

# SHIELD

a quarterly publication from Protective Insurance

Reputation Can Help  
You Avoid Nuclear  
Verdicts

Fatigue in Trucking

2021 Claims &  
Safety Seminar



**IT'S SIMPLE:  
IMPROVE YOUR SCORES.  
IMPROVE YOUR BUSINESS.**

FALL 2021

 **PROTECTIVE**  
INSURANCE  
Safer Roads | Safer People

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# NEWS & NOTES

## PROTECTIVE MARKETPLACE SOLUTIONS QUADRUPLE

Since its launch in November 2020, the Protective Marketplace has quadrupled the number of solutions available - all at preferred pricing for Protective customers.

Recently, two new vendors, offering eight different solutions, have joined the Marketplace. RoadTitan has two new offerings in the category of roadside assistance. Vox Electronics has technologies in the areas of ADAS & cameras, accessories and driver behavior.

Each month, one of these vendors provides insight into the benefits of their product through a webinar. All past webinars are available on the Marketplace to watch again at your leisure. You can find the list under **RESOURCES** on the bottom left of the site.

### LATEST WEBINAR:

#### Omnitracs ELD/Telematics

The session discussed the 3G sunset, what to expect and how it could impact legacy vehicle technology platforms. Issues include critical time-sensitive questions such as when cellular providers are shutting down 3G service, what happens if a local 3G tower fails prior to the sunset, and critical supply chain issues affecting orders of replacement 4G devices.

### VIEW PAST WEBINARS:

- RoadTitan
- Predictive Coach
- Distracted Driving Management
- The Future of Speed Control
- Driver Training
- Predictive Hiring
- Driver Gamification Improving Driver Safety Through Training

Visit the Marketplace at  
[marketplace.protectiveinsurance.com](http://marketplace.protectiveinsurance.com)

## UPCOMING WEBINARS

Nov. 18



### Assetlink Global Asset-Tracker

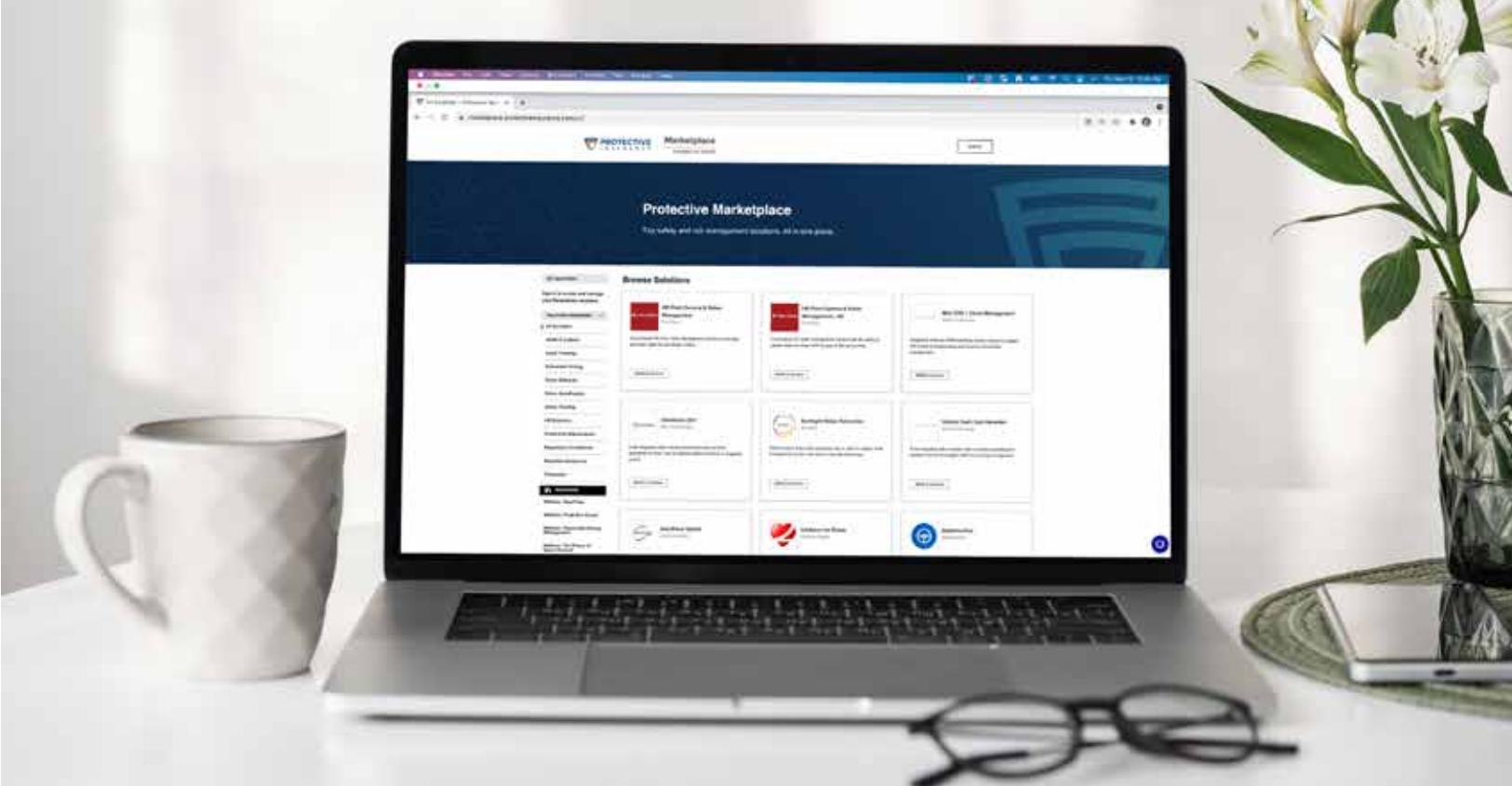
A high-endurance tracking and sensor-monitoring solution that provides cost-effective 24/7 connectivity regardless of location and power.

Dec. 16

## Air>Weigh

### Air-Weigh Loadmaxx

An integrated on-board cargo weighing solution to help with safety and compliance.



# OSHA OVERVIEW

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## Resources for Small Businesses

OSHA provides safety and health resources specifically designed for small businesses. A multitude of free resources are available right on the website at [osha.gov](https://www.osha.gov). These include brochures that discuss OSHA coverage, safety and health programs, and a small business handbook – updated for 2021. You can also find the required posters to download and display, and assistance with recordkeeping and reporting.

If you are unsure of where your facility stands in relation to OSHA standards, you may want to take advantage of the no-cost, confidential on-site consultation program. This consultation service is separate from enforcement and does not result in penalties or citations.

Primarily targeted for smaller businesses, employers can find out about potential hazards at their workplace, improve programs that are already in place, and even qualify for a one-year exemption from routine OSHA inspections.

Consultants from state agencies or universities work with employers to identify workplace hazards, provide advice for compliance with OSHA standards, and assist in establishing and improving safety and health programs. Your only obligation is to correct serious job safety and health hazards—a commitment which you are expected to make prior to an actual inspection visit and carry out in a timely manner.

## OSHA Issues Updated Guidance for All Industries

This guidance is intended to help employers and workers by helping them identify COVID-19 exposure risks to workers who are unvaccinated or otherwise at risk even if they are fully vaccinated (e.g., if they are immunocompromised).

This guidance is also intended to help employers and workers who are located in areas of substantial or high community transmission, who should take appropriate steps to prevent exposure and infection regardless of vaccination status.

The U.S. Centers for Disease Control and Prevention (CDC) reports that infections in fully vaccinated people (breakthrough infections) happen in only a small proportion of people who are fully vaccinated, even with the Delta variant. Moreover, when these breakthrough infections occur, they tend to be mild, reinforcing that vaccines are an effective and critical tool for bringing the pandemic under control.

However, preliminary evidence suggests that fully vaccinated people who do become infected with the Delta variant can be infectious and can spread the virus to others.

This evidence has led CDC to update recommendations for fully vaccinated people to reduce their risk of becoming infected with the Delta variant and potentially spreading it to others, including by:

- wearing a mask in public indoor settings in areas of substantial or high transmission
- choosing to wear a mask regardless of level of transmission, particularly if individuals are at risk or have someone in their household who is at increased risk of severe disease or not fully vaccinated
- getting tested 3 – 5 days following a known exposure to someone with suspected or confirmed COVID-19 and wearing a mask in public indoor settings for 14 days after exposure or until a negative test result.



# It's simple: Improve your scores. Improve your business.

*We have the expertise and resources to help you get it done.*

The Federal Motor Carrier Safety Administration (FMCSA) uses a variety of tools to reach its core mission of preventing crashes, injuries and fatalities on our roads. As a method of standardizing motor carriers' safety records, FMCSA created scoring systems such as the Compliance, Safety, Accountability (CSA) program as well as the Inspection Selection System (ISS).

The scores are developed according to different safety and compliance violations resulting from roadside inspections, peer groups and include the seven Behavior Analysis and Safety Improvement Categories (BASICs).

#### THE SEVEN BASICs INCLUDE:

- 01. Unsafe Driving**
- 02. Crash Indicator**
- 03. Hours-of-Service Compliance**
- 04. Vehicle Maintenance**
- 05. Controlled Substances & Alcohol**
- 06. Hazardous Materials Compliance**
- 07. Driver Fitness**

Improving these scores not only improves your standing as a motor carrier, your reputation and your insurability, it also reduces costs associated with crashes and violations, such as injuries, fines, repairs or time out of commission.

When you are insured by Protective, we work with you to make sure the things within your control are maintained and monitored – here's how:

#### STEP 1: **REVIEW YOUR OPERATIONS & MAKE A PLAN**

Our experienced loss prevention experts conduct an onsite visit and access data sources such as the Central Analysis Bureau (CAB) to dive deeper into your statistics, identifying areas for improvement. Together, we document a plan to address issues.

#### STEP 2: **IMPLEMENT THE PLAN**

In addition to your loss prevention expert, you have access to a multitude of discounted or no-cost safety resources. We'll help identify the ones that make sense for your business. We schedule regular reviews to help keep you on track.

#### STEP 3: **TRACK YOUR PROGRESS**

Using CAB, your loss prevention specialist tracks your FMCSA compliance progress. We work with you on solutions to improve your compliance profile. These include our Loss Prevention Resource Library, Protective Marketplace and our Vendor Referral Network.

#### STEP 4: **WATCH IMPROVEMENTS HAPPEN**

By following a comprehensive safety plan, you can expect to see improvements to your scores, save time and money, improve your reputation and extend the longevity of your business.

#### ISS SCORES

Your good scores can be even better. We can help.

When a truck pulls into a weigh station or DOT checkpoint, the compliance officer checks the Inspection Selection System (ISS) score for that company. If the inspection station is busy, a low score could mean that no inspection will take place and the truck can get back on the road quickly.

That's what every company wants: uninterrupted customer deliveries.

Protective Insurance works diligently with our customers to improve their safety and compliance. We insure motor carriers focused on safety and compliance excellence and work with them to improve their FMCSA compliance standing over time. And we have the data to prove it.

A recent ISS analysis performed by our actuary team validates this critical compliance metric. In the four years prior to joining Protective, customers were able to improve their scores by less than one percent. In the four years after joining Protective, those scores improved by five percent.

*To find out more about how Protective can help your business achieve better safety scores, contact your Protective representative today!*

#### ISS RECOMMENDATION

The ISS Inspection Value forms the basis for the ISS recommendation. The recommendation ranges from "Inspect," for motor carriers with poor safety performance in one or more Safety Evaluation Areas, to "Pass" for carriers with good safety performance data.

#### THE THREE ISS RECOMMENDATIONS ARE:



##### Inspect

inspection warranted 75 – 100



##### Optional

may be worth a look 50 – 74



##### Pass

no inspection required 1 – 49

# Meet the Loss Prevention & Safety Services Specialists



**ANTHONY (TONY) BAGGETT** has worked more than 32 years in the insurance industry in loss control. He has serviced a wide variety of companies from small family businesses to large Fortune 500 corporations. He received a B.S. in engineering from the University of Alabama and an associate degree in risk management from The Insurance Institutes. Over the years, Tony obtained two NATMI certifications – Certified Director of Fleet Safety and, Certified Director of Training. Tony's background includes behavior-based safety training, risk analysis, defensive driver training, injury and crashes investigations, risk assessment, and control. Tony started his career at Protective in May of 2018. His region is the Southeast, including Florida, and is based in Alabama, just southeast of Birmingham.



**ANDY KONDACKI** started at Protective in September of 2018. His previous experience includes working as a safety director in private industry, an independent safety consultant, and the bulk of his career in property and casualty insurance as a risk control consultant. Andy currently holds the CSP and ARM professional designations and is an authorized OSHA trainer for both general industry and construction. Andy is also an authorized service representative in Pennsylvania, Arkansas, Texas and Missouri. Areas of expertise include fleet, worker's compensation, and property. Andy holds a B.S. in safety management from Indiana State University in Terre Haute, IN. He handles a four-state territory in the Midwest, including Ohio, Kentucky, Michigan and Indiana.



**DAN DMYTRYK** joined Protective Insurance in February of 2021. Before arriving at Protective, Dan worked as the corporate safety manager for a regional fuel hauler in the Northeast (New York City area). Previously, Dan spent 20 years working for one of the nation's largest commercial fleets in operational and dedicated safety roles. Dan is a Certified Safety Professional and a Certified Instructional Trainer. He holds a B.S. in occupational safety and health from Columbia Southern University, where he graduated magna cum laude. Dan's region is the Northeast, including New York City. He currently resides in the Long Island area.



**JEFF MORGAN** came to Protective Insurance as a regional loss prevention specialist in October of 2001. Prior to coming to Protective, he was a regional safety manager for a flatbed carrier based in the Midwest with 1,500 tractors. He has been instrumental in helping Protective in developing the loss prevention survey for the department. He is certified by the States of Texas, Arkansas and Missouri as a certified loss prevention consultant. He currently has a B.S. in safety management from Indiana State University.



**SCOTT GARNER** came to Protective Insurance in January of 2021. He is a certified Commercial Motor Vehicle Safety Inspector for several states. From 2015 through 2021, Scott was the assistant vice president of DOT and accident reconstructions for another insurance company. From 2005 through 2015, he conducted thousands of roadside DOT inspections and supervised DOT roadside officers. From 1997 through 2015, Scott was employed with one of the Dallas/Fort Worth local police departments. He investigated and analyzed thousands of accidents involving bodily injury or death. His region of operation is the Southwest, and he is based in the Dallas/Fort Worth area.



**SCOTT SULLINS** came to Protective Insurance in March of 2019. Before arriving at Protective, he was at two other insurance companies where he held the position of assistant vice president of commercial safety and loss control. His current position is manager of loss prevention and safety services, and he manages the field staff. Before that, Scott was a director of safety at several large trucking companies. He also spent nine years as a law enforcement officer in the Fort Worth Area. Scott's experience has included more than 40 years of law enforcement, safety, risk management, and loss prevention management. He is also a veteran of the United States Army, where he served overseas. He is a Certified Safety Director and Certified Loss Prevention Specialist for multiple states. He holds a B.S. in criminal justice, safety and a minor in sociology from the University of Texas in Arlington.



**TOM HARTLEY** joined Protective Insurance in September of 2020. Before coming on board, Tom spent more than 30 years in the trucking industry. He began his journey working in operations at a small regional carrier and was fortunate to gain experience at many levels in the industry. He eventually made it to the corporate level and spent eight years as director of safety for a large regional carrier. In this role, Tom was responsible for more than 1,200 power units, 3,600 trailers and 1,400 drivers. Tom has received training in driver recruitment and retention strategies, accident investigation, CSA roadside inspections, employment law, and avoiding human resource pitfalls. Tom has received certificates as a trainer in OSHA GHS hazardous communication standards, Smith System Safe Driving, and OSHA Ten-Hour for General Industry. Tom has also served as a volunteer firefighter for 34 years and has received national certification in hazardous materials incident response, and is a certified emergency vehicle operations instructor. Tom is based in south-central Pennsylvania. His territory is Pennsylvania, West Virginia, Maryland, Virginia and Delaware.



**JAY WOODWARD** joined Protective Insurance in December of 2019 as a regional loss prevention specialist. He is responsible for providing loss prevention and safety-related services to Protective's auto liability and workers' compensation clients. His region is California and Nevada. He has more than 35 years of transportation safety experience and works to contribute to proven best-in-class safety programs. Before joining Protective, Jay was a minority owner in a nationwide transportation company and was the vice president of risk management of one of the leading transportation practice insurance brokerage firms. He was a board member and content provider of instructional technology – Pro-TREAD driver safety training. Jay successfully designed and implemented several complex risk management and safety programs for several large and mid-fleet transportation companies. He has significant expertise in the following areas: driver safety management, FMCSA compliance, customized driver safety training programs, and workers' compensation loss control programs. Jay is based in Southern California.



# Reputation can help you avoid nuclear verdicts

BY THE TEAM AT BLUEWIRE

To many outside observers, leaders in safety for trucking companies are often seen as laser-focused on Federal Regulations from the FMCSA. This is true. As leaders, they spend a great deal of time ensuring their organizations are compliant with regulations. This has been a process for many years and has naturally attracted great third party providers that develop tools to help manage these requirements.

However, in recent years much more time has been focused on litigation instead of just regulation. Huge increases in lawsuit abuse by plaintiff's attorneys have increased the amount of time, energy and resources needed to defend an already challenged industry that is focused on keeping America moving.

Fleets have been taking defensive steps to avoid nuclear verdicts. The most common and logical include tightening hiring standards and improving safety management controls like maintenance practices and hours of service audits. But some fleets might be missing the most effective tool: proactive advocacy of unmandated safety initiatives, a.k.a. being safety-progressive.

Juries issue large awards because plaintiffs' attorneys are able to convince them that irresponsible fleets should be punished. Nuclear verdicts and reptile attacks both rely on juror anger. A nuclear verdict doesn't occur without evidence that a plaintiff can wave to fuel the jury's ire. The reptile theory is based upon engendering jury fear for which they feel a need for action to protect the community. That theory fails when a company deficiency that poses a threat is absent.

Fleets that are proactive practitioners of non-mandatory safety initiatives enjoy some protection. Imagine how difficult it would be for a plaintiff attorney to contend that the same fleet that had just deployed millions in unmandated safety technology was guilty of lacking a

safety conscience. And if they required all applicants to be hair tested for drugs or assessed for sleep apnea? Not only would the jury just not buy it, but some plaintiff attorneys would think twice about their appeal.

While tactics to defend against these are important, a strategic defense to deprive the plaintiffs of their needed evidence is markedly better.

That is Bluewire's mission. Bluewire does this by analyzing, repairing, monitoring and maintaining a company's reputation.

In trucking, "reputation" is defined by a company's safety culture. It is reflected in FMCSA data, internal documentation and the completeness of practices. It is established by driver records and performance, hiring practices, social media chatter and media coverage. And much more.

Reputational vulnerabilities are the fuel for both nuclear verdicts and the reptile theory. Moreover, they are the basis for claims of punitive damages whose purpose is to punish past conduct and deter it in the future.

In short, reputational vulnerabilities are what create the jury anger that poses a trucking company's greatest risk.

Bluewire will deprive plaintiffs of their needed fuel and secure your company's reputation by analyzing, addressing, monitoring and supporting it.

First, Bluewire will apply advanced technology, including AI and text mining, to analyze the elements that comprise a company's reputation. DQ files complete? Would current drivers meet your hiring standards? Does your dispatcher chatter provide PowerPoint material for a Plaintiff's attorney? What do your FMCSA scores say about your compliance culture?

Second, having identified reputational vulnerabilities, Bluewire will recommend repairs, including leading edge experts to assist in remedying any deficiencies. Not only is any reputational issue addressed, it is done with the assistance of an expert based on data drawn from the analysis.

This pre-accident reputational analysis and repair is crucial. It shows that a company has taken action BEFORE the accident. Anything after would be viewed as backfill.

Third, ongoing monitoring by Bluewire's technology will identify new reputational threats. This provides continuing protection.

Fourth, after the accident, Bluewire provides the foundation of the defense. It allows a company to control its own story by analyzing and correcting reputational deficiencies pre-accident.

Further, the company is associated with an expert to vouch for that reputation based upon first hand knowledge, applied expertise and supported by data. This is in stark contrast to the plaintiffs' "Casablanca" experts ("round up the usual suspects") whose reports are a well worn template with a few case-specific facts and anecdotal opinions without data or even familiarity with the company's processes.

Bluewire makes a difference.

## Younger Driver Assessment Tool shows promise

The American Transportation Research Institute (ATRI) recently released the results of the Phase 1 Beta Test of its Younger Driver Assessment Tool. This is the second in a series of technical memoranda from ATRI exploring the potential for an assessment tool to identify the safest drivers among 18 – 20 year olds, a critical component of expanding interstate CDL eligibility to younger drivers. Results from ATRI's beta test show promise for the statistically validated assessment to differentiate safer drivers from less safe drivers.

ATRI's beta test administered a comprehensive assessment battery to current commercial truck drivers. Truck drivers who participated in the assessment represented a broad range of ages (20 – 60 years old), driving experience and safety performance. Among the measures tested in the assessment were personality traits, reasoning, impulsivity, sensation-seeking, sleep quality and cognitive control. Participating drivers' safety performance was evaluated using motor vehicle record and pre-employment screening program data on safety violations and crash involvement.

Among the statistically significant findings, the drivers in the safest group based on their MVR and PSP data had the highest scores on conscientiousness and agreeableness, and the lowest scores on experience-seeking. Additionally, drivers in the "less safe" group exhibited marginally greater sensitivity to conflict in the Multi-Source Interference Task, indicating

difficulties with cognitive control. While ATRI's beta test only included 16 drivers under the age of 30, the assessment did show sensitivity to age-related variations in performance. The age sensitivity relationship to safety also materialized in older drivers with fewer years of experience, so the assessment tool is attempting to identify younger drivers with the cognitive and mental attributes of mature, experienced drivers.

"Given all the internal and external pressures on driver recruitment and retention, it is safe to say that the driver shortage crisis is not going away," said Joyce Brenny, CEO and Founder at Brenny Transportation, Inc. "We need to find ways to expand the pool of safe truck drivers, and ATRI's preliminary research indicates that safe, younger drivers can be found. At Brenny, our young driver apprentice program has a proven track record. Proper training and mentoring of young individuals who want to become truck drivers does work!"

Based on the success of the beta test, ATRI is embarking on an expanded pilot test of the assessment to increase the sample of younger drivers and expand the range of participating driver safety performance.

For access to the full report please visit ATRI's website at [TruckingResearch.org](http://TruckingResearch.org).





# C&S

## CLAIMS & SAFETY SEMINAR

We look forward to welcoming attendees to Indianapolis in November for the 2021 Claims & Safety Seminar.

### MEET THIS YEAR'S SPEAKERS



**DANIEL MURRAY** has more than 26 years of experience in a broad range of transportation fields including trucking research and economics, transportation safety technologies and autonomous vehicles.

As senior vice president for the American Transportation Research Institute (ATRI), Daniel is responsible for managing ATRI's transportation research, testing and evaluation activities, and he leads multiple national activities including the U.S. DOT-sponsored Freight Mobility Initiative.

He is actively involved in the National Academies' Transportation Research Board as Vice Chair of the Trucking Research Committee, and presently sits on the Boards of the Freight Mobility Research Institute, Mid-America Transportation Center and the Minnesota Freight Advisory Committee.

Dan received his B.A. from Gustavus Adolphus College in St. Peter, Minnesota, and his M.S. from Northwestern University in Evanston, Illinois.



**CHAD KRUEGER** is the senior vice president of Central Analysis Bureau (CAB). CAB provides industry-leading products for in-depth motor carrier analysis. He has more than 15 years of insurance agency and insurance carrier risk management experience, with a focus on injury and crash prevention related to fleets. Prior to his career in the insurance world, Chad was director of safety at a mid-sized, regional fleet where he oversaw risk management programs including OSHA, FMCSA and insurance. Prior to joining CAB, he drove the development of the industry leading BASICS Calculator™ and has since, introduced the MC Advantage™ suite of tools for fleets.

After serving in the U. S. Navy, Chad obtained his undergraduate degree in Occupational Safety & Health Management from the University of Wisconsin-Whitewater and holds his Associate in Risk Management (ARM) and Commercial Lines Coverage Specialist (CLCS) designations. He currently serves on the board of the Nicolet Chapter of the American Society of Safety Professionals (ASSP) and resides in Appleton, Wisconsin.

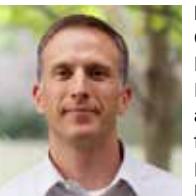


**NATHAN LUNDQUIST** is senior vice president of claims at Protective Insurance and oversees the Company's commercial auto claims operations. He is focused on protecting motor carriers through claims strategies that build strong relationships and control severity for insureds. As part of his role, Nathan oversees complex and potentially high-exposure commercial trucking litigation across the country. He is an industry leader in the areas of medical financing and lien-based medical services. He frequently presents on strategies to combat reptile theory and mitigate the nuclear verdict potential associated with catastrophic losses. Prior to joining Protective, Nathan spent several years as a litigator representing motor carriers and other corporate entities. He holds a B.A. from Wabash College and a J.D. from Indiana University's McKinney School of Law.



**STEVE BRYAN** is a veteran technology leader who fell in love with the trucking industry when he founded Vigillo in 2007. Vigillo was acquired by SambaSafety in a private equity-backed transaction in 2017. Steve served for 3 ½ years on the Executive Team at SambaSafety as the EVP and GM of Transportation, overseeing the regulated trucking industry offerings within the broader SambaSafety business. Steve is now back as CEO and one of four co-founders of Bluewire LLC, a cutting-edge AI Software as a Service (SaaS) company, launched to provide motor carriers and their insurance partners with a scientific, data-driven methodology to protect against the vulnerabilities which lead to reputation-damaging false narratives.

Steve earned a Masters of Business Administration, J.D. and a Bachelor of Science in Economics from Willamette University. He lives with his wife of 30 years in Portland, Oregon where they divide their time between their 5 adult children, 2 grandsons and planning the next Springsteen road trip.



**DR. DANIEL MOLLICONE** is chief scientist and CEO of Pulsar Informatics, Inc. Dr. Mollicone holds degrees in Engineering Physics and Biomedical Engineering. He has played an active role in the development of the field of fatigue risk management and has acted as principal investigator on research funded by US Department of Transportation (DOT), US Federal Aviation Administration FAA, US Department of Defense (DOD), US National Aeronautics and Space Administration (NASA), Civil Aviation Safety Authority of Australia (CASA), and the Natural Sciences and Engineering Research Council of Canada (NSERC) and Transport Canada related to assessment of fitness for duty and fatigue risk management.



**LAURA CYRUS**, director of corporate engagement with Truckers Against Trafficking (TAT), has been with the organization since 2013, beginning as an intern while completing her master's degree at the Korbel School within the University of Denver. There, she studied international human rights, completing dual specializations in forced labor and human trafficking and international administration and law. Laura has served in various positions during her time at TAT and enjoys being involved in both the macro and micro aspects of running a national non-profit organization. She travels nationally to speak on behalf of TAT, enabling her to build relationships with relevant industry stakeholders and activate new partners.

Whether speaking with supply chain leaders, sustainability and CSR directors, trucking company executives, or the everyday heroes of the road (aka American truck drivers), Laura enjoys sharing her passion on the topic of anti-trafficking efforts and encouraging everyone to find the most effective way they can be a change-maker in this work.



**JIM WARD** is currently president of D. M. Bowman, Inc. based in Williamsport, MD. Jim has more than 30+ years of experience in the transportation industry in various management positions in Trucking, Rail and Risk Management. His employment spans from CSX, Willis Advanced Risk Management Services and D. M. Bowman, Inc. where he has been in his current role since 1999.

Jim remains very active in the transportation industry and is currently the Chairman of the Truckload Carriers Association. He has had the privilege of speaking on a variety of topics affecting our industry at conferences held by NIT League, CCJ, McLeod, ATA, TCA, ATRI and the University of Georgia Trucking Profitability Symposium.

He has been married to Starla for 40 years and has two sons, two wonderful daughter in laws, a grandson and granddaughter.



**JEFF MERCADANTE** is currently the vice president of safety & risk at PITT OHIO, LLC. During Jeff's 33-year tenure with PITT OHIO, the company has won numerous safety awards presented by the American Trucking and State Associations. Jeff is the Chairman of the American Trucking Association's Safety Committee and a member of Bendix Corporation Fleet Council. Additionally, he is a board member of CCAC's Educational Program for Trucking. Previously, Jeff was the President of Pennsylvania's Motor Truck Association Southwest Chapter.

Jeff attended West Virginia University where he majored in Business Management and was also a member of the West Virginia wrestling team. He and his wife Penny reside in Hampton Township. They have four grandchildren and are members at Wildwood Golf Club. Jeff is an avid golfer and also enjoys paddle tennis, hunting and cooking.



**TOM SERAFIN** is currently the director of safety and training for Florida Rock and Tank Lines (FRTL) and has nearly 21 years of safety and operations experience in logistics. As a Florida attorney, he focuses on risk management and compliance at all levels of the organization while continuously evaluating areas for improvement. Before his promotion to his current role in safety, Mr. Serafin served as a district manager on the operations team and oversaw six different terminals. Prior to joining FRTL over 7.5 years ago, Mr. Serafin practiced law as a commercial real estate attorney and commercial lending lawyer which was preceded by his 10 years of active duty in the United States Marine Corps. In the Corps, Mr. Serafin flew F/A-18Ds as a weapons systems officer and was director of safety and operations at the squadron and group levels. Now, Lieutenant Colonel Serafin serves as a Marine reservist in his 21st year and leads a unit that manages over 7,000 ready reserve Marines. While most of his time has been in aviation logistics leading Marines, the correlation between aviation and trucking has proven to be remarkably similar, and beneficial from an operational and safety perspective, and optimization.



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# *Experience* **MAKES A DIFFERENCE**



Protective Insurance's Safety Services Specialists have an average of 32 years of transportation and risk mitigation experience.

They help you keep your fleet safe with tailored plans to fit your company's unique needs.