forgotten. The trainer must be able to determine unsafe worker behavior, provide guidance and demonstrate proper safety techniques to prevent injury (including strains/sprains, cuts, contusions and blunt force injury) while on and off the job. This will include but not be limited to:

- + Use of a proper three-point system while entering/exiting a tractor and trailer or loading dock
- + Safe lifting/carrying or pushing/pulling of freight
- + Cranking trailer dolly legs
- + Safe walking on working surfaces and proper body movement to prevent slips, trips and falls
- + When to use personal protective equipment
- + Working in all weather conditions



## **Implementing a comprehensive Train the Trainer program will profoundly increase the effectiveness of your driver finishing program.**

Driver health training cannot be overlooked. Ensure trainers are knowledgeable about healthy eating while on the road, driver fatigue prevention (including sleep apnea identification), exercising while on the road and proper sleep habits.

Additional considerations and responsibilities that are commonly forgotten are time management, map reading and trip planning. Interpersonal relationship skills and interaction training is also critical. The trainer and trainee will be spending a great deal of time together in close quarters and the trainer needs to know how to demonstrate getting along with others.

### **TESTING**

Establish guidelines regarding the types of tests, both written and practical, a trainer will give to a trainee. Determine test content and frequency, including driving skill tests. Driving Skill Observation Reports should include at a minimum: maneuvering scores, time(s) of day, total miles driven, road and weather conditions, recommendations to improve skills, attitude, safe worker/behavior evaluation, and space to write comments and additional observations.

Trainers must receive a series of tests during the Train the Trainer program to assess their complete understanding of the topics covered. Once the trainer is actively working with a new driver, measure the trainer's success based on the trainee's continued progress during and after the driver finishing program. If a negative trend develops with the trainees that were assigned to a particular trainer, re-evaluate the quality of that trainer's instruction. Determine if

the trainer should be retrained or removed as a trainer from the program.

### **REWARDING TRAINERS**

Give trainers an incentive to be a trainer. Being a trainer takes time away from earning money due to his or her extra time spent with the trainee. The following suggestions help reward trainers financially and identify them as leaders in the company.

- + Ensure the trainer is able to earn additional income for this responsibility. Consider placing them on a salary or an increase in the mileage rate/percentage rate. Some companies pay them for all miles the truck is moving, including when the trainee is driving.
- + Let them stand apart from other drivers, provide them with a uniform, hat, belt buckle, etc. that identifies them as a trainer.
- + Permit the trainer to sleep in a hotel room while the student sleeps in the truck and showers at the truck stop so they can experience life on the road.
- + Allow the trainer to expense meals for themselves.

Being a trainer is not easy and not all trainers are effective. It is critical to measure their performance and provide follow-up training as needed or remove them from the training role if their performance or the trainee's performance does not measure favorably. Implementing a comprehensive Train the Trainer program will profoundly increase the effectiveness of your driver finishing program, which in turn will help limit your loss exposures and keep your operations running efficiently. ■



# SPOTLIGHT ON SAFETY RESOURCES

Protective's Loss Prevention & Safety Services Department prides itself on offering a wide variety of innovative programs and services to help customers reduce their risk exposure, successfully handle and analyze incidents, and proactively improve their fleet's safety. In this new occasional series, we will highlight some of the loss prevention and safety programs available to Protective customers.



## **FIRST ADVANTAGE**

### **MONITOR DRIVER QUALIFICATION AND STAY UP-TO-DATE WITH LEGAL COMPLIANCE**

First Advantage's system combines two important parts of your business—driver qualification and fleet legalization and compliance—and puts the information at your fingertips. The First Advantage Driver Qualification System (DQS) helps you spot which of your drivers are out of DOT compliance. The DQS keeps all of your drivers' applications, MVRs, road test results and physical certifications in one easy-to-find location. Features of the DQS include email alerts of expirations and DOT violations, detailed reporting on each driver and comprehensive audit trail and tracking.

When it comes to fleet legalization and compliance, First Advantage takes away the need for seemingly endless paperwork. Let the experts take care of your fleet administration and keep you up-to-date on the latest legislation applicable to you.

**SPECIAL DISCOUNT:** Protective customers receive a **5% discount** on services.

**LEARN MORE:** Call Greg Etzler at (317) 752-6810 or Mark Carlson at (317) 818-8307, or visit [fadv.com/fleet](http://fadv.com/fleet).







## IN CASE OF CRISIS

### QUICKLY ACCESS SAFETY PLANS ON YOUR SMARTPHONE DURING AN EMERGENCY

In Case of Crisis helps your team to respond to emergencies—fast. Available in an easy-to-use smartphone app, you have safety resources at your fingertips immediately. This solution allows you to store all of your emergency procedures and safety guidelines in one place all employees can access. The app also provides you with information about necessary contacts, forms and notifications. You can also turn your written crisis management plans into digital books. Some other features include:

- Complete control of who sees what
- Two-way communication with your people
- Customizable reports and forms
- Easy setup and app management

**SPECIAL DISCOUNT:** Protective customers receive a **15% discount** on their initial annual subscription.

**LEARN MORE:** Contact Christopher Britton at [brittonc@rockdovesolutions.com](mailto:brittonc@rockdovesolutions.com) or (240) 404-8155 and identify yourself as a Protective customer to take advantage of this discount or schedule a complimentary demonstration. You can also learn more at [www.RockDoveSolutions.com](http://www.RockDoveSolutions.com).



## FIRSTREPORT ONLINE

### EASILY GENERATE INJURY REPORTS AND ANALYZE LOSS DATA

Do you need to generate workers' compensation injury reports or prepare customized injury and illness reports on demand? FirstReport Online can help with these, as well as many other items, including transmitting claims and generating OSHA logs and forms. Customized loss control reports can also be generated quickly and efficiently. The data you store within this application is HIPAA compliant and the information within is logically organized and easy to enter.

**LEARN MORE:** Contact David Young at (888) 575-8140 x1 or [young@firstrecords.com](mailto:young@firstrecords.com), or visit [firstrecords.com](http://firstrecords.com).



## CURA EMERGENCY SPILL MANAGEMENT

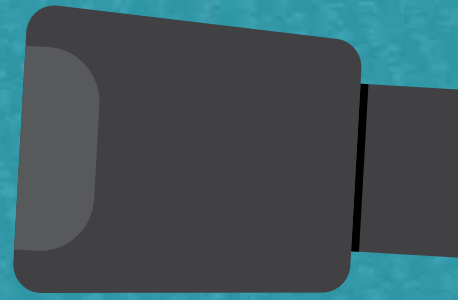
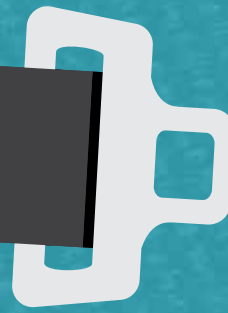
### WORRY-FREE MANAGEMENT OF HAZARDOUS SPILLS

CURA Emergency Spill Management Services is a leader in nationwide emergency management and can help you manage your spill from the initial call through the closure of the report. Protective is proud to partner with CURA Emergency Services to provide emergency cleanup services for collisions that result in spills. These services will stop the release of and clean up fuel, hazardous material and other unauthorized releases. Emergency services will be provided at locations in all 50 states, as well as Canada, 24 hours a day, 365 days a year.

**SPECIAL DISCOUNT:** Protective has pre-arranged special rates with CURA.

**LEARN MORE:** Contact your Protective sales representative. ■





# HELP YOUR PASSENGERS THRIVE

Ensure they are buckled up before you drive

*Effective Aug. 8, 2016, the Federal Motor Carrier Safety Administration (FMCSA) will hold motor carriers and drivers responsible for ensuring that passengers in commercial motor vehicles properly use seat belts.*

**T**HIS MODIFICATION to the current rules regarding seat belt use offers fleet safety professionals an opportunity to promote and require seat belt use for all occupants of a vehicle. According to research conducted by the National Highway Traffic Safety Administration (NHTSA), 37 unrestrained passengers traveling in the cabs of large trucks were killed in roadway collisions in 2014. One-third of these occupants were ejected from the cab of the truck. As well as keeping occupants inside the vehicle, a restrained driver can maintain better vehicle control and therefore cause less damage in the event of a collision.

For several years, motor vehicle crashes have been the leading cause of occupational fatalities in the U.S. and accounted for approximately 25% of workplace deaths. Of these deaths, almost half were truck drivers. This in turn equates to 65% of all truck driver deaths being the result of a vehicle crash. According to the latest Insurance Institute for Highway Safety report, at least

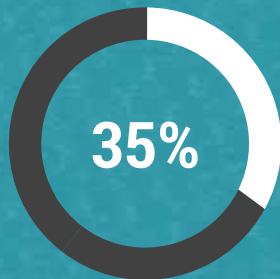
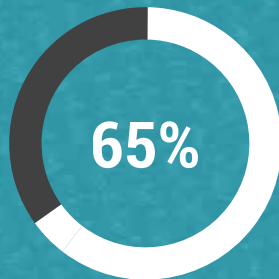
35% of the truck drivers who died in crashes were not wearing a seat belt.

Based on the most recent FMCSA research, a record 84% of drivers now wear their belts whenever they are operating trucks on public roadways. While that is a worthy accomplishment for the industry, it implies that 16% of drivers still do not take this important, yet simple, step every time they drive to ensure both their safety and the safety of others on the roadway. The report also noted that 6% of drivers surveyed for the report indicated that they never use a seat belt, and that only 73% of commercial motor vehicle passengers use seat belts.

In a report by the Centers for Disease Control and Prevention, one finding was that behavior associated with not wearing a seat belt was correlated with a driver's willingness to participate in other illegal or dangerous behaviors behind the wheel. Of the drivers

## TRUCK DRIVER DEATHS

percentage as a result of a vehicle crash



## DURING THE CRASH

percentage who weren't wearing a seat belt

## 37 DEATHS

in 2014 from unrestrained passengers traveling in the cabs of large trucks



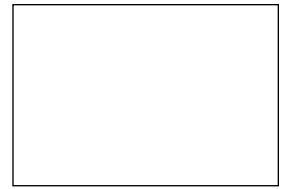
that were found to not wear seat belts, many also reported driving more than 10 mph over the speed limit frequently, as well as having two or more moving violations in the past 12 months. Non-seat belt wearing drivers also indicated they worked for a company with no written safety program.

One demographic of truck drivers found to be closely associated with not always wearing a seat belt were women. The CDC report stated that women and shorter drivers were most closely associated with being uncomfortable when wearing a seat belt. Drivers with pacemakers also reported discomfort when wearing seat belts.

The FMCSA considers the use of seat belts important and has taken several steps to encourage their use. As part of the safety regulations, seat belt violations are considered important enough to warrant a severity weight of seven in calculating CSA BASIC scores. Fleets

struggling to keep their BASIC scores low might take a look at the frequency of these violations and take steps to encourage compliance.

So what are some steps that a fleet can take to encourage seat belt use by drivers and passengers? One simple solution is to take advantage of the resources offered by an FMCSA outreach program. The CMV Safety Belt Partnership is a collaboration between the U.S. Department of Transportation's Federal Motor Carrier Safety Administration, other government agencies and industry-specific, private-sector organizations designed to encourage safety belt use by commercial motor vehicle drivers. Another important step in ensuring seat belt usage is having a formal, written safety policy or program in place. Giving recognition or incentives to those drivers who do wear seat belts regularly, as well as ensure their passengers wear seat belts, can also help to ensure more drivers are adhering to this lifesaving practice. ■



## CLAIMS CORNER

## CLAIMS CASE STUDY



### CASE 1

#### + FACTS

A delivery driver was distracted and rear-ended another vehicle, causing the driver to collide into an underpass support. Wrist sprains and acute back sprains were endured. The driver was able to return to work with restrictions.

**The driver was wearing a seat belt.**

#### + COST

Medical	\$16,000
Indemnity	\$32,000
Other Expenses	\$6,000
<b>Total</b>	<b>\$54,000</b>



### CASE 2

A driver was searching for his glasses when he rear-ended a tractor trailer. Multiple severe injuries were sustained during the collision, both physical and psychological. The driver was completely taken off work as the employer was not able to provide light duty modifications.

**The driver was not wearing a seat belt.**

Medical	\$638,000
Indemnity	\$94,000
Other Expenses	\$21,000
<b>Total</b>	<b>\$753,000</b>

As shown above, wearing a seat belt has a tremendous effect on the safety and well-being of individuals involved in a collision. Seat belt usage can also impact total risk costs by reducing medical, indemnity and other charges.