

SHIELD

a quarterly publication from Protective Insurance

Pre-Trip Inspection
Guidelines

Your Company's
Safety Culture

Safety Committees

What to look out for in
**HIGHWAY
WORK ZONES**

SPRING 2018

 **PROTECTIVE**
INSURANCE

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After reading this issue of **Shield**, 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 shield@protectiveinsurance.com.



You can view every past issue of *Shield/The Quill* online at protectiveinsurance.com/shield-archive. To request additional hard copies of a particular issue, email your name, company name and address to shield@protectiveinsurance.com.



Save the Date for Claims + Safety Seminar 2018!

We are excited to bring you another Claims + Safety Seminar this year, with an engaging and impactful lineup of speakers who will be delivering their knowledge relating to safety, insurance and risk management to you. An optional 10-hour OSHA General Industry Training Course will be offered before the seminar on October 2 – 3.



This year's event will be held at the **Indianapolis Marriott North from October 3 – 4.**



More information and registration to come soon!

SAFETY COMMITTEES:

safety's best resource

There are a few key elements to establishing a true safety culture in your company.

FIRST and foremost, safety should begin at the top as a personal value for everyone in the company. **SECONDLY**, operations management, which consists of all management at the terminal and corporate levels alike, should have ownership in the safety process and be completely involved by participating in and fully supporting the safety program. The **THIRD** key factor, which is often left out of the safety formula, is an empowered and engaged Safety Committee.

Safety Committees serve many purposes other than having regular meetings. They are important in reviewing safety concerns brought by workers and customers. Safety activities should incorporate individuals from the committee who can provide more insight into the job being performed and how it can be done safely. Regular facility inspections, including equipment, are necessary to ensure workplace hazards do not exist and equipment operates safely. Safety Committees can be assigned responsibilities as part of the inspection process and encouraged to report unsafe conditions identified.

The makeup of a Safety Committee is nearly as important as the day-to-day functions it

performs. Each work group/area should be represented in order to have critical input from all operations when items are discussed. The individuals who represent a work group/area can take the message to their peers/workers in a way which makes sense to that particular operation. An example of a well-rounded committee would include operations, human resources, dispatch, finance, facility maintenance, vehicle maintenance and, of course, the Safety Department. Safety Committee members should be selected on the basis of their ability to demonstrate safe working habits, their willingness to participate in the process, and availability to perform tasks necessary within their work group.

Safety Committee setup will vary based on company size. For small to medium sized companies between 5 – 200 workers, roughly 10 percent of the work group should be represented in the committee. Larger companies with more than 200 workers should have a representative for each work area at the minimum. In addition, within each department or work area, a subcommittee can be formed to address concerns specific to that group. The representative(s) from that subcommittee can then bring those concerns to the main Safety Committee. In this way, concerns and activities from all work groups can be addressed in the same forum. Workers should all know who the representative from their group is and should

feel comfortable to bring safety concerns to the attention of the committee. Management should always be present to ensure the committee stays on-task and the meetings do not turn into a complaint session between departments.

In order to maintain a common focus, many companies provide some basic training to committee members to streamline their activities. First, members should have a basic understanding of the company safety program in terms of what is and is not acceptable. There should also be information available to determine root causes for all types of losses encountered. Members can be part of a review team after an accident or injury, to determine what preventative actions can be taken with the work group after such a loss. Various activities should be developed by committee members to impact the root cause and prevent a similar incident from occurring.

Another best practice is to train members on how to conduct behavior-based observations, which focus on the most common and severe root causes from the injury/accident trend analysis. These observations should not include discipline, but can include mentoring opportunities based on acceptable behaviors within the company. Giving the committee members knowledge of basic principles will empower them to make a difference in the reduction of unsafe conditions or behaviors, and improve the overall safety culture in the

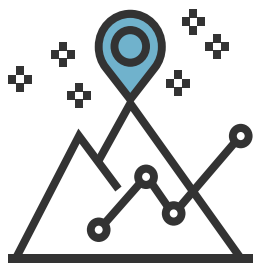
organization.

Your Safety Committee should hold regular meetings to maintain communication between departments and continually keep safety at the forefront of all work functions. A best practice would be to meet monthly (or quarterly at the minimum) to discuss issues such as:

- + Accident/injury review
- + Volume increase/decrease
- + Audits
- + Assignment of injury/accident prevention activities for each group
- + Follow-up on abatement of regular facility or equipment inspection items
- + Safety concerns brought about by any worker or the general public

More regular or unscheduled meetings should occur when a condition warrants it. The committee can also be an extension of the normal communication between departments and operations managers to ensure that safety is first in everything done within your organization.

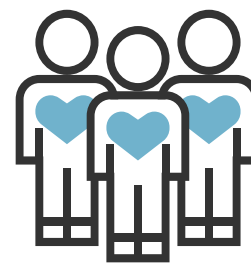
The committee should be one of the most influential resources in your company. Participation from all work areas, support from the management team, regular meetings, engagement in the safety process, and empowerment to make necessary changes are all keys to the success of the Safety Committee and the overall safety culture of your organization. ■



01.
SAFETY SHOULD
BEGIN AT THE
TOP



02.
PARTICIPATION
AND FULL
SUPPORT



03.
ENGAGED
SAFETY
COMMITTEE

Pre-Trip Inspection Guidelines

While most of the time it is tempting to get a voyage underway as quickly as possible, don't underestimate the importance of a pre-trip inspection. Taking the time to inspect and analyze your vehicle before driving can help you identify any initial red flags and preserve the longevity of your vehicle. Additionally, it will help ensure your most important asset—your employees—are safe on the road and driving a reliable vehicle. This inspection can be the difference between

millions of dollars in unanticipated expenses from the results of claims, accidents and injuries versus a clean balance sheet.

The following are sample guidelines that can be used to conduct a step-by-step pre-trip inspection of your commercial motor vehicle. Chock blocks should be utilized to prevent the truck from moving inadvertently during the inspection.

(continued on page 5)

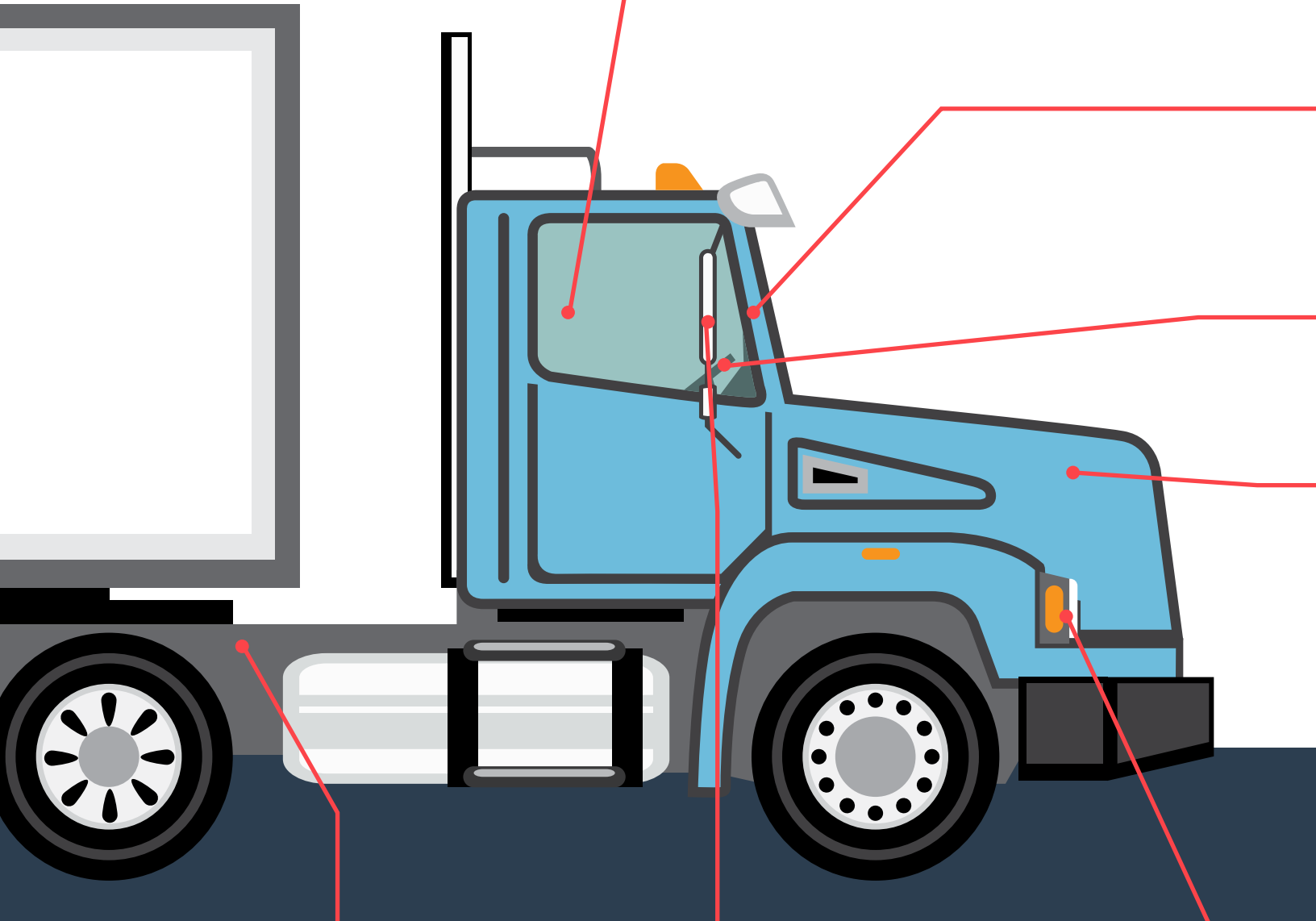


Carry at least the following items with you during your inspection:

1. Flashlight to see in dark or shaded areas
2. Clean rag to wipe off light lenses and reflective tape
3. Air gauge to check tire pressure
4. Ruler to measure brake travel

Check the vehicle's general condition. Start about 20 feet away from the truck to view the entire truck. Check underneath for any puddles or pools of oil and other vehicle fluids. Also look for any visible damage to the truck and for anything that may be hanging or dragging underneath.

Make sure all emergency devices are in the vehicle as specified in the FMCSR, Section 393.95, including a properly rated and maintained fire extinguisher and warning devices to use for emergency stops. Start the engine and check for any unusual smells and noises. Watch for fluid leaks as well.



Check coupling devices, including a visual inspection of the king pin jaws to make sure they are properly locked. Look for "high hitching" and any cracks in the fifth wheel assembly and frame.

Check mirrors for proper adjustment, cleanliness and securement.

Check all gauges to make sure they are functioning properly.

Review the vehicle inspection report that was completed at the end of the last trip. If any defects were reported on that inspection report, make sure the defects are corrected before signing the report and beginning the trip.

Activate windshield wipers to check for proper operation. Also, check for any worn or damaged wiper blades and that the windshield washer reservoir is full.

Inspect the steering system. Check for loose play and look for broken parts.

Check under the hood for worn belts, leaking fluids, cracked wires, etc.

Activate horns to make sure they work properly.

Check all lights for proper operation, including headlights, taillights, brake lights, directional lights and warning lights.

Want more resources?

Check out our Pre-Trip Inspection Guidelines Safety Solutions card, available via request for your drivers through our Resource Library at

www.protectiveinsurance.com/resource-library.

Search for "Pre-Trip Inspection Guidelines."

You can also watch our Vehicle and Driver Pre-Trip Inspections video at

www.protectiveinsurance.com/safety-solutions.

NOTE: This article is not to be considered all-inclusive for vehicle inspections. Refer to company policies, procedures and forms for complete compliance.

YOUR COMPANY'S SAFETY CULTURE

YOUR JOB AFFECTS SAFETY & SAFETY AFFECTS YOUR JOB



Springtime usually marks when trucking companies have their primary driver safety meetings, reviewing crash statistics and emerging trends with key guidance to prevent recurrence. Oftentimes, this is also the time of the year when safety awards and special presentations are given to those who are crash and violation-free.

Awards signify that drivers have properly performed the way your safety program intended. However, it's always important to ask yourself the following: Could my results have been better? Why didn't more drivers receive awards?

To answer this question, we must consider our safety culture. All companies, regardless of their size, profitability, customer base, traffic lanes, and sophist

ication, have a safety culture. Some safety cultures are the finest they can be because everyone in the company realizes how their job affects safety and how safety affects their job. On the other side of the safety culture spectrum are companies that do not meet their safety goals. They too may conduct loss analytics, driver training and driver recognition, but their results are less than hoped because their lack of a safety culture *is* their safety culture.

Drivers are the end result of safety programs. However, regardless of how finely structured your safety programs are, if the company safety culture is not properly fully-focused on safety, losses will still occur. In addition to conducting regular driver safety meetings, consider taking your safety meetings to a higher

level by providing specialized safety training to your non-driving personnel. This includes workers that have regular direct driver contact such as recruiting, safety, dispatch, and load planners, to workers with limited to no driver contact which can include executive management, maintenance, accounting/payroll, administration, and even the sales department. These personnel can create certain motivations, behavior, and/or distractions, causing drivers to operate unsafely or take risks they may not necessarily take on their own.

**ALWAYS REMEMBER—THERE
IS NO SINGLE SOLUTION
TO PREVENTING LOSSES,
BECAUSE IT COMES FROM
MULTIPLE STRATEGIES
WORKING TOGETHER.**

After a crash, most companies conduct a post-collision interview with the driver to determine the facts. However, that is where it stops. A complete root cause analysis must be conducted to determine the underlying factors that led up to the driver's motivation to perform the unsafe acts. Is it because of a lack of training, fatigue due to an overly aggressive dispatcher forcing the driver to operate without proper rest, unsafe traffic lanes, or customer demands? This is where the company must have big shoulders and accept responsibility where the accountability initially lies. It is very true that the driver is the one ultimately responsible for the safe operation of the truck, but does the root cause analysis demonstrate weaknesses in areas that negatively affect driver safety, such as management processes?

Process management is commonly identified

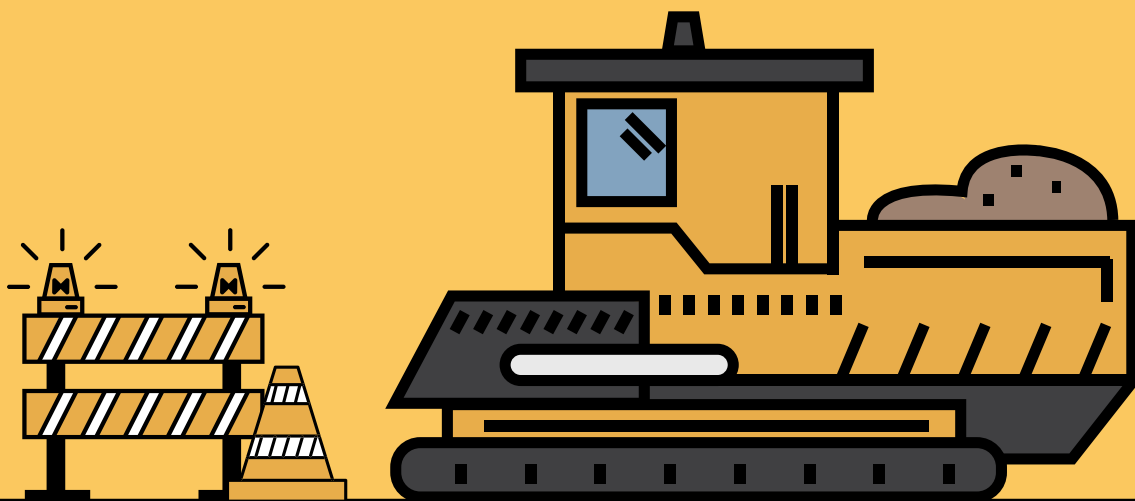
as a fault during a thorough root cause analysis and is typically overlooked because the driver is too easy to blame as being the sole person responsible for the collision. Develop the non-driver safety meetings to help them understand how their lack of attention to safety considerations at all levels can be the catalyst that leads up to the driver collision. Develop measurable matrixes to help hold them accountable. Understanding their part in accountability will also enable them to better understand safety concepts. This safety training, especially at the beginning, needs to be regular, monitored and modified to be complete. It should also be a major topic in new worker orientation. Have these individuals attend your driver safety meetings so they can learn the challenges a driver faces every day.

The job of Safety Director is not limited to working with just drivers to prevent crashes and to keep workers off the OSHA 300 log—their responsibility is to direct safety for the entire company. When all company personnel understand how losses occur and how they can participate in reducing unsafe exposures, the company safety culture is taken to the beginning of the next of many levels. A safety culture is not an end result; it is a serious journey taken one step at a time with everyone accepting accountability for how they influence it. The Safety Department has an extremely difficult task. Directing safety to the entire company will in itself provide the Safety Department with a full line of Safety Managers. Take advantage of and leverage everyone's thoughts and perceptions on safety issues in the company. Collectively, even small ideas lead to a solution.

And always remember—there is no single solution to preventing losses, because it comes from multiple strategies working together. ■



HIGHWAY WORK ZONES: WHAT TO LOOK OUT FOR



Highway work zones can be very dangerous for motorists, who must navigate a complex array of signs, barrels and lane changes in a relatively short amount of time on a road where people are typically accustomed to driving fast.

It is important to follow several best practices when driving on highway work zones to maintain safety for yourself, fellow motorists, and the workers who build, repair and maintain our streets, bridges and highways.

To the right are five key areas to watch for when you are driving in a work zone.



1. ADVANCE WARNING AREA

The advance warning area tells drivers what to expect ahead and relays upcoming conditions.

- Reduce your speed
- Increase your following distance
- Safely change or prepare to change lanes
- Watch for slow or stopped traffic



Most major work zone collisions occur in the first two areas



2. TRANSITION AREA

The transition area is used to physically channel the traffic into the correct flow or a new area to travel.

- Continue to reduce speed to current posting or lower, depending on worker presence and traffic conditions
- Continue safe following distance
- Complete the merge with proper techniques, including mirror checks, use of turn signals and alertness to your surroundings



3. BUFFER AREA

The buffer area is the non-work zone between the transition area and the work zone area.

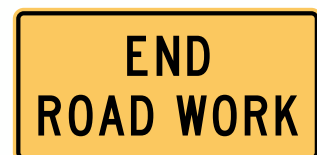
- Workers, vehicles and equipment may be staged in this area
- Stay alert and be aware of potential and sudden movement of these vehicles and equipment onto or near your travel area



4. WORK AREA

The work area is the actual area of construction and the reason for your increased alertness, decreased speed and increased following distance.

- Aim high in your line of sight to get the big picture
- Keep your eyes moving to be aware of changes in front of, next to and behind you
- Avoid changing lanes and maintain or further reduce your speed
- Expect the unexpected and do not tailgate



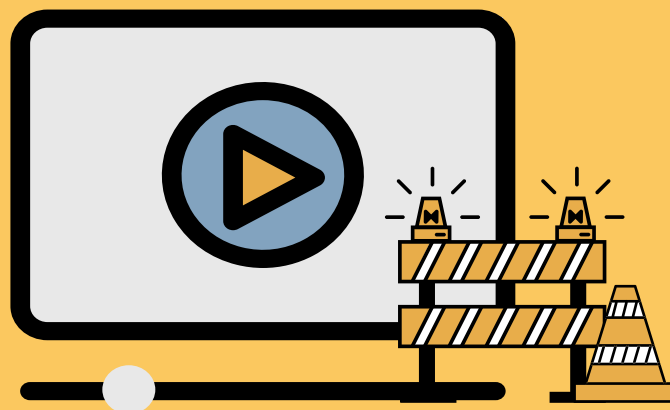
5. TERMINATION AREA

The termination area is designed to provide a short distance for traffic to clear the work area and resume a normal traffic pattern.

- Signal your intention to change lanes
- Check your mirrors and look over your shoulder at your blind spot before moving over
- Ensure that vehicles behind you are a safe distance from your equipment before merging



INTERESTED IN A FULL-SIZE POSTER or convenient Safety Solutions card of these guidelines? Request these items from the Protective resource library at protectiveinsurance.com/resource-library. Search for “Highway Work Zones.”



TRAIN YOUR DRIVERS
with our 2-minute video “Driving Safely Through Highway Work Zones” at protectiveinsurance.com/safety-solutions.

Online



Online training provides multiple benefits—it's convenient, easily accessible and can be referred to over and over again to reinforce and reiterate lessons learned. Protective has several solutions and partnerships for those seeking first-rate online training for their drivers and employees. Read more about them below!

Impact Solutions

Every fleet owner and safety director has training and retaining quality drivers at the top of their mind. With Impact Solutions, you can bring the most comprehensive training and development plan in the industry to your drivers. The Impact Solutions plan consists of four stages: pre-orientation, post-orientation, ongoing development and corrective action, resulting in a highly comprehensive approach that will ensure your drivers are well-equipped to handle whatever comes their way on the road safely and effectively.

Impact Solutions Founder and President Kelly Anderson has over 30 years of experience in the transportation industry spanning a myriad of roles, from driver all the way up to Safety Manager for a 1,720 truck fleet. He founded Impact Solutions to share his knowledge in recruiting and retaining drivers through seminars, webcasts, custom training and internet training.

We are pleased to offer the Impact program at a discount to our customers. Please contact the Impact Solutions team at info@impactsolutions.co for access.

J.J. Keller Online Training

As the nation's leading provider of regulatory, safety and compliance solutions, including training on DOT and OSHA workplace issues, J. J. Keller & Associates, Inc. helps more than 600,000 customers heighten their focus on safety. Protective offers the J. J. Keller® Training on Demand™ learning management system, with access to over 100 videos in categories including Driver/Department of Transportation, Hazardous Materials, Construction, Workplace Safety and Human Resources.

Safety Solutions Videos

Created by Protective, our Safety Solutions videos series span safety topics and issues that we see the most while out in the field analyzing our customers' safety operations. You can find instructional, easy-to-follow videos on a variety of topics, including preventing slips & falls, driving safely through highway work zones, avoiding low clearance collisions, distracted driving and more. All videos are easily accessible on the Loss Prevention & Safety Services section of the Protective website at protectiveinsurance.com/safety-solutions.

SPOTLIGHT ON SAFETY RESOURCES



At Protective, we are always interested in partnering with innovative vendors that share our commitment to keeping drivers and fleets safe. The following vendors provide high-quality products and services that have helped many of our customers improve their safety operations. Check them out below!

RMS

Based in Indianapolis, RMS is a full-service safety consulting firm with three divisions of safety professionals: construction, general industry and ergonomics. RMS provides industry-leading consulting in staffing, recruiting, training, audits and programs to a nationwide customer base. With a vested interest in loss prevention—not just compliance—RMS is dedicated to helping you take your safety programs to the next level. Services are customized for each individual customers' specific safety needs, with interactive hands-on training to help employees truly master new safety concepts.

For more information or to contact RMS, visit <http://rms-safety.com> and mention Protective Insurance Company.



SAFETYBOX

Protective Insurance is proud to offer discounted rates on Idelic Safety Suite -- a safety, compliance and risk management software for the transportation, insurance and warehousing industries. Idelic Safety Suite was developed by PITT OHIO, a Protective customer and transportation solutions provider with one of the highest rated safety departments in the industry.

Idelic has since taken the software and infused the most cutting edge technology in the industry, adding advanced Machine Learning (ML) algorithms that can predict 90% of drivers that will get into accidents. This innovative software helps you ensure that your drivers are safe, compliant and well-trained while on the road.

Idelic Safety Suite also integrates all of your existing databases and 3rd party systems into one secure location. This provides a comprehensive 360 degree view of your drivers and helps to create unprecedented workflow efficiencies and cost savings. All of your data is organized within easy-to-use modules, making the process of generating and running powerful reports fast and simple.

For more information about Idelic, contact **(985) 438-2497** and be sure to mention Protective Insurance Company.



SUPERVISION

If a serious violation or license suspension happens between MVR pulls, you could be putting your company at risk. SuperVision lets you monitor your employee's driving records on a continuous, ongoing basis.

SuperVision alerts you when a driver's license is expired, suspended, revoked or cancelled, regardless of whether a license is suspended for a moving violation or a non-moving violation like unpaid child support, failure to appear or unpaid parking tickets.

With SuperVision, you will receive email alerts about any moving violations, suspensions or revocations on your driver roster. Take advantage of automated MVR ordering and a convenient web-based application that provides instant access from your desktop, laptop or tablet.

No other fleet monitoring service provides faster updates or covers more of the country. Visit **esupervision.com/get-started**. Complete all fields and list "Protective Insurance Company" as the referral code to receive special pricing.



Daily Express Holds *51st Annual* Safety Awards Banquet

Longtime Protective customer Daily Express, a leading heavy haul and special equipment carrier, held its annual Safety Awards banquet in January 2018.

The banquet, which celebrates Daily Express employees' commitment to safe driving, recognized over 181 drivers, including several who had been with the company for over 40 years.

Daily Express inducted three new members to its Daily Million Mile Club. In order to be eligible for membership, a driver must have traveled for 1,000,000 miles without being involved in a preventable accident with Daily Express. Over the years, 188 drivers have been recognized with this special accolade.

Protective commends Daily Express for its remarkable number of drivers with outstanding safety records.



Mike Meyer (L) and Frank Mitzen (R) receive their Hall of Fame rings from Mark Eyer (center), VP of Operations



Million Mile Award recipient Roland Adams



2017 Contractor of the Year Ron Buckley



2017 Company Driver of the Year recipient Fred Thompson



Andy Seipel (R) receives his 46-year safe driving award from Todd Long, President & CEO of Daily Express