What’s inside?

- Properly staffing to identify drug & alcohol suspicion
- Technology to prevent rollover injuries
- Meals à la cab: Healthy recipes to prepare on the road

KNOCK OUT ANY ROUNDABOUT
Tips for navigating traffic circles in large vehicles
Happy spring! In this issue of *The Quill*, we talk about a growing trend in intersections: roundabouts. These one-way counterclockwise circles create fewer conflict points for potential incidents. The article on page 5 explains how to approach each roundabout you encounter.

This season’s OSHA spotlight is on various abrasive wheel machinery. Misuse of these items can cause serious injuries to workers. The article on page 3 provides the necessary guidelines before, during and after operating workshop pedestals and bench grinders.

Learn more about the safety resources that Protective Insurance Company can offer you in this issue. J.J. Keller, Ryder Fleet Products, Breg International and Lytx are all leaders in their industry that specialize in providing quality safety material. Read more about what they have to offer on page 11.

As always, if there are topics you would like to see covered in *The Quill*, please contact me at thequill@protectiveinsurance.com or 800-644-5501 x2692.

Yours in safety,

Dennis Shinault, CDS
Director of Loss Prevention & Safety Services

---

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 addressed in future issues? Send your feedback and ideas to 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.
Congratulations Boyle Transportation and Motor Carrier Service, LLC! | Best Companies to Drive For

We are proud that two of our insureds, Boyle Transportation and Motor Carrier Service, LLC, were ranked on the 2017 Top 20 Best Fleets to Drive For per the Truckload Carriers Association (TCA) and CarriersEdge.

Michael A. Lasko, Manager of Safety and Quality at Boyle Transportation, attributed the company’s success to stringent hiring policies and performance-based incentives that help to recruit and retain reliable, high quality professional drivers. By providing a valued compensation package, advanced technology equipment and having open communication with all areas of the business, Boyle has lived up to their driver-centric focus and belief that the driver is the company’s most valuable resource.

Boyle Transportation has made the TCA and CarriersEdge Best Fleets to Drive For list for the past three years and has been awarded the Department of Defense Military Surface Deployment and Distribution Command Quality Award five times.

Motor Carrier Service, LLC has achieved the Best Fleets to Drive For recognition for the seventh consecutive year, a record matched by only one other carrier in North America. Chief Operating Officer John E. Fritzius commented that the company is always implementing new strategies and technology to improve performance and driver satisfaction.

Motor Carrier Service has developed a driver scorecard that helps drivers understand their current performance level and encourages them to strive for a safety bonus. They also offer a $200 bonus for a clean DOT roadside inspection report. Motor Carrier Service has also developed a Liaison Team that gives drivers a voice to communicate directly with management. The company believes that happy drivers create happy customers.

Benefits provided by the company include immediate health insurance coverage, dental and vision insurance, company-paid life and short-term disability insurance, and a 401K retirement program with a company match. Motor Carrier Service is focused on creating a family work environment.

Alleged Medical Card Fraud

In December 2016, Dr. Anthony Lefteris, who operated out of a Petro Fuel Center in Atlanta, Ga., was arrested. Federal officials allege Lefteris cleared thousands of drivers’ medical certifications without doing the required tests. Upward of 6,000 drivers who received a medical certification from Dr. Lefteris will need to be re-examined and obtain a new medical certification by another examiner.

Those drivers who received medical certification from Dr. Lefteris will be notified via mail by the Federal Motor Carrier Safety Administration. Once contacted, drivers will have 30 days from the date posted on the letter to be examined and receive a new medical certification from an examiner in FMCSA’s National Registry of Certified Medical Examiners. The U.S. Department of Transportation and FMCSA intend to revoke all certificates issued by Dr. Lefteris to commercial vehicle operators within the past two years.

Although most drivers affected appear to be domiciled in Georgia, FMCSA reports drivers from 48 states are impacted. Drivers or carriers with questions can contact FMCSA via email at FMCSAmedical@dot.gov or by telephone at (202) 366-4001.

The U.S. Department of Transportation has removed Dr. Lefteris from the National Registry of Certified Examiners list as of Dec. 2, 2016.

Save the date for our annual Claims + Safety Seminar

Mark your calendar for the 2017 Claims + Safety Seminar on October 16 – 17, 2017, in Indianapolis, Ind. This two-day event provides attendees an opportunity to hear from industry experts on a variety of topics geared toward improving fleet operations. An optional OSHA 10-Hour General Industry Training course will follow on Oct. 17 – 18.
Workshop pedestal and bench grinders (abrasive wheel machinery) can cause serious injuries to workers if not properly maintained and operated. Hazards associated with the use of grinders include contact with the wheel, kickback of work piece and/or parts of work piece, wheel fracture, plus the fire and personal injury hazard caused by sparks. Injuries can include lacerations, contusions, skin abrasions, corneal abrasions, and tissue damage to hands, fingers, eyes, face, and other body parts. Hearing and lungs can also be damaged if proper protective equipment is not worn when required.

Employers are responsible for the safe use and maintenance of all tools in the workplace, including all grinding units. Following are some safety tips for the use and maintenance of pedestal and bench grinders.

**BEFORE OPERATION:**

- Pedestal and bench grinders must be securely fastened to the floor or workbench as required by OSHA. Periodically check to make sure all nuts, bolts and other fittings are properly tightened.
- Common violations are adjustments to tongue and tool/work rests.
  - The tool/work rest must be set to a maximum clearance between the rest and the wheel not to exceed 1/8 inch to prevent the work from slipping into the space between the two.
  - The tongue guard and wheel maximum clearance is not to exceed a 1/4 inch gap.
- Do not make any adjustments with the grinder running.
- Eye shields must permit clear vision of the part to be ground and still protect the operator from flying particles. If an eye shield is not present on the grinder, appropriate protective eyewear is required.
- The electrical cord and plug must be free of defects. Bare wires, cut insulation, missing ground plugs and electrical tape repairs are common OSHA violations.
- The grinding wheel RPM needs to be consistent with the established speed of the grinding machine motor. Always inspect the grinder for damage or disrepair. Do not use a cracked wheel or one that has been dropped or has become damaged. If any defects are observed, notify your supervisor and remove the grinder from service by attaching a lockout/tagout device. Do not use a grinding wheel that has received a blow, especially to the side of the wheel. It can shatter.
- Always wear appropriate clothing. Do not wear loose clothing, ties or jewelry (including watches and rings) since these, as well as rags, can be caught in moving parts and cause injury. To prevent fire, there are to be no combustible items behind and/or especially near the grinder, including the floor. Stray sparks can go anywhere. Wear proper personal protective equipment, including safety glasses, goggles or a face mask, ear protection and a breathing mask if fumes may be produced. If you have long hair, wear a protective hair covering.
**DURING OPERATION:**

- Keep visitors away from the work area. During use, make sure other persons are not directly behind or in front of the grinder.

- **DO NOT** grind near or let sparks fly onto electrical equipment, or near any flammable or combustible products such as gasoline and aerosol cans.

- Grind materials that are designed for that specific wheel only. Do not grind magnesium or aluminum since a fire or explosion may occur. Stand to one side of the grinding wheel at start up until the motor reaches full speed. Do not stand directly in front of it during start up, in case debris is lodged in the wheel or the wheel shatters. Never start the grinder with a work piece against the grinding wheel.

- Always allow a new wheel to run for a few minutes at full speed before using it.

- Only apply the work piece to the face of the grinding wheel. Do not grind on the side of the wheel as this can cause it to shatter and end guards are required to be in place.

- Bring work into contact with the grinding wheel slowly and smoothly without bumping.

- Apply gradual pressure to allow the wheel to warm up evenly. Use only the pressure required to grind, depending upon the hardness of the material and wheel itself. Never apply excessive pressure to the wheel to prevent wheel shatter and slippage.

- Keep hands and fingers at least two inches from the rotating grinding wheel, especially when grinding small pieces.

- Move the work back and forth across the face of the wheel to prevent grooves from forming.

- Do not apply coolant water or oils to the grinding wheel unless it is specifically designed for it.

- Avoid distractions when operating the grinder. Complete the process and switch off before looking away.

**AFTER OPERATION:**

- Never leave the grinder until the grinding wheel has come to a complete stop.

For additional information, refer to ANSI B7.1 safety code for safe use and operation of abrasive wheels and OSHA Regulation 29 CFR, 1910.215 on abrasive wheel machinery. Also, refer to the above diagram of a grinding unit, which illustrates the proper adjustment of guards and the work rest.

If you have any questions regarding the safe use and maintenance of grinding wheels in your workplace, please feel free to contact Dennis Shinault, Director of Loss Prevention & Safety Services, or your assigned Loss Prevention Specialist. ■
Roundabouts move traffic one-way in a counterclockwise direction, at slower speeds and create fewer conflict points for potential incidents. Although some motorists may be perplexed when approaching a roundabout, many of the same general rules apply when negotiating a roundabout as other types of intersections.

When approaching a roundabout, drivers should slow their speed, pay attention to signs and lane markings, and then select the appropriate lane for the direction they wish to travel. Traffic should yield to pedestrians and bicyclists, as well as traffic on the left that is already in the roundabout. Drivers should only enter a roundabout when there is a safe gap in traffic, then maintain a reduced speed while within the roundabout. As drivers approach their exit, the right signal should be activated to signal the exit they will be utilizing, while making sure to continue to yield to pedestrians and bicyclists.

In a paper published by the American Transportation Research Institute (ATRI) in 2012, the approach, the circular roadway and the departure were examined for problems that may afflict drivers of large vehicles such as tractor-trailers, buses and straight trucks. Of the three rankings, the circular roadway represented 56% of the potential for “serious problems” as compared to 30% for the approach and 29% for the departure. As roundabouts become more common, companies should include safe navigation of roundabouts in their initial and continued safe-driver training.
Drivers of large vehicles need to take additional steps to ensure safe navigation through roundabouts. Most importantly, drivers of large vehicles are expected to stay in their designated lane when approaching a roundabout. There will be times when a tractor-trailer may track into other lanes and the driver must utilize all available space. The driver of any large vehicle may have to utilize the truck apron, which is the paved area on the inside of the roundabout that was intentionally engineered into the design to be used by large vehicles when off-tracking.

When making a right turn, drivers of large vehicles may need more space than what is provided in the designated lane of travel. In this situation, drivers must be alert to surrounding traffic, pedestrians and bicycles as they enter the roundabout. Once committed to the roundabout, drivers must maintain awareness of their surroundings and proceed with caution until the roundabout has been negotiated.

Prior to entering a roundabout, drivers should select the lane that allows them to keep traffic on the “sight side” of the vehicle, if possible, while permitting them to exit the roundabout where they need to. The driver should check for surrounding obstacles and, when clear, enter the roundabout. The driver must keep in mind that the trailer, or rear of an extended large vehicle, may off-track onto the truck apron. Drivers should continually monitor their mirrors until they are clear of the roundabout.

Continued on next page >>
Drivers needing to make a through movement, or continue on their current direction of travel, should select the lane that allows them to keep traffic on the left side of their vehicle. Drivers should continually check for surrounding traffic, utilize their mirrors and proceed with caution until they have cleared the roundabout.

As roundabouts continue to become more common throughout the United States, drivers of large vehicles will find themselves navigating them more often. Always be prepared for other drivers to make mistakes in a roundabout. They can happen quickly and without intention. When driving a commercial vehicle, other motorists may unknowingly not give you the extra room that you need, especially if they are not expecting your vehicle to off-track into their lane. To help avoid incidents associated with roundabouts, companies should cover safe navigation of roundabouts in initial and ongoing driver training. Drivers who are well-trained in the safe navigation of roundabouts will be able to do their part in helping to keep our roadways incident-free.

“Roundabouts move traffic one-way in a counterclockwise direction, at slower speeds and create fewer conflict points for potential incidents.”
Well-trained supervisors help you achieve your safety objectives while maintaining program integrity and effectiveness. This in turn reduces your program costs. During discussions with motor carriers regarding their Alcohol and Substance Abuse program, a frequent oversight realized is that there may not be enough trained driver supervisors for Reasonable Suspicion Identification as required in FMCSR §382.307.

To meet the regulations, only one qualified supervisor is required to witness the conduct of the driver; however, it is a best business practice to have at least two properly trained and qualified supervisors witness the conduct on each shift where drivers are supervised. Having multiple trained supervisors per shift provides several advantages:

• It helps prevent accusations of harassment
• Justification to require the test is more valid when multiple individuals witness and document the suspicion
• If there is trouble, it helps to have someone assist you
• If a supervisor is absent that shift, then there is at least one supervisor present to do the job

The complete Reasonable Suspicion regulations can be found in FMCSR §382.307, as well as official Guidance. The FMCSA website also has a detailed PDF for your reference. Type in Implementation Guidelines for Alcohol and Drug Regulations in the FMCSA website’s search bar and click on the PDF link.

Training for supervisors is covered in FMCSR §382.603. The training enables supervisors to determine whether reasonable suspicion exists to require a driver to undergo testing. It must include at least 60 minutes on alcohol misuse and 60 minutes on controlled substances use. Recurrent training is not required, but it is an industry best practice to refresh their knowledge and documentation every few years. Motor carriers often also forget to train new supervisors as they are hired. Maintain all documentation of the training and training materials.
Meals à la Cab

Eating healthy on the road is a challenge. The ever-present temptation of neon signs and grab-and-go grub is hard to resist... But what if you had a home-cooked meal brewing in the back of your cab? Good news! Healthy substitutes to fast food aren’t out of reach! Items like chili, chicken and even pot roast can be cooking while you stay focused on the road.

There are appliances like slow cookers, hot plates and electric roasters that are specifically designed for trucks. However, you must ensure they are secured to prevent them from moving or falling. It is not recommended that these devices be used while in motion.

The following recipes are healthy and feature just a few easy-to-find ingredients that make for a delicious meal. Try any of these recipes and come up with more healthy concoctions of your own!
Chili

1 chopped onion
1 can (28 oz.) diced tomatoes, undrained
1 can (16 oz.) chili beans, undrained
1 can (15 oz.) tomato sauce
2 tablespoons of chili powder
½ teaspoon salt
½ teaspoon pepper
Optional: 2 lb. cooked lean ground turkey

Add all ingredients to slow cooker and cook on low setting for 6 – 8 hours.

Chicken & Asparagus

1 boneless, skinless chicken breast
Salt and pepper, to taste
½ lb. trimmed asparagus
1 tablespoon olive oil

Sprinkle chicken with salt and pepper and place onto hot plate. Cook chicken until tender and no longer pink (180 degrees F). On separate skillet while chicken is cooking, add olive oil and cook asparagus for 10 minutes, turning frequently.

Pot Roast

6 – 8 lbs. chuck roast
Baby carrots
6 potatoes peeled and quartered
2 cups beef broth
1 tablespoon salt (or to taste)
1 teaspoon pepper

Preheat electric roaster to 300 degrees. Place roast, vegetables and broth into pan, sprinkle with salt and pepper. Cover and cook for 3 – 4 hours or until tender.
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 occasional series, we will highlight some of the loss prevention and safety programs available to Protective customers.

**J.J. KELLER**

**VIDEO TRAINING ON DEMAND & SAFETY AND COMPLIANCE PRODUCTS**

J.J. Keller is a reputable company that provides quality resources to customers. Their assistance with managing risk and compliance is invaluable to all users. Protective offers video Training on Demand from J.J. Keller. There are over 100 videos in categories including Driver/Department of Transportation, Hazardous Materials, Construction, Workplace Safety and Human Resources. These videos will allow employees to learn safe practices for their specific industries, which will ultimately reduce losses and control costs.

J.J. Keller offers Protective customers 10% off safety and regulatory compliance products including signs, forms, log books, posters, wall charts, books and more. To receive access to Training on Demand or the exclusive online store for Protective customers, contact the Loss Prevention & Safety Services Department at **(800) 644-5501 x7341** or lossprevention@protectiveinsurance.com.
**BREG INTERNATIONAL**

**VEHICLE SPILL KITS**

Reduce the potential cost and liability of accidental spills by keeping a spill kit in every vehicle you run. As a Protective policyholder, you can order spill kits from Breg International for a discounted price. Breg offers four lines of kits designed to absorb various types of spills.

To order, call Breg International at (800) 433-1013 and identify yourself as a Protective Insurance Company policyholder.

**RYDER FLEET PRODUCTS**

**SAFETY PRODUCTS, COMPLIANCE SERVICES & TRAINING**

Collaborating with Ryder Fleet Products allows us to offer our customers up to 18% off retail price for products ordered from their site. Ryder Fleet Products offers fast and easy access to a full range of safety products, compliance services and training. They provide solutions to help you operate safely and remain in compliance, whether you run vehicles, manage warehouses, hire drivers or maintain your own fleet.

**ACCOUNT SET UP INSTRUCTIONS**

To participate in the discount program, you need to set up an account on the site.

1. Log onto [www.rydersafetyservices.com](http://www.rydersafetyservices.com)
2. At the top of the page, select “Register”
3. Complete all required information. It is recommended to use company information rather than personal information.
4. Toward the bottom of the page, there is a section “How did you hear about us?” Select “Corporate Account.”
5. Where it says “Please specify,” enter Protective Insurance Company
6. Agree to the terms and conditions
7. Select “Register”

This will bring you to a welcome page. All account registrations are manually validated. Please allow a minimum of one hour during normal business hours for your discounted pricing to be applied to your new account registration.

**LYTX DRIVECAM™**

**VIDEO-BASED DRIVER SAFETY TECHNOLOGY**

Lytx’s industry-leading DriveCam™ Program offers impeccable insights into driving behaviors. The DriveCam™ program is a video-based driver safety program that harnesses the power of video, predictive analytics and a cloud-based platform to help improve driver safety, exonerate drivers from false claims and significantly reduce collisions and related costs.

Protective insureds who enroll in the DriveCam™ Program will receive preferred pricing for the monthly cost of the program. To learn more, please contact Megan Hails at (858) 380-3076 or mhails@lytx.com.

Disclaimer of Endorsement: Reference herein to any trademark, commercial product, or company name is intended for explicit description only and does not constitute or imply an endorsement, inducement, recommendation, or encouragement by Baldwin & Lyons, Inc. and/or its subsidiaries, including Protective Insurance Company and Sagamore Insurance Company (“Baldwin & Lyons”). Statements expressed herein do not necessarily state or reflect those of Baldwin & Lyons. Under no circumstances, including negligence, shall Baldwin & Lyons be liable for any direct, indirect, incidental, special, punitive, or consequential damages that may result from the use of any commercial product reference herein. BALDWIN & LYONS MAKES NO REPRESENTATION OR WARRANTY, EITHER EXPRESS OR IMPLIED, CONCERNING THE QUALITY OR PERFORMANCE OF ANY COMMERCIAL PRODUCT REFERENCED HEREIN.
Rollovers are one of the most deadly incidents that a driver and motor carrier can experience. To help your fleet prevent these injuries, we asked our partners at IMMI, an industry leader in the design, testing and manufacturing of advanced safety systems, to highlight their RollTek advanced side-roll airbag protection system.

RollTek® is an advanced side-roll airbag protection system invented by IMMI® to help protect the driver and/or passenger in a rollover event. RollTek combines side airbag protection with the latest advances in seat belt technology. Custom engineered for each truck model (and available for fire apparatus and ambulances), RollTek is designed to work in the blink of an eye, deploying within a quarter of a second to significantly reduce the potential for serious injury or death.

Here’s how it works. The RollTek sensor monitors the truck’s position, and when a rollover is detected, up to three RollTek components are deployed per seating position:

- Seat pretensioners keep the driver or front seat passenger securely in their seats
- Suspension seats lower to increase survivable space in the cab
- Side airbags deploy to cushion the head and neck

By helping reduce the severity of personal injuries that occur in rollovers, RollTek can dramatically improve the human toll of accidents, as well as make a significant impact on a fleet’s bottom line.

“I don’t know how you put a price on a driver’s life,” Brent Bergevin, Transportation Director of Gemini Motor Transport, said when talking about their choice to include RollTek on every truck in their fleet. “It’s a huge comfort to me knowing that every day—and we’re driving well over a million miles a week—that our drivers have that extra layer of safety.”

Gemini Motor Transport is easily recognized as a division of the popular Love’s Travel Centers by their bright yellow trucks seen every day on roads across the country. But it is their unprecedented commitment to driver safety that has Gemini leading the way in an industry that is bottom line driven.

Reiff Simmons, an 18-year veteran in the trucking industry and a Regional Manager at Gemini, admits he had never heard of RollTek before joining the company,
but then he saw it in action. “First impression was wow. Definitely get a wow factor when you see an accident of that magnitude and then know that our driver walked away without a scratch. I mean literally without a scratch on him.”

Gemini has experienced firsthand the difference RollTek can make for drivers in a rollover, and they willingly share those experiences with other fleets looking to improve safety as well.

“To know that I personally had a driver walk out of an accident says a lot for Gemini and for RollTek,” Simmons said. “One of the best investments Gemini has made for their drivers’ safety.”

Gemini was on hand in May of 2016 when IMMI held a one-of-a-kind rollover event for industry experts and national media to demonstrate the life-saving difference RollTek can make during a rollover. Watch videos of RollTek in action by going to www.youtube.com/user/IMMINET1.

To learn more about RollTek, visit RollTek.com.

---

**CLAIMS CASE STUDY**

**THE FACTS**

A driver was driving at highway speeds while passing another vehicle. The driver was unaware of oncoming traffic and overcorrected to avoid a head-on collision; as a result, the vehicle completed a hard roll. The vehicle had the minimum amount of safety equipment on board. The driver suffered severe injuries to the spine, collar bone, ribs, lungs, one arm and a leg. The injuries required multiple surgeries and inpatient rehab care. It will be more than one year before the driver recovers and the driver will likely be permanently impaired.

**THE COST**

<table>
<thead>
<tr>
<th>Initial reserving (as of three months)</th>
<th>$382,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anticipated amount paid after claim closes</td>
<td><strong>Excess of $500,000</strong></td>
</tr>
</tbody>
</table>

Many factors could have changed the outcome of this claim. For example, had the truck been equipped with a side-roll airbag protection system, it is possible many of the driver’s injuries could have been significantly less severe or potentially avoided altogether. In addition to the injuries, this claim will also have a significant impact on the motor carrier’s future experience mod, which will influence their premiums.
In January, Daily Express held their 50th Annual Safety Awards Banquet. This year they had a picnic theme where drivers and workers could wear picnic and outdoor attire.

Over the years, Daily Express has inducted 187 drivers into their Million Mile Club with one new driver being inducted this year. Their Two Million Mile Club has 31 members which includes three new inductees this year. To be eligible for these awards, a driver must have traveled all of those miles without being involved in a preventable collision and all miles must be with Daily Express.

In addition, Daily Express inducted one new member into the Daily Hall of Fame. To be eligible for this prestigious honor, a driver must have 25 years of safe driving, must be a member of the Million Mile Club, must have at least two letters of commendation from customers or motorists, must have demonstrated distinguished service and honorable conduct as a professional driver, and must be actively leased to Daily Express.

Awards of this magnitude are typical at Daily Express, which demonstrates the dedication to safety held by their drivers, office staff and management. This dedication is amplified by the high amount of over-length, over-height, over-width, and over-weight commodities they transport throughout the U.S.