

SHIELD

a quarterly publication from Protective Insurance

Address Heat Stress

**Truckers Against Trafficking:
Fighting Modern Day Slavery**

**The Deadliness of
Complacency**

THE MOST DANGEROUS HIGHWAYS IN AMERICA

SUMMER 2018

 **PROTECTIVE
INSURANCE**

- **News & Notes**
Pg. 1
- **OSHA Overview: Address Heat Stress**
Pg. 3
- **Truckers Against Trafficking: Fighting Modern Day Slavery**
Pg. 6
- **The Most Dangerous Highways in America**
Pg. 9
- **Protective Insurance's A+ Rating Reaffirmed by A.M. Best**
Pg. 13
- **The Deadliness of Complacency**
Pg. 14
- **Trust the Transportation Experts**
Pg. 15

Proposed DRIVE-Safe Act Would Allow 18 to 21-Year-Olds to Drive Interstate

In an effort to help combat the driver shortage and allow younger CDL holders to drive across state lines, Representatives Duncan Hunter (CA) and Trey Hollingsworth (IN) proposed the "Developing Responsible Individuals for a Vibrant Economy" or "DRIVE-Safe Act."

The DRIVE-Safe Act, which hit the floor of Congress in March 2018, creates a two-step program that allows 18 to 21-year-olds who gain their CDL the opportunity for solo interstate operation.

The program's rules outlined in the bill include:

- The completion of at least 400 hours of on-duty time
- Another 240 hours of driving time completed with an experienced driver in the cab with them
- The trucks those drivers use must be equipped with safety technology including braking collision mitigation systems, video event capture, and a speed governor set at 65 miles per hour or below

One of the major advantages of the bill is that it will allow drivers in regions encompassed of numerous states in close proximity the opportunity to make quick trips between states, such as from Arlington, VA to Bethesda, MD.

According to ATA President & CEO Chris Spear, the bill will also allow young drivers access to a high-paying, stable profession without needing to obtain a four-year degree.

As of June 2018, the legislation is currently in the U.S. House.



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.

Boyle Transportation Receives Grand Prize in TCA National Fleet Safety Awards

Protective Insurance customer Boyle Transportation was recognized for its best-in-class safety program at the 2017 National Fleet Safety Awards by the Truckload Carriers Association (TCA). The company, which specializes in hauling security-sensitive cargo and hazardous materials in the defense and life science/healthcare sectors, won the grand prize award in the small carrier category.

Through a series of simple yet effective programs, Boyle is able to help their drivers continuously improve their safety performance. How do they do it?

START OFF STRONG

Boyle assigns mentors, matching new hires to company veterans with similar backgrounds. New hires also undergo a customized, comprehensive one-week training program including classroom and online content, hands-on activities and team building meetings with management and fellow colleagues.

EMPHASIZE CONTINUING GROWTH

Once orientation is over and drivers are out on the road, Boyle uses a multi-pronged approach to ensure safety performance improvement. This is done via quarterly online training assessments and ongoing monitoring of driver performance through scorecards and a camera program. Drivers are also compensated for all non-driving activities including coaching and training, allowing them to focus on developing skills without worrying about lost miles.

PROCESS MANAGEMENT

Developing a strong safety program takes time and requires dedication and commitment from management to keep everything in check and continuously improving. To help this process along, Boyle tracks all driver activities (including on-road coaching) so that the company has meaningful data and tools to build action plans. Drivers are also able to weigh in with their thoughts on what is happening with the company and provide feedback via an annual survey. Through survey data, driver training/coaching and driver scorecard data, Boyle management is given a clear idea of what is going well and where they can focus their efforts on growing and improving.

Protective Insurance congratulates Boyle on this accomplishment and applauds the company for its commitment to safety and driver training!



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.

ADDRESS HEAT STRESS

Protect Yourself from Scorching Temperatures

There are many people who hold a job in which they either work outdoors in direct heat or in hot indoor environments. Each year, thousands of employees become sick from occupational heat exposure and some even die.

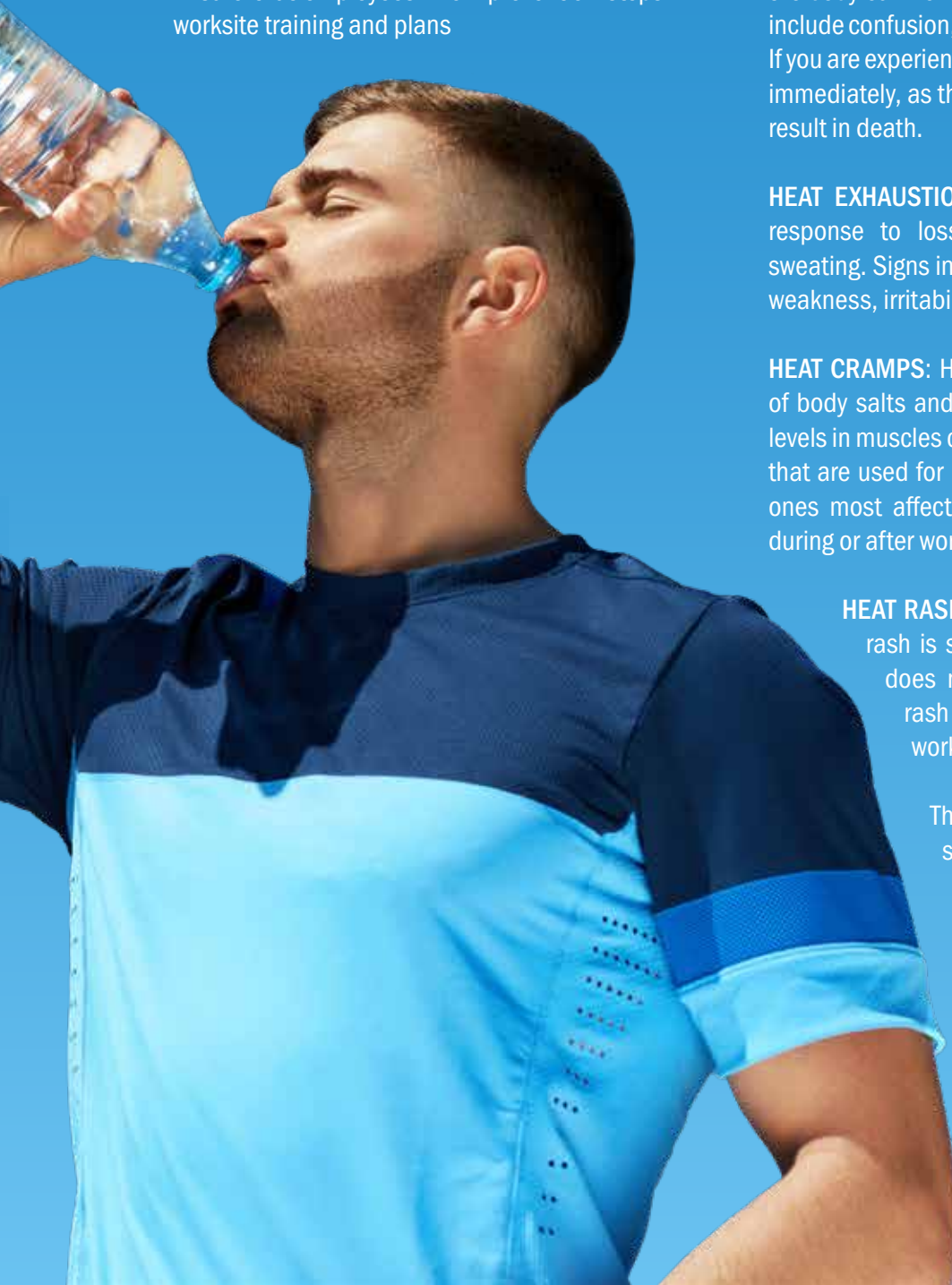
Warm weather is a hazard to workers due to the body's need to get rid of excess heat. The body does this mainly through circulating blood through the skin and perspiration. However, when air temperature is close to or warmer than normal body temperature, it becomes more difficult to cool off the body. If the body cannot get rid of excess heat, it will store it. This causes the body's core temperature to rise and the heart rate to increase. As the body stores more heat, the person begins to lose concentration and has difficulty focusing on a task. They may become irritable and sick, with the next stage being fainting or even death if the person is not cooled down.



The good news is that these illnesses and deaths are completely preventable.

STEPS TO AVOID HEAT-RELATED ILLNESSES

- Implement engineering controls, such as proper air conditioning and ventilation that make the work environment cooler
- Encourage work practices including work/rest cycles, drinking water often and providing an opportunity for workers to build up a level of tolerance to working in the heat
- Ensure that employees know prevention steps in worksite training and plans



It is also important to know and look out for the symptoms of heat-related illnesses in yourself and others during hot weather. While the most serious heat illness is heat stroke, other illnesses such as heat exhaustion, heat cramps and heat rash can also result from time spent under the sun.

IDENTIFYING KEY HEAT-RELATED SYMPTOMS

HEAT STROKE: This is the most serious form of heat-related illness and happens when the body cannot regulate its core temperature. Sweating stops and the body can no longer rid itself of excess heat. Signs include confusion, loss of consciousness and seizures. If you are experiencing heat stroke symptoms, call 911 immediately, as this is a medical emergency that may result in death.

HEAT EXHAUSTION: Heat exhaustion is the body's response to loss of water and salt from heavy sweating. Signs include headache, nausea, dizziness, weakness, irritability, thirst and heavy sweating.

HEAT CRAMPS: Heat cramps are caused by the loss of body salts and fluid during sweating. The low salt levels in muscles cause painful cramps. Tired muscles that are used for performing work are oftentimes the ones most affected by cramps. Cramps may occur during or after working hours.

HEAT RASH: Also known as prickly heat, heat rash is skin irritation caused by sweat that does not evaporate from the skin. Heat rash is the most common problem in hot work environments.

The chart on the next page shows symptoms and first aid measures to take if a worker shows signs of a heat-related illness.

(continue reading pg. 5)

SYMPTOMS

FIRST AID



HEAT STROKE

- Confusion
- Fainting
- Seizures
- Excessive sweating or red, hot, dry skin
- Very high body temperature

- Call 911
- WHILE WAITING FOR HELP:
- Place worker in shady, cool area
 - Loosen clothing, remove outer clothing
 - Fan air on worker; place cold packs in armpits
 - Wet worker with cool water; apply ice packs, cool compresses, or ice if available
 - Provide fluids (preferably water) as soon as possible
 - Stay with worker until help arrives



HEAT EXHAUSTION

- Cool, moist skin
- Heavy sweating
- Headache
- Nausea or vomiting
- Dizziness
- Light headedness
- Weakness
- Thirst
- Irritability
- Fast heartbeat

- Have worker sit or lie down in a cool, shady area
- Give worker plenty of water or other cool beverages to drink
- Cool worker with cold compresses/ice packs
- Take to clinic or emergency room for medical evaluation or treatment if signs or symptoms worsen or do not improve within 60 minutes
- Do not return to work that day



HEAT CRAMPS & HEAT RASH

- Muscle spasms
- Pain
- Usually in abdomen, arms, or legs

-
- Clusters of red bumps on skin
 - Often appears on neck, upper chest, folds of skin

- Have worker rest in shady, cool area
- Worker should drink water or other cool beverages
- Wait a few hours before allowing worker to return to strenuous work

-
- Try to work in a cooler, less humid environment when possible
 - Keep the affected area dry

Remember: If you are not a medical professional, use this information as a guide only to help workers in need. Portions of this article are reprinted from OSHA.gov.

TRUCKERS AGAINST TRAFFICKING:

Fighting Modern Day Slavery



When you think of the word “slavery,” it’s likely that you immediately think of the past—deeply woven into the fibers of the history of human civilization, but hardly a present-day reality.



SINCE TAT WAS FOUNDED, TRUCK DRIVERS HAVE HELPED IDENTIFY OVER 570 LIKELY HUMAN TRAFFICKING CASES AND MADE OVER 2,100 CALLS TO THE NATIONAL HOTLINE, HELPING TO RECOVER MORE THAN 1,050 VICTIMS.

THE HARSH REALITY IS THAT SLAVERY HASN'T GONE ANYWHERE. In fact, across the world today, there are an estimated 40 million victims of human trafficking, or modern day slavery. These individuals essentially have their lives and freedom seized from them; forced into a world in which they are exploited and abused—with little to no hope for escape. Human trafficking is an expanding business, bringing in profits in the hundreds of billions worldwide each year.

Although the immediate connotation with human trafficking is prostitution, it can encompass any form of forced labor for slavery, debt bondage, sexual exploitation or servitude. Numerous nonprofits, alliances and organizations have been created in an effort to spread awareness regarding human trafficking and how today's civilians can help bring an end to this crime. One of these organizations is Truckers Against Trafficking (TAT).

Founded in 2009, TAT is a 501(c)(3) nonprofit that exists to rally the trucking and busing industry to fight human trafficking. TAT provides training and tools to help industry personnel identify and safely report suspected instances of trafficking.

Truckers are the eyes and ears of America's highways, with an insider's glimpse at the day-to-day happenings on the road. With their widespread presence and reach, they are better able to identify those who seek to exploit highways for the purpose of transporting trafficking victims than anyone else. Since TAT was founded, truck

drivers have helped identify over 570 likely human trafficking cases and made over 2,100 calls to the national hotline, helping to recover more than 1,050 victims. Over 573,000 individuals have taken and passed TAT's certification course, which consists of a training video and a short quiz that tests individuals on their knowledge of human trafficking and how they can play a role in combating the crime.

Co-Founder and Executive Director of TAT Kendis Paris believes that there has been a lot of progress made as far as human trafficking prevention and awareness goes—but knows that there is still plenty more opportunity to spread the word and encourage activism.

"TAT began as an initiative in 2009, and from then until now it's pretty amazing how much media, legislator and general public knowledge about the crime of human trafficking has increased," she said. "There's still a ways to go—but comparatively, the general awareness has grown by leaps and bounds. That does enable us to progress."

Thanks to the tireless efforts of organizations such as TAT, lawmakers are standing up and paying attention to human trafficking. While all 50 states currently have a law criminalizing sex trafficking, there are eight states that have taken it a step further in order to mandate that their CDL holders are trained in human trafficking awareness and prevention. These states include



Washington, Colorado, Kansas, Oklahoma, Texas, Illinois, Ohio and Arkansas.

If a driver ever finds themselves witnessing a situation in which they suspect trafficking to be taking place, Paris encourages them to call the National Human Trafficking Hotline at 1 (888) 373-7888.

“Please go ahead and call it if you believe that this individual is in a dangerous situation or needs help. You can remain anonymous and confidential. If you’re wrong, it’s 10 minutes out of your life. But what if you’re right? Take the time to make the call—you never know what that call could do.”

Paris says that the heroic efforts of drivers who have called the hotline to save lives is what fulfills TAT’s mission and what helps the organization continue its crusade forward.

“The success stories are what keep us all going. Each time we hear about a driver who has made a difference at a truck stop, hotel or rest area... if that driver has taken a second look and called the hotline or law enforcement, that’s our greatest accomplishment and that’s why we do everything we do. That’s what it’s always been for us, and what it always will be. For us, it comes down to the driver and making the call. It’s so encouraging to work with them, get to know them and see their heart... and then to see them make a difference.”



For more information on TAT, the Industry Training Program, human trafficking training CDL requirements, and what you can do to help stop human trafficking, visit **TRUCKERSAGAINSTTRAFFICKING.ORG**.

THE MOST DANGEROUS HIGHWAYS IN AMERICA

Statistically, driving or being in a vehicle is one of the most dangerous activities that almost everyone participates in every day. According to Fatal Accident Reporting System data retrieved from the National Highway Traffic Safety Administration, there were 35,092 traffic fatalities in the United States in 2015, which averages to nearly 100 per day. Of these crashes, 10,396 took place on U.S. highways and interstates alone.

This does not mean that the U.S. has more dangerous roads than other countries—according to the World Health Organization, our roads and highways are actually in the top 25 safest per million miles driven. However, across the nation there are some highways and interstates that see an above average number of fatal crashes per year. In late 2017, GPS fleet tracking software provider, Teltrac Navman, analyzed data collected on its platform over a five-year period from 2010 - 2015.

As a professional driver, avoiding these highways is not always reasonable or safer. However, there are definitely steps you can take to avoid being involved in a highway crash. Maintaining a safe speed and following distance is paramount to smart driving. Vehicle stability and control diminishes as speed increases.

Here are some suggestions on managing a safe speed:

- **OBEY POSTED SPEED LIMITS.**

With the technology used by many motor carriers, leverage this information to monitor driver speed and driving habits. A driver's speed should not exceed the posted speed limit, which only applies when conditions are favorable. Slower speeds are necessary for heavy traffic and less-than-dry weather conditions. Provide guidance and coaching as necessary to generate safety awareness and performance.

- **REDUCE SPEED WHEN YOUR VISION IS RESTRICTED.** At night and when fog or other conditions restrict visibility, reduce speed to a point that enables you to recognize a hazard, determine a proper defense, and stop within the distance you see ahead. Turn off your cruise control and turn on your lights.

- **REDUCE SPEED WHEN TRACTION IS REDUCED.** Always reduce your speed when rain, snow, ice or other adverse road or weather conditions exist. Vehicles do not respond as quickly in less than favorable road conditions. Do not overestimate your vehicle's ability to stop or react in time.

- **ADAPT YOUR SPEED TO ACCOUNT FOR REGULARLY CHANGING SITUATIONS** and circumstances that increase the possibility for human errors that can lead to crashes.

Following distance is another critical collision avoidance technique that is often overlooked. Most drivers have what they feel to be a safe following distance behind other vehicles—but this distance is generally too close for real safety. Commercial vehicle safe following distances start with the basic of at least 1 second for every 10 feet of vehicle length and never less than 7 seconds. Add one additional second for driving over 40 miles per hour and for each adverse condition, such as snow, rain, fog, ice or darkness.

In addition, add one second of following distance for every two hours of driving time, and always add a tailgater's following distance to your following distance.

What else can a professional driver do to prevent a crash?

- Put away the cell phone and other distractions—including hands-free devices. These devices not only create a physical and visual distraction, but a more serious mental distraction causing drivers not to recognize or react to a hazard in time.

- Scan the road ahead as far as you can see and look for hazards in the distance. Be prepared for hazards you cannot yet see beyond that horizon, hill, or curve. Recognizing hazards well in advance gives you time to slow down in a controlled fashion and gives those behind you time to slow down as well, even if they are tailgating you or not paying attention.

- You should absolutely monitor your own safe driving performance, but it is just as critical to monitor those around you as well. Be watchful for others that are speeding, driving distracted, showing signs of impairment and other unsafe acts, and be prepared so you can avoid being involved in a collision with them.

High crash areas such as those identified above typically have at least three things in common: speeding and/or driving too fast for conditions, unsafe following distance and distracted driving. Summer months cause heavier congestion with drivers that are not normally accustomed to traveling.

For more tips, check out our Safe Speed & Following Distance Safety Solution card! To request free print copies or access a PDF version, go to **protectiveinsurance.com** and click on Resource Library under the Loss Prevention & Safety tab.

10

MOST DANGEROUS HIGHWAYS

Across the nation there are some highways and interstates that see an above average number of fatal crashes per year. In late 2017, GPS fleet tracking software provider, Teltrac Navman, analyzed data collected on its platform over a five-year period from 2010 - 2015. Based on fatalities per mile, these are the ten most dangerous highways in America.



Curious to see what the other 15 dangerous highways are on Teltrac Navman's list? We'll be sharing them on Protective's social media channels in the coming months. Follow us on Twitter and Facebook **@ProtectiveIns** to see the rest!



**1.250 DEATHS
PER MILE**
Tampa, FL –
Daytona Beach, FL



**1.018 DEATHS
PER MILE**
Dallas, TX –
Galveston, TX



**.867 DEATHS
PER MILE**
FourCorners, FL –
Indialantic, FL



**.843 DEATHS PER
MILE**
Flagstaff, AZ –
Phoenix, AZ



**.730 DEATHS
PER MILE**
Miami, FL –
Weston, MA



**.703 DEATHS
PER MILE**
Santa Monica, CA
– Jacksonville, FL



**.685 DEATHS
PER MILE**
Dallas, TX –
Jacksonville, FL



**.650 DEATHS
PER MILE**
San Antonio, TX –
Corpus Christi, TX



**.632 DEATHS
PER MILE**
Junction, TX –
Houston, TX



**.625 DEATHS
PER MILE**
Union Township,
PA – New York, NY

Protective Insurance's A+ Rating Reaffirmed by A.M. Best



In July 2018, A.M. Best reaffirmed Protective Insurance's A+ (Superior) rating, a rating that Protective has proudly carried consecutively for the past 30 years.

WHAT IS A.M. BEST?

Founded in 1899, A.M. Best has been providing the public with ratings of insurance companies for over 100 years, making it the oldest and most widely recognized rating agency that is solely dedicated to the insurance industry.

HOW DOES A.M. BEST RATE COMPANIES?

To calculate a rating, A.M. Best completes a comprehensive audit of a company's balance sheet strength, operating performance and business profile. A.M. Best also looks at reinsurance, business plans, actuarial reporting, credit, interest rates, regulations and underwriting criteria.

WHAT IS THE SIGNIFICANCE OF THIS RATING TO PROTECTIVE'S BUSINESS PARTNERS?

A.M. Best ratings are considered one of the main indicators of financial strength for insurance companies. This financial strength is especially significant to the insurance industry. It demonstrates our company's ability to meet its ongoing insurance obligations, such as paying out claims and ensuring that our customers are receiving maximum security and protection from their insurance policy.

WHAT IS THE A.M. BEST RATING SCALE, AND WHAT DOES EACH RATING MEAN?

A.M. Best's Financial Strength Rating Scale rates companies on an alphabetical scale between A++ and F.

THE RATING SCALE IS AS FOLLOWS:

A++ or A+
Superior

B or B-
Fair

D
Poor

A or A-
Excellent

C++ or C+
Marginal

E
Under regulatory supervision

B++ or B+
Very Good

C or C-
Weak

F
In liquidation

THE DEADLINESS OF COMPLACENCY

Do you remember when you first learned how to drive? While familiarizing yourself with the strange and foreign concept of operating a large motor vehicle, you were likely extra cautious, and still had a great deal to learn. However, as we all got more comfortable behind the wheel and made a few minor but non-crashing mistakes, we may have had the tendency to replace good habits with ones that weren't necessarily the most conducive to safe driving. Since we hadn't experienced a crash yet, we kept doing the unsafe act. But before long, it became a bad habit that we accepted as safe.

On the safety pyramid, unsafe acts that haven't caused a loss yet are at the bottom. However, we become complacent because we haven't experienced a loss yet. But, the more times we perform that act, the potential of it becoming a loss event becomes greater and greater—whether it be a near-miss or a minor event, a recordable/reportable injury or crash, or worse yet, a fatality. As we move up the pyramid, the same act becomes more severe.

When you get comfortable with a task, you begin trekking down the path of complacency—which is one of the most dangerous mindsets. This mindset is the trigger for unperceived unsafe acts that we have simply set aside. Even if a worker or driver has performed a task numerous times without a loss event, their experience level does not eliminate the loss threat. If their experience level has resulted in complacency, a loss is inevitable. It is only a matter of when it will happen and where it will fall within the safety pyramid, all the way to the fatality. Experience does not make us invulnerable to losses.

Complacency permits our minds to wander. It causes our eyes, hands, thoughts and brain all not to be on task. We need to be finely tuned to the risk of each task we perform. Complacency gives us a false sense of security. When a worker performs an unsafe act or a manager witnesses it and the words “it’ll be alright” are heard, complacency over safety has occurred. This is also the development of shortcuts. In a safety culture, shortcuts are the fast path to a loss event.

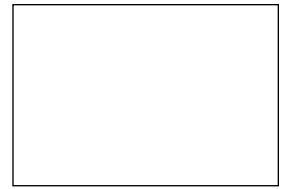
Complacency is a false sense of security. A false sense of security can be the result of poor initial training or recurrent training. Complacency can also be caused by thinking, “it won’t happen to me,” or the individual not understanding risk as well as they think that they do. It can also be the result of a lack of proper supervision and management failing to take corrective action when an unsafe practice is observed. A company must also look at the expertise level of management. Management must not just know how to perform their job well, they must have the ability to recognize unsafe practices and know when they need to seek the guidance and experience of the company safety professional to intervene.

Complacency can be interchanged with being overconfident of one’s abilities or the abilities of their task or the equipment they are operating. Time after time, workers have the attitude that they can handle it and perform an unsafe act anyway, thereby shortcutting the safety process.

Complacency causes workers and drivers to fall into a false sense of security which causes the loss event to broadside them without notice. Too often, you will hear the person or manager make the statement “I knew better.” This is when complacency is too late to start addressing.

It’s easy to become complacent and rationalize what we’re doing when it’s not dangerous because the risk is low. Just like distracted driving, you don’t realize you are performing unsafe acts such as not staying in your lane, tailgating, or not recognizing hazards approaching you. This is because your brain is preoccupied with other things and is not focused on the primary task. Complacency causes us to do unsafe acts that we don’t realize we are doing. However, this can be difficult to recognize because you’re now thinking about whatever it is that is preoccupying your attention, rather than what you are supposed to be doing.

Complacency being deadly is not a myth—complacency being deadly is dead right.



TRUST THE TRANSPORTATION EXPERTS WITH YOUR FLEET WORKERS' COMPENSATION



We've learned a few things throughout our 80+ years in transportation. It's only right to trust the transportation experts with a fleet workers' compensation policy. Our fleet workers' compensation resources and claims handling were created to cater specifically to the transportation industry, meeting your unique needs.

CLAIMS

- EVERY CLAIM IS REVIEWED BY OUR SUBROGATION TEAM WHICH HAS A RECOVERY RATE OVER 40 PERCENT HIGHER THAN THE INDUSTRY AVERAGE
- COST CONTAINMENT UNIT REDUCED LEGAL BILLS BY OVER 10 PERCENT IN 2016 BY REVIEWING INVOICES TO ENSURE INSUREDS ARE BILLED FAIRLY & ACCURATELY
- ADJUSTERS FOCUS EXCLUSIVELY ON CLAIMANTS

LOSS PREVENTION & SAFETY SERVICES

- TRANSPORTATION SAFETY-FOCUSED ONLINE AND OFFLINE RESOURCES
- CUSTOMIZABLE RISK ASSESSMENTS AND SAFETY CONSULTATIONS WITH EXPERTS IN TRANSPORTATION AND WORKERS' COMPENSATION

UNDERWRITING

- STABLE PRICING YEAR AFTER YEAR BASED ON KNOWING AND UNDERSTANDING THE TRANSPORTATION SPACE
- DEDICATED FLEET WORKERS' COMPENSATION WRITERS