

SHIELD

a quarterly publication from Protective Insurance

**The importance of ergonomics
at work and at home**

**Protective Insurance launches
Vendor Referral Network**

**FMCSA hours of
service revisions**

**MAKE PPE
A PRIORITY**

SUMMER 2020

 **PROTECTIVE
INSURANCE**

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Thank You!

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NEWS & NOTES



CLAIMS & SAFETY SEMINAR

SAVE THE DATE!

Protective's annual Claims & Safety Seminar is going virtual for 2020! Learn the latest in risk management and technology for the trucking industry from the safety of your home or office.

**Join us online, at your convenience.
Oct. 12 – 16, 2020**

More information coming soon to claimsandsafety.com

PROTECTIVE INSURANCE PARTNERS WITH AMERICAN TRUCKING ASSOCIATIONS (ATA) TO DISTRIBUTE SANITIZER TO TRUCK DRIVERS

TRUCKERS ABLE TO REFILL PERSONAL SUPPLIES AT NO COST AT DESIGNATED LOCATIONS

As professional truck drivers continue serving on the frontlines during the COVID-19 crisis, American Trucking Associations (ATA) has partnered with Protective Insurance to expand the availability and supply of hand sanitizer to truckers along major U.S. freight corridors. ATA and member-company ABF Freight are hauling ten 55-gallon drums of hand sanitizer, purchased by Protective, for distribution in eight states, where drivers will be able to refill their personal supplies at no cost.

"Crossing the bridge from crisis to recovery hinges on the integrity of our supply chain and its ability to keep moving,"

said ATA President and CEO Chris Spear. “Protecting America’s truck drivers, and ensuring they can stay safe and healthy while on the road, is paramount. While we continue to work with federal agencies on the strategic distribution of PPE, we’re also taking our own initiative—partnering with industry allies—to build supply networks for drivers to tap into.”

“As drivers remain behind the wheel, delivering the essentials of life around the country, travel centers, truck stops and distribution centers remain open to support these drivers. Helping supply sanitizer to keep everyone healthy and safe is one small way we can support the transportation industry and say thank you for everything you’re doing,” said Jeremy Johnson, CEO of Protective Insurance.

“We are extremely proud of all the hard work and effort our

drivers have been putting in to keep America moving forward during these trying times, and it is an honor for us to partner with the ATA and Protective Insurance to keep our frontline heroes safe and deliver hand sanitizer for truck drivers across the country,” said Seth Runser, vice president of linehaul operations at ABF Freight.

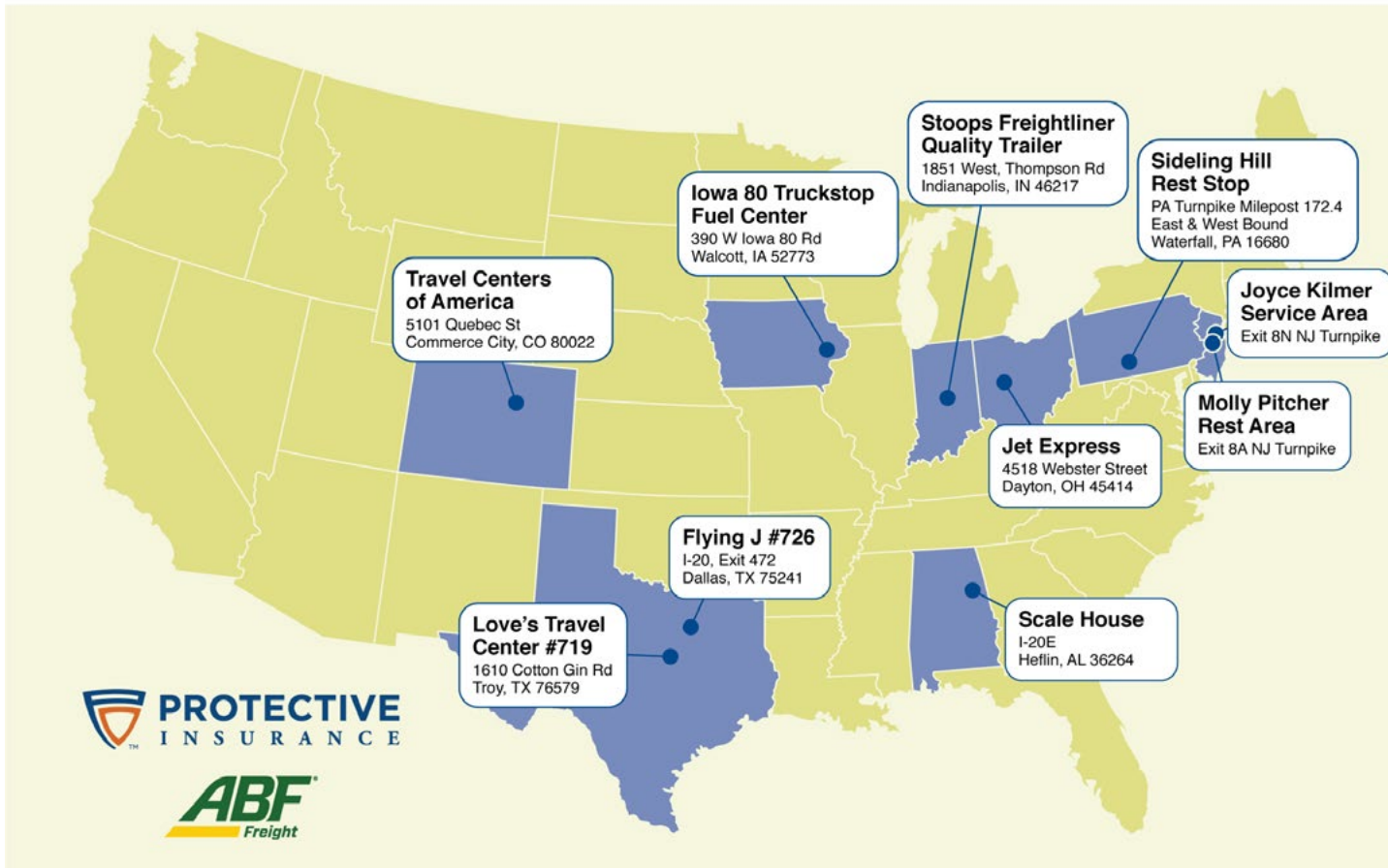
“Americans across the country are finding ways to give back to these unsung heroes,” said Elisabeth Barna, ATA’s executive vice president of industry affairs. “Our focus is on ensuring drivers have the supplies they need to stay safe and healthy on the road, and these refill stations are but a part a broader effort to increase the supply of PPE throughout the freight network.”

Source: ATA news release



HAND SANITIZER FOR TRUCK DRIVERS

ATA has partnered with Protective Insurance Company to deliver ten 55-gallon drums of hand sanitizer, produced by Hotel Tango Distillery, to locations along major freight corridors so that drivers can refill their personal supplies



OSHA OVERVIEW

U.S. Department of Labor offers new video and poster on proper workplace use of respirators

The U.S. Department of Labor announced that the Occupational Safety and Health Administration (OSHA) has released a new video and poster for employers and workers on how to properly wear and remove a respirator.

For workers who may need to use respirators to protect themselves from COVID-19 exposure, a properly worn respirator can help reduce the wearer's risk of viral exposure and help prevent its spread to others.

The video and poster – in English and Spanish – demonstrate and describe seven steps every worker should follow when putting on and removing a respirator.

- 01** | Wash hands with soap and water or alcohol-based hand sanitizer containing at least 60 percent alcohol before putting on and after removing the respirator.
- 02** | Inspect the respirator for damage.
- 03** | Cover mouth and nose with the respirator and pull strap over the head so that it rests at the back of the head. A second strap should rest at the back of the neck. Use the metal nose clips to mold the respirator to the shape of the nose.
- 04** | Adjust the respirator by placing both hands over it and inhaling and exhaling. Re-adjust the straps if air leaks from the respirator's edges.
- 05** | Avoid touching the respirator while wearing it.
- 06** | Remove the respirator by grabbing the strap(s) from behind. Do not touch the front.
- 07** | If the respirator does not need to be reused, discard it in a closed-bin waste receptacle.

Visit OSHA's Publications webpage at <https://www.osha.gov/pls/publications/publication.html> for other useful workplace safety information.

The video and poster are the latest efforts by OSHA to educate and protect America's workers and employers during the COVID-19 pandemic.

Indiana trucking company pays back wages to worker denied paid sick leave while experiencing coronavirus symptoms and seeking diagnosis

A truck driver has received \$3,017 in back wages after being denied emergency paid sick leave while he was experiencing COVID-19 symptoms and seeking a medical diagnosis. The U.S. Department of Labor's Wage and Hour Division (WHD) found the employer – Mahant Trucking based in Avon, Indiana – violated the Emergency Paid Sick Leave Act provisions of the Families First Coronavirus Response Act (FFCRA).

"Employers must take all necessary steps to comply with the Families First Coronavirus Response Act and provide employees paid sick leave to care for themselves and family members when required," said WHD District Director Patricia Lewis, in Indianapolis, Indiana. "We encourage all employers to contact the Wage and Hour Division to better understand their responsibilities under this new law so that they can avoid similar violations."

The FFCRA requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to the coronavirus. The department's WHD administers and enforces the new law's paid leave requirements. To learn more about the FFCRA and other laws enforced by WHD, contact the toll-free helpline at 866-4US-WAGE (487-9243).



FMCSA hours of service revisions

By Jessica Radwick | Protective Insurance

On Thursday, May 14, 2020 the Federal Motor Carrier Safety Administration (FMCSA) released their long-awaited new hours of service (HOS) revisions. There are four key revisions to the existing HOS rules. The Agency will:

1. Increase safety and flexibility for the 30-minute break rule by requiring a break after eight hours of consecutive driving, and allowing the break to be satisfied by a driver using on-duty, not driving status, rather than off-duty status.
2. Modify the sleeper-berth exception to allow drivers to split their required 10 hours off duty into two periods: an 8/2 split, or a 7/3 split-with neither period counting against the driver's 14-hour driving window.
3. Modify the adverse driving conditions exception by extending by two hours the maximum window during which driving is permitted.
4. Change the short-haul exception available to certain commercial drivers by lengthening the drivers' maximum on duty period from 12 to 14 hours and extending the distance limit within which the driver may operate from 100 air miles to 150 air miles.

These revisions came after nearly two years of waiting. The FMCSA shares that they drafted the Final Rule after consulting with more than 8,000 industry stakeholders, law enforcement officials, safety groups and truckers. The hope is that these rules will increase flexibility for U.S. truck drivers while continuing to maintain highway safety. The revision appears to be widely approved by drivers, despite the changes not including a rule that was heavily pushed for which would have allowed drivers to pause the 14-hour clock within which they must complete their driving before taking a 10-hour break. The FMCSA declined to approve this rule for safety reasons.

Impacts of COVID-19

Another pressing change in the industry was the rise of the COVID-19 pandemic. As a response to this issue, the FMCSA enacted relief from HOS restrictions by releasing an emergency declaration on March 13, 2020. This declaration for COVID-19, which was congruent to the state of emergency declared by the President of the United States, stipulated relief from HOS restrictions for drivers who are providing direct assistance in support of emergency efforts, including moving medical equipment, hand sanitizer, food and more. It grants exemption from Parts 390 to 399, which cover HOS, parts and accessories needed for safe operation, and

longer combination vehicles. The emergency declaration has currently been extended through July 14, 2020, but has excluded grocery restocking, fuel and precursor raw materials from the extension.

Fatigue Concerns

Both the HOS revisions and the emergency exemptions were put in place to help drivers, but some are questioning whether these new changes will actually put them in danger. These measures, although intended to help the economy and provide further autonomy for drivers, could have unintended consequences on the safety of our roads. These changes are extending the lengths of time that individuals are driving consecutively, which could cause unnecessary fatigue. Many feel this is cause for concern.

With more hours driving and fewer hours resting, fatigue could play a major problem in the fleet industry. According to research done by the National Safety Council, a driver is three times more likely to be in a crash if they are fatigued, making it crucial that they are equipped to recognize the warning signs and how to act on them. Drivers should ask themselves these questions to determine if they are too fatigued to continue:

- Is your speed fluctuating?
- Are you driving slowly in the high speed lane?
- Are you changing lanes frequently for no apparent reason?
- Did you forget to turn off the signal from your last lane change?
- Can you remember the last mile you drove, mile marker you passed or color of the last warning sign you passed?
- Are you driving on the white roadway striping lines?
- Do you need to roll down your window for fresh air?
- Are oncoming headlights bothering you?
- Are you constantly shifting in your seat?
- Are you unable to focus clearly?
- Do you need caffeine or other stimulants to keep you alert?

If drivers begin to feel tired or fatigued, they should pull off the road as soon and as safely as possible and take a nap in a safe, legal area.

MAKE PERSONAL PROTECTIVE EQUIPMENT A PRIORITY



Personal protective equipment (PPE) is worn to minimize exposure to hazards that cause serious workplace injuries and illnesses. These injuries and illnesses may result from contact with chemical, radiological, physical, electrical, mechanical, or other workplace hazards. PPE may include items such as gloves, safety glasses and shoes, earplugs or muffs, hard hats, respirators, or coveralls, vests and full body suits.

To ensure proper use of PPE, all equipment should be:

- Safely designed and constructed
- Maintained in a clean and reliable fashion
- Comfortable, encouraging worker use

If the PPE does not fit properly, it can make the difference between being safely covered or dangerously exposed.



Workers Have the Right to:

- Working conditions that do not pose a risk of serious harm.
- Receive information and training (in a language and vocabulary the worker understands) about workplace hazards, methods to prevent them, and the OSHA standards that apply to their workplace.
- Review records of work-related injuries and illnesses.
- File a complaint asking OSHA to inspect their workplace if they believe there is a serious hazard or that their employer is not following OSHA's rules. OSHA will keep all identities confidential.
- Exercise their rights under the law without retaliation, including reporting an injury or raising health and safety concerns with their employer or OSHA. If a worker has been retaliated against for using their rights, they must file a complaint with OSHA as soon as possible, but no later than 30 days.

Employers must provide personal protective equipment to their workers and ensure its proper use. Employers are also required to train each worker required to use personal protective equipment to know:

- When it is necessary
- What kind is necessary
- How to properly put it on, adjust, wear and remove it
- The limitations of the equipment
- Proper care, maintenance, useful life, and disposal of the equipment

If PPE is to be used, a PPE program should be implemented. This program should address the hazards present; the selection, maintenance, and use of PPE; the training of employees; and monitoring of the program to ensure its ongoing effectiveness.

Water, Rest, Shade

During the hot summer months, heat stress is a real issue for those working outside for extended periods or those in a non-air conditioned building. PPE for these environments can include water- or air-cooled clothing, and cooling vests.

Heat-related illness is preventable. Workers who have not spent time recently in warm or hot environments and/or being physically active will

need time to build tolerance to the heat. During their first few days in warm or hot environments, employers should encourage workers to:

- Consume adequate fluids (water and sport drinks),
- work shorter shifts,
- take frequent breaks, and
- quickly identify any heat illness symptoms.

Engineering controls such as air conditioning with cooled air and increased air flow can make the workplace safer.

Other options for keeping body temperatures down in warm environments include making changes to workload and schedules. For example, slow down physical activity like reducing manual handling speeds or scheduling work for the morning or shorter shifts with frequent rest breaks in the shade or at least away from heat sources.

The difference between a respirator and a facemask

Respirators and facemasks are two types of personal protective equipment that are used to protect workers in healthcare and other settings. A facemask is not a respirator, and that's an important distinction to understand.



RESPIRATOR



FACEMASK

WHAT IS A RESPIRATOR?

A respirator is a type of PPE designed to reduce exposure to airborne contaminants. Respirators are available in different types and sizes, and the respirator used must be individually selected to fit the face and to provide a tight seal.

A proper seal between the face and the respirator forces inhaled air to be pulled through the respirator's filter material, and not through gaps between the face and the respirator. If you are required to use a respirator, it must be NIOSH-certified and must be used in the context of a comprehensive respiratory protection program, according to OSHA's Respiratory Protection standard, which includes but is not limited to medical evaluation, fit testing, and training elements.

Respirators are used routinely to protect healthcare workers against airborne infectious diseases, such as tuberculosis, anthrax, SARs, and Hantavirus because they protect against both large and small particles.

WHAT IS A FACEMASK?

A facemask is a loose-fitting, disposable mask that covers the nose and mouth. Surgical masks, dental masks, medical procedure masks, isolation masks and laser masks are all types of facemasks. Facemasks help stop large droplets from being spread by the person wearing them. Facemasks also keep splashes or sprays from reaching the mouth and nose of the person wearing them. However, facemasks are not designed or certified to seal

tightly against the face or to prevent the inhalation of small airborne contaminants.

During inhalation, small airborne contaminants pass through gaps between the face and the facemask and the material of the mask. Remember, facemasks are not considered respirators and they do not provide respiratory protection. Only facemasks that are cleared by the U.S. Food and Drug Administration (FDA), may be legally marketed in the United States. The FDA approval signifies that they have been tested for their ability to resist splashes of blood and other body fluids.

To offer protection, both facemasks and respirators need to be worn correctly and consistently throughout the time that they are being used. When used properly, facemasks and respirators both play an important role in preventing exposures to different types of hazards.

During an infectious disease outbreak, such as SARs or pandemic flu, facemasks and respirators should be used in conjunction with other controls and interventions that are known to prevent the spread of infection. These include engineering and administrative controls, such as installing sneeze guards and permitting teleworking, and work practices, such as cough etiquette, hand hygiene, and avoiding large gatherings.

Sources: OSHA, NIOSH

Ten Steps All Workplaces Can Take to Reduce Risk of Exposure to COVID-19

1. Encourage workers to stay home if sick.
2. Encourage respiratory etiquette, including covering coughs and sneezes.
3. Provide a place to wash hands or alcohol-based hand rubs containing at least 60% alcohol.
4. Limit worksite access to only essential workers, if possible.
5. Establish flexible worksites (e.g., telecommuting) and flexible work hours (e.g., staggered shifts), if feasible.
6. Discourage workers from using other workers' phones, desks, or other work tools and equipment.
7. Regularly clean and disinfect surfaces, equipment, and other elements of the work environment.
8. Use Environmental Protection Agency (EPA)-approved cleaning chemicals with label claims against the coronavirus.
9. Follow the manufacturer's instructions for use of all cleaning and disinfection products.
10. Encourage workers to report any safety and health concerns.



Crash Preventability Determination Program

The Federal Motor Carrier Safety Administration (FMCSA) has announced the start of the Crash Preventability Determination Program (CPDP). Under this program, if a carrier has an eligible crash that occurred on or after Aug. 1, 2019, they may submit a Request for Data Review (RDR) with the required police accident report and other supporting documents, photos, or videos through the Agency's DataQs website.

Based on experiences with the demonstration program, which ran from July 2017 – Aug. 2019, FMCSA proposed a new CPDP with a streamlined process. The program will:

- expand the types of eligible crashes,
- modify the Safety Measurement System to exclude crashes with not preventable determinations from the prioritization algorithm,
- note the not preventable determinations in the Pre-Employment Screening Program

The following crash types are eligible for participation in the program:

STRUCK IN THE REAR type of crash when the CMV was struck:

- in the rear; or
- on the side at the rear.

WRONG DIRECTION OR ILLEGAL TURNS type of crash when the CMV was struck:

- by a motorist driving in the wrong direction; or
- by another motorist in a crash when a driver was operating in the wrong direction; or
- by a vehicle that was making a U-turn or illegal turn.

PARKED OR LEGALLY STOPPED type of crash when the CMV was struck:

- while legally stopped at a traffic control device (e.g., stop sign, red light or yield); or while parked, including while the vehicle was unattended.

FAILURE OF THE OTHER VEHICLE TO STOP type of crash when the CMV was struck:

- by a vehicle that did not stop or slow in traffic; or

- by a vehicle that failed to stop at a traffic control device.

UNDER THE INFLUENCE type of crash when the CMV was struck:

- by an individual under the influence (or related violation, such as operating while intoxicated), according to the legal standard of the jurisdiction where the crash occurred; or
- by another motorist in a crash where an individual was under the influence (or related violation such as operating while intoxicated), according to the legal standard of the jurisdiction where the crash occurred.

MEDICAL ISSUES, FALLING ASLEEP OR DISTRACTED DRIVING type of crash when the CMV was struck:

- by a driver who experienced a medical issue which contributed to the crash; or
- by a driver who admitted falling asleep or admitted distracted driving (e.g., cellphone, GPS, passengers, other).

CARGO/EQUIPMENT/DEBRIS OR INFRASTRUCTURE FAILURE type of crash when the CMV:

- was struck by cargo, equipment or debris (e.g., fallen rock, fallen trees, unidentifiable items in the road); or crash was a result of an infrastructure failure.

ANIMAL STRIKE type of crash when the CMV:

- struck an animal

SUICIDE type of crash when the CMV:

- struck an individual committing or attempting to commit suicide

RARE OR UNUSUAL type of crash when the CMV:

- Was involved in a crash type that seldom occurs and does not meet another eligible crash type (e.g., being struck by an airplane or skydiver or being struck by a deceased driver).

Source: [fmsca.dot.gov](https://www.fmsca.dot.gov)

The importance of ergonomics at work and at home

By Timothy A. Pottorff, MSIE, CIE, ARM | Principal, QP3 Ergosystems

Over my career I have conducted ergonomics assessments of tens of thousands of workstations, processes, and people, including in the office environment. I have worked with clients in mines 900-feet below New Mexico, with massive fulfillment centers across the US, completed overnight assessments for transportation companies in the dead of winter in Minnesota, and assisted clients in Europe, Asia, Australia, North America and the Caribbean.

But regardless of where you work, or what you do, good work (and workstation) design is critical not only to your comfort, well-being, and safety, but also to your productivity and the quality of your work—as well as the profitability of your company.

The sudden move of millions of formerly traditional “office-based” employees to work-from-home during the 2020 COVID-19 pandemic shifted how millions of people work and go to school. Many people were suddenly thrown into unfamiliar territory along with their school- or preschool-aged children once the schools were all closed.

Good work posture is important, and this article will help you find a better position.

BOTH FEET SHOULD BE SUPPORTED BY THE FLOOR OR A FOOTREST. This helps you to sit back into the chair, and helps you look slimmer, because hunching forward displaces our internal organs from where they are supposed to be. If you frequently put your feet on the rungs of your chair, then something is wrong. Lower your chair until your feet are supported by the floor, then lower your work surface or keyboard tray until the keyboard is about elbow height. If you cannot lower your work surface, then place something under your feet, like a three-ring binder or a small box, until you feel yourself slightly tipping back into the chair.

KEEP YOUR KNEES BENT ABOUT 90-DEGREES and adjust your chair so the front of the seat pan does not contact the back of your knees. Optimally there should be a two-finger gap between the front of the chair and the back of your knees. If the gap is too big, adjust the seat pan of the chair so it is “deeper.” If there is no gap, adjust the seat pan so the chair is less deep. Some people with shorter legs may need to adjust their chairs so the seat pans are less deep. If you do not have an adjustable chair, placed a pillow behind your back.

YOUR THIGHS SHOULD BE ABOUT PARALLEL WITH THE FLOOR. If your knees are too low relative to your hips, you will not have good support for your back. Not only will you constantly try to slide back into the chair, you will probably feel some extra lower back discomfort.

THE BEST WAY TO SIT IS TO GRASP THE ARMRESTS WITH EACH HAND and literally “slide your butt” down the backrest of the chair.

SLIGHTLY RECLINE IN YOUR CHAIR. If we lean forward, our food won’t digest as well, and our respiration efficiency is affected, meaning we won’t get an optimal amount of oxygen to our brains – which is important not only during conference calls, but all day.

USE THE RIGHT CASTERS/ROLLERS FOR YOUR CHAIR. If your office has a carpet, a standard “carpet-appropriate” caster will suffice, but if your chair is on a hard surface such as wood or tile, then a softer caster is important. If the caster on a hard surface is not soft enough, then a chair can actually roll out from underneath a person while they attempt to sit down. Falls that lead to serious injuries (and fatalities) have occurred due to this happening.

YOUR KEYBOARD AND MOUSE MUST WORK FOR YOU, not the other way around. Why are you accommodating them and leaning towards them? If you frequently lean forward, then all of the weight of your upper body is now concentrated on your lower spine. If you lean back into the chair, then the backrest of the chair absorbs most of the weight of your upper body.

BRING THE KEYBOARD AND MOUSE TOWARDS YOU, so you can work with your shoulders relaxed, elbows about 90-degrees, and your wrists straight.

YOUR HEAD BELONGS ON YOUR SHOULDERS and not in front, to the side, or in back of them. Nor does it belong in a basket. If your head is forward of your torso, then it causes your upper back to deform, and can cause spine discomfort across your shoulder blades. Sit back into the chair and bring your head back onto your shoulders. It is much more comfortable! Your ears, shoulders, and hips should be in relative alignment.

KEEP THE TOP OF THE MONITOR SCREEN(S) ABOUT EYE LEVEL. If you wear bifocal or progressive eyeglasses, lower the screen practically to the desk surface (that’s



what I have, what I do, and what works for me!) If you have dual screens, they should be farther back on the desk, trusting you can read the screen, and the monitor you use more should be on the side of your stronger eye.

It is also important to consider children and pets while working from home. Keep cables and wires away from them, to avoid trips, falls, and damaged equipment. Also be sure to keep from overloading electrical circuits in older construction.

Other considerations include keeping scissors, staplers (especially electric ones) and paper shredders out of the reach of children. They can experience serious injuries, or worse.

Contact QP3 ErgoSystems' team for help with video-based office workstation assessments, or sign up for our work-from-home office ergonomics training course, available on our learning management system site, www.Ergonomics.Today.

When you are ready, we can arrange for our on-site, customized ergonomics training, COVID-19 audit and assessment services, or our onsite/ride-along transportation, warehouse and distribution-focused ergonomics services for even more help.

Feel free to call us at +1 (847) 921-3113, even just to chat... we're all in this together!

PROTECTIVE VENDOR REFERRAL

Network

For almost 100 years, Protective Insurance has served the trucking community. Customers have trusted us to help protect their business, and looked to us for our expertise in the industry. With this in mind, we have selected a network of vendors that specialize in the transportation space, and who we feel can help transportation companies improve their overall safety.

These vendors can assist with:

- Aftermarket vehicle technology
- Driver recruitment
- Driver training
- Policy enforcement
- Risk analysis, improved safety and more

Our goal is to help make the vendor selection process easier for our insureds. While many of our clients already have vendors in place, we occasionally receive questions asking for referrals when clients are looking for a new or to replace an existing vendor. There are hundreds of options available in the marketplace today. Through our Vendor Referral Network, we have done the homework and narrowed the list to a group of companies that:

- Are leading the market
- Share our commitment to responsive service
- Share our philosophy of making the roads safer for all of us

IMPACT SOLUTIONS

Impact Solutions is a specialized provider of services to help you find, recruit, train and retain your most valuable asset: drivers.

INFINIT-I WORKFORCE SOLUTIONS

Ongoing driver training is a must. The logistics of providing that training can be a daunting process for managers. Infit-I Workforce Solutions has a library of more than 850 training modules to help with the process. Their short videos cover a variety of topics and can be accessed from anywhere on any device with internet access.

INSTRUCTIONAL TECHNOLOGIES, INC. AKA “PRO-TREAD”

The quality of your training matters. You want to offer your drivers interesting and appropriate content that they will pay attention to – instruction that makes a difference to them and your company. Pro-TREAD is the solution that follows the lifecycle of your drivers, from onboarding services to proactive and remedial training.

JOBEHAVIORS

Predict future performance with JOBehaviors’ pre-hire screening assessments. JOBehaviors is the transportation industry’s premier talent screening company with assessments for Class A CDL driver, delivery driver, diesel technician, customer service and more.

LYTX

Lytx is the world’s leading provider of video telematics, analytics, safety and productivity solutions for commercial fleets. The flexible system lets you customize the solution to best fit your unique needs. Harness the power of video to see what happened, improve operational efficiency and change driver behavior. Learn more at www.lytx.com/protectivefleetsafety.

MOBILEYE

Mobileye, an Intel Company, is a global leader in the development of computer vision and machine learning, providing an AI-powered advanced collision avoidance system (ADAS). The system scans the road ahead and alerts the driver of potential hazards, in real-time, with audio and/or visual warnings, providing time to prevent or mitigate a collision. Mobileye now offers an optional telematics platform, to complement their powerful collision mitigation technology.

NETRADYNE

Netradyne's Driveri vision based telematics system does more than watch the road. It captures video, analyzes the activity and recognizes exceptional performance all while providing you with the information you need to reduce driving incidents and protect against false claims.

ORION

Orion Fleet Intelligence delivers fleet management products and services you can use to control risk, contain costs, and manage daily operations. Orion's hands-on team and distinctive technology sets them apart from the competition. Through a combination of vehicle monitoring technology, data analysis, and driver coaching, fleets are able to achieve greater safety and operational improvements.

PULSAR INFORMATICS

Trucking Fatigue Meter by Pulsar Informatics is a no-additional-hardware solution that turns your vehicles' Electronic Logging Devices' (ELD) data into actionable insights to manage and mitigate driver fatigue.

QP3 ERGOSYSTEMS

As a full-service risk management firm, QP3 helps companies address safety risks through individual assessments. They focus on practical examination, problem solving and clear steps that result in real improvements.

RMJ TECHNOLOGIES & PREDICTIVE COACH

RMJ Technologies is an authorized reseller of many of the top telematics solutions available today, such as Geotab, Omnitracs, Surfsight, Lytx and more. RMJ also offers Predictive Coach, a patented behavior-based automated training system focused on the fundamentals of proactive defensive driving. When integrated with a telematics system, Predictive Coach delivers incident-based training eliminating the need for managers to intervene.

SAFEDRIVEPOD

Ensure your drivers are safe from cellphone distractions with SafeDrivePod: a small device offering a powerful solution for ending distracted driving. SafeDrivePod provides a return on investment within one year by reducing or eliminating costs from distracted driving related accidents.

SAFESPEED BY MAGTEC

Address speeding concerns before they become a problem with SafeSpeed. This small installed device uses proprietary technology to automatically limit vehicle speeds to match the posted speed limit.

SMARTDRIVE

SmartDrive offers a video-based safety program along with transportation intelligence allowing you to rapidly improve fleet performance. The combination will help eliminate risky driver behaviors while also lowering fuel and operational costs.

Many of these vendors provide a discount for qualified Protective customers!

If you have questions about the network, please feel free to contact Harry Storck, Director, Risk Controls with Protective Insurance at hstorck@protectiveinsurance.com.



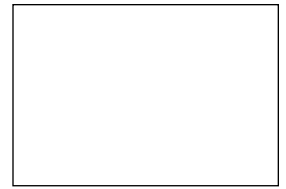
Learn more from these
vendors at Protective's virtual
Claims & Safety Seminar

Oct. 12 – 16, 2020.

Visit claimsandsafety.com
for more information.



111 Congressional Blvd., Suite 500
Carmel, IN 46032



Thank you.

In the face of COVID-19, truck drivers are behind the wheel,
delivering the necessities of life. Travel centers, truck stops and
distribution centers remain open to support these drivers.

And families wait for their loved ones to return home.

Protective Insurance has continued to cover our insureds, write
new policies, counsel our customers, process claims and
provide information related to safety.

On behalf of the entire Protective team, I extend a heartfelt and
humble thank you to everyone in the transportation industry.

We remain your loyal partner.

Thank you,

A stylized, handwritten signature in black ink, consisting of a large, flowing 'J' followed by a horizontal line.

Jeremy Johnson
CEO, Protective Insurance