SHIELD

a quarterly publication from Protective Insurance

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WINTER 2021

PROTECTIVE
INSURANCE

Safer Roads | Safer People

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NEWS & NOTES

PROTECTIVE LAUNCHES SAFETY AND RISK MANAGEMENT MARKETPLACE

The rapid growth of safety solutions for the trucking industry has made the job of fleet safety manager both easier and more difficult. The tools available help improve safety and make the company more efficient; however, finding the right tool for the job can be a challenge.

The Protective Marketplace, powered by Roadz, is a unique platform that serves the safety and risk management needs of the transportation industry. Fleet and safety managers are able to research and buy third-party solutions through an integrated and seamless experience.

THE TYPES OF RESOURCES AVAILABLE THROUGH THE PROTECTIVE MARKETPLACE INCLUDE:
- Distracted Driving
- Driver Behavior
- Camera & ADAS
- Driver Training
- HR Solutions
- Driver Gamification
- Roadside Assistance
- Asset Tracking
- Regulatory Compliance

THE BENEFITS OF THE MARKETPLACE INCLUDE:
- Access to multiple vendors in one place
- Single sign-on and unified billing
- Discounted pricing through the site
- A way to keep up with new trends and technology

The Protective Marketplace is a way to connect to products and services that can improve safety and reduce liability. Protective is the only insurance provider offering this marketplace.

Roadz is hosting periodic webinars featuring vendors from the Marketplace. Announcements of new webinars and recordings of previous sessions are available on the site.

You can reach the Protective Marketplace at **marketplace.protectiveinsurance.com**,

PROTECTIVE RENEWS PARTNERSHIP WITH TRUCKERS AGAINST TRAFFICKING

Protective Insurance is pleased to extend its support of Truckers Against Trafficking (TAT). Even as the pandemic increased vulnerabilities for victims of human trafficking, TAT continued its work of raising awareness and training members of the transportation industry.

BY THE END OF 2020:
- 1,014,367 people were registered as TAT trained
- 1,586 law enforcement officers received TAT training through both in-person and virtual events
- 369 carriers received exposure to TAT through Shipping Partner Program interactions
- 3,435 people toured or viewed the Freedom Drivers Project at 29 events, either in-person or virtually
- 540 people participated and were trained through six Coalition Builds
- 1,079 people heard Empower Freedom presentations and staff distributed 16,805 wallet cards

Because of this work, people are taking action.

2,692 calls have been received by the National Human Trafficking Hotline (NHTH) by people identifying themselves as truckers between the time the hotline began on Dec. 7, 2007 and mid-year 2020.*

These calls reported a total of 708 cases of potential human trafficking, involving 1,296 potential victims. Prior to 2,009 when TAT began, the NHTH reports they had received only three calls total from truckers. Ongoing surveys of truckers reveal that calls to the hotline show only one slice of the data pie, with untracked calls to 911 and local sheriff's offices making up the larger portion.

To learn more about TAT or receive training, visit their website at **truckersagainsttrafficking.org**.

*These are the latest numbers available from the NHTH.

OSHA OVERVIEW

Lessons Learned: Frequently Cited Standards Related to COVID-19 Inspections

In conducting COVID-19-related inspections, OSHA has frequently cited employers for violating certain standards. Employers can learn more about those frequently-cited standards and relevant resources in OSHA's in-depth analysis of Common COVID-19 Citations.

Employers must be vigilant to meet all OSHA requirements. The following are examples, to date, of requirements that employers have most frequently failed to follow:

- Provide a medical evaluation before a worker is fit-tested or uses a respirator.
- Perform an appropriate fit test for workers using tight-fitting respirators.
- Assess the workplace to determine if COVID-19 hazards are present, or likely to be present, which will require the use of a respirator and/or other personal protective equipment (PPE).
- Establish, implement, and update a written respiratory protection program with required worksite-specific procedures.
- Provide an appropriate respirator and/or other PPE to each employee when necessary to protect the health of the employees (ensuring the respirator and/or PPE used is the correct type and size).
- Train workers to safely use respirators and/or other PPE in the workplace, and retrain workers about changes in the workplace that might make previous training obsolete.
- Store respirators and other PPE properly in a way to protect them from damage, contamination, and, where applicable, deformation of the facepiece and exhalation valve.
- For any fatality that occurs within 30 days of a work-related incident, report the fatality to OSHA within eight hours of finding out about it.
- Keep required records of work-related fatalities, injuries, and illness.

Employers are also encouraged to learn more about OSHA's On-Site Consultation Program, which offers no-cost and confidential occupational safety and health services to small- and medium-sized businesses.

Need help?
We've got that!

Protective Insurance provides policy holders access to a wide range of risk mitigation, training and safety resources.

Vender Referral Network

Protective has partnered with a network of vendors that specialize in the transportation space. These vendors can assist with a wide variety of safety needs. Our goal is to make the vendor selection process easier for our insureds. 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 and share our philosophy of making the roads safer for us all. These vendors are also offering a discount for qualified Protective customers.

THE LIST INCLUDES:
- Impact Solutions
- Infinit-I Workforce Solutions
- JOBehaviors
- Lytx
- Magtec
- MindMeld Studios
- Mobileye
- Netradyne
- National Truck Protection
- Orion
- ProTread
- Pulsar Informatics
- QP3 ErgoSystems
- Real Time Risk Solutions
- RMJ Predictive Coach
- Road Ready
- SafeDrivePod
- SmartDrive

Talk with your Protective representative for details.

Protective Marketplace

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Visit **marketplace.protectiveinsurance.com**

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- A way to keep up with new trends and technology

KPA

Resources from KPA provide instant access to more than 2,000 risk management and safety resources for every industry – from agriculture to warehousing. To request information on KPA or enquire about obtaining a user name & password, please contact **lossprevention@protectiveinsurance.com**.

J.J. Keller Training On Demand

Protective offers video Training On Demand from J.J. Keller. Access more than 100 videos in categories including Driver/Department of Transportation, Hazardous Materials, Construction, Workplace Safety and Human Resources. To access the J.J. Keller Training On Demand videos, please contact our Loss Prevention & Safety Services Department at **lossprevention@protectiveinsurance.com**.

Safety Solutions Videos

This series of online videos offers quick safety tips for truck and bus drivers. They are designed to watch while on a break or for motor carriers to play during safety meetings. They can be viewed at **protectiveinsurance.com/loss-prevention/training/safety-solutions-videos**.

TOPICS INCLUDE:
- Driver qualifications
- Crisis management & emergency planning
- Vehicle & driver pre-trip inspections
- Distracted driving
- Turns & tail swings
- Avoiding low clearance collisions
- Driving safely though highway work zones
- Avoiding lifting injuries
- Preventing slips & falls

Resource Library

In line with our commitment to make the roads safer for all, anyone can access and download handouts and posters with tips on safer driving. Topics include how to safely navigate rainy, snowy and foggy conditions; managing stress; pre-trip inspections; safe lifting techniques and so much more. You can find the resource library on the Protective website.

Slip Resistant Shoes

Reduce your slips and falls by 70 percent with exclusive discounts on slip resistant shoes. To access this program, please email us at **lossprevention@protectiveinsurance.com**.

DON'T SEE WHAT YOU NEED HERE? LET US KNOW!

Contact Loss Prevention at **lossprevention@protectiveinsurance.com**

Improve Compliance with AI Cameras

Compliance is essential to how well a fleet operates. Unfortunately, recent statistics show alarming rates in several key areas including traffic law violations, health and safety. Distracted driving, speeding, and stop-sign violations account for a high volume of recorded accidents annually.

For a long time, the industry has looked toward traditional cameras to detect such violations. However, with the mounting road data, continuous analysis of such footage by humans is unsustainable. Netradyne is combining artificial intelligence with these cameras to tackle compliance through smart data analytics.

As innovation transforms every corner of transportation, from driver safety and retention to compliance, the technology we add to our fleets ultimately determines how well we can improve the operation of our fleets — and the core of our industry.

Legacy trigger-based technologies that rely on responses to events that have already occurred are quickly becoming outdated. The rapid development of artificial intelligence and its growing adoption by the transportation industry shows that this technology is providing a more advanced way to track and enforce compliance among fleets.

ADVANCED AI COUPLED WITH HD CAMERAS

Artificial intelligence is a field of study which involves training computers to act intelligently enough to carry out traditionally "human" tasks in a faster and more efficient way. AI spans across several industries, especially in entertainment, tech and engineering where its presence is more visible.

Outside of transportation, platforms like Spotify and YouTube use AI to recommend similar posts for users based on previous content they watched or listened to. Advanced chatbots use AI to communicate with humans and some of these bots are modified to be handy assistants like Apple's Siri or Amazon's Alexa.

In the transportation industry, AI tends to be more functional. For example, Tesla cars sport an autopilot function allowing the car to self-drive while navigating changing road conditions, stop signs, turns and other road users.

HOW AI WORKS WITH HD CAMERAS

Several modern AI fleet integrations tend to be a combination of cameras and sensors governed by an artificial intelligence center. On their own, HD cameras capture high-quality images of road events for fleets that have them mounted on each vehicle to record road footage.

We know that having cameras is particularly useful as evidence after crashes occur. It is also used as a way to collect road data such as changing road conditions. When you combine cameras with artificial intelligence, not only do they capture images and video, but they intuitively analyze recorded footage to recover an accurate account of events.

For example, let's assume that legacy trigger-based systems that rely on cameras alone are a pair of human eyes. In this case, the eyes see everything that happens on the road and recall those events later. Based on this recollection, the fleet makes several improvements to its operations.

When you layer AI and edge computing on top of camera systems, you're adding an entire nerve center. Cameras are like human eyes while the sensors function like sense organs and the AI acts like a brain. In the human body, when the sense organs detect any form of stimuli, a message along with imagery is sent to the brain. The brain immediately processes this data and comes up with an instant response to stimuli.

It's the same with artificial intelligence. In an AI camera system, cameras and sensors act as data collectors and messengers that send information to the AI system. This system analyzes the data collected and advises the driver in real-time on the best actions to take.

HOW DOES AI CAPTURE EVIDENCE AND INSIGHTS?

AI is trained through the process of machine learning. This provides a computer the ability to continue learning until it is perfect at handling a particular task and prepared to handle any uncertain variables it may encounter.

AI is only as good as the data it is trained on. This is why functionality is limited without a good data collection system. Netradyne understands this fact and has mapped three billion minutes and one billion driving miles, capturing traffic violations that are otherwise difficult to detect.

IMPROVING COMPLIANCE WITH AI CAMERAS

The proliferation of driver management software has significantly improved compliance across fleets that have chosen to use them. Going by recent statistics, Driveri has improved stop-sign compliance by 55 percent across its customer base. Some fleets within this base have shown a more than 90 percent improvement where past trigger-based technologies have failed.

AI improves compliance primarily through analytics. By collecting and analyzing traffic data, fleets can work out new solutions to any compliance issues they may face. In addition to analyzing this data, AI can track driver performance concerning violations. This can be used as a basis for rewarding or training drivers in an effective and driver-friendly way.

AREAS OF COMPLIANCE IMPROVED BY AI

Traffic Law Compliance
Traffic violations including U-turn violation, lane violation, wrong left turning, tailgating and speeding, are leading causes of accidents on US roads. According to a report by the National Highway Traffic Safety Administration (NHTSA), speeding killed more than 9,000 people in 2018.

In 2016, more than one million speeding tickets were issued in California. Other states have closely related statistics for other violations as well. At this frequency, traffic compliance is a tough problem to deal with, especially because of the volume of vehicles that travel these roads daily.

Although drafting a policy that calls for strict traffic law compliance is a necessary first step, it can only do so much. Keeping track of how many drivers in a fleet have run stop signs without being caught is almost impossible without the use of AI.

AI streamlines this process, makes it sustainable, and works seamlessly regardless of onboarding processes for new drivers. Using AI, Driveri captures every minute of the driving cycle to keep an accurate account of road events as well as intuitively analyze the data collected. This allows fleets to measure how compliant they are with traffic laws.

Across the Driveri platform's 10 million most recent stop sign observations, there is a clear 61 percent improvement for non-stop events and 51 percent improvement for rolling stops.

Distracted Driving
According to a report by NHTSA, distracted driving accounted for more than 3,000 deaths in 2017. Distracted driving is associated with a range of behaviors such as using cell phones, eating, sleeping, fiddling with objects such as the stereo and even driving while intoxicated.

Unfortunately, managers cannot physically watch drivers or correct these behaviors in real-time. The use of cameras to detect distracted driving seems like the most obvious solution, but AI provides a better way to do this. Ordinary cameras can record what goes on within the vehicle for playback later; however, the captured video has to be analyzed by a human. This may work for small fleets but quickly becomes unsustainable as the fleet scales.

In large fleets, managing such video playback can lead to hundreds of hours of analysis. Not only is this tedious, but it is also inefficient, prone to errors and only allows for a correction after the driver has exhibited distracted driving.

In some cases, this can be fatal. For example, cameras may record the moments leading up to an accident in which a driver showed signs of being drowsy. Unfortunately, cameras cannot do anything to prevent such an accident. With AI, cameras collect video and analyze it in real-time to detect such behaviors.

In the case of the drowsy driver, sophisticated AI can detect eye movement, yawning and other indicators of distracted driving and send a warning signal instantly. This lessens the likelihood of an accident occurring and integrates perfectly with any systems already set up to track driver performance.

Adjusting to Road Conditions
Road conditions continuously change and some of these changes could affect how well a driver complies with traffic laws. For example, drivers may be following too closely in the rain, speeding in snowy conditions, or navigating through thick fog.

In some cases, drivers are not prepared to deal with such conditions. This is where AI comes in. AI has the ability to coach drivers in hazardous situations. Having an onboard coach has several positive effects on a driver's safety and performance, such as boosting confidence and improving decision-making.

AI coaches typically work by collecting data on the surroundings in real-time, analyzing that data and deciding on the best action to take. These calculations are carried out in a matter of seconds and are made possible by edge-computing as opposed to trigger-based technologies.

Compliance and ROI
With a system such as Driveri handling fleet compliance, companies can achieve all of the following:
- Reduce collisions and other road accidents by a significant margin
- Ensure driver safety is a priority by helping drivers to mitigate risks at every turn
- Save money due to fewer accident claims and lawsuits
- Create a driver-friendly environment driven by incentives and rewards
- Improve driver retention by boosting morale among drivers and creating an evidence-based environment
- Accurately target areas where drivers require more training
- Draft more specific company safety policies

Workers' Compensation: Understanding Your Experience Rating & Mod

Experience rating is the main pricing component of your workers' compensation policy that you can directly impact. It's essentially a method for determining whether your business' losses are better or worse than expected.

The state rating bureau or the National Council on Compensation Insurance (NCCI), an organization that administers workers' compensation on behalf of most states, evaluates your business' loss and payroll history and compares your loss experience with the average loss experience in your industry. From that data, an experience modification (ex-mod or mod) is created. Your experience mod is unique to your business. This factor will either increase or decrease your overall workers' compensation premium. If your mod is over 1.00, your business compares unfavorably to other businesses in your industry. If your mod is below 1.00, your business compares favorably to other businesses in your industry.

Reducing your losses by taking an active role in employee safety will help improve your mod and save your business money! When you have no actual losses in your experience period, you are utilizing the best mod available to your business.

HOW AM I COMPARED TO MY PEERS?

Now let's compare your company's losses to the industry average, also known as your industry benchmark total loss ratio. On your mod worksheet (available from NCCI), find your total actual losses (box H) and total expected losses (box D). If your actual losses are lower than your expected losses, you're doing better than average.

Divide the actual by the expected to obtain your industry benchmark total loss ratio. Let's say your total actual losses were $50,000 and your expected losses were $70,000. Your total loss ratio would be .71 and this means your losses are 29% better than your competitors!

You can use this same calculation with the primary and excess portions of your losses. This would give you your primary loss ratio and your excess loss ratio. The primary portion of losses measures the frequency of claims, while the excess portion measures the severity of claims. By calculating your primary and excess loss ratios, you'll be able to assess whether your business is doing better or worse than the industry average in frequency and severity.

The frequency of losses tends to impact your mod more than the severity of a single loss. Frequency is a better predictor of future claims and can indicate training or safety issues that should be addressed.

UNDERSTANDING MEDICAL ONLY (OR MED ONLY) LOSSES

In most states, the claim cost is reduced by 70% when a claim is medical only (no lost time from work). You can identify a med only loss on your experience rating worksheet by looking at the injury (IJ) code next to each claim. An injury code of six (6) indicates the claim is med only and did not involve an indemnity component, usually incurred when an employee does not return to work in a specified number of days. Getting employees back to work as soon as possible can save you mod points, which in turn saves you money!

Six Important Factors to Keep in Mind

1
Not every business will qualify for experience rating. A business' eligibility is based on premium size and this varies by state.

2
The experience rating period typically consists of the prior three policy years, not including the most recent expiring policy. So your 2014 mod will include policy data from your 2012, 2011 and 2010 policies

3
Each loss will typically impact your mod for a three-year period.

4
The claim values on your experience rating worksheet are a snapshot of the claim activity as of the worksheet valuation date. The valuation date is always the 18th month from your policy effective date. If your policy is effective in June 2014, the data reported on your future 2016 experience rating worksheet will be valued as of Dec. 31, 2015. And while claim activity could change after that date, the adjustment will not take place until the next valuation date in December 2016.

5
Changes in ownership can affect experience rating. Any entity that experiences ownership changes, such as a merger, acquisition, or sale, transfer or conveyance of all or a portion of their ownership interest/physical assets, is required to notify their insurance carrier within 90 days of the change.

6
Reducing losses will reduce your mod and your premium, but it's an effort that takes time.
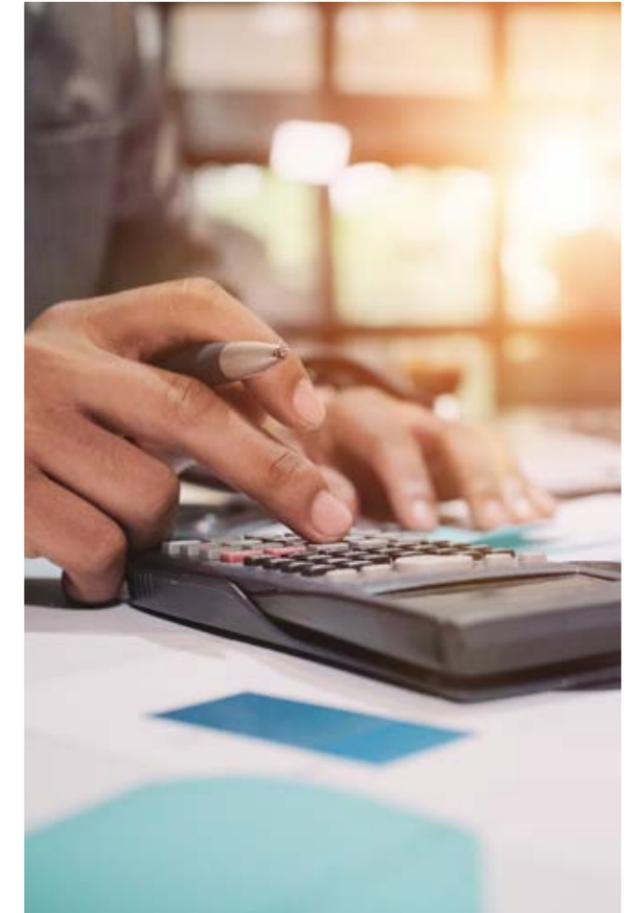
Here are some questions to ask yourself:
- Do I need to improve my hiring practices?
- Have I implemented a return-to-work program?
- Am I providing adequate safety training?

Protective Insurance has many resources available to help you implement the proper loss prevention measures for your business.

Visit **protectiveinsurance.com/mod** to learn how to implement a program to improve your loss experience and your mod.

For additional guidance, email **lossprevention@protectiveinsurance.com** or call (800) 644-5501 and ask for our Loss Prevention & Safety Services Department.

Cold Stress: Know the Risks

Employers need to know the wind chill temperature so that they can gauge workers' exposure risk better and plan how to work safely. It is also important to monitor workers' physical condition during tasks, especially new workers who may not be used to working in the cold, or workers returning after spending some time away from work.

WHO IS AFFECTED BY ENVIRONMENTAL COLD?

Environmental cold can affect any worker exposed to cold air temperatures and puts workers at risk of cold stress. As wind speed increases, it causes the cold air temperature to feel even colder, increasing the risk of cold stress to exposed workers, especially those working outdoors, such as recreational workers, snow cleanup crews, construction workers, police officers and firefighters. Other workers who may be affected by exposure to environmental cold conditions include those in transit, baggage handlers, water transportation, landscaping services and support activities for oil and gas operations.

Risk factors for cold stress include:
- Wetness/dampness, dressing improperly and exhaustion
- Predisposing health conditions such as hypertension, hypothyroidism and diabetes
- Poor physical conditioning

WHAT IS COLD STRESS?

What constitutes cold stress and its effects can vary across different areas of the country. In regions that are not used to winter weather, near freezing temperatures are considered factors for "cold stress." Increased wind speed also causes heat to leave the body more rapidly (wind chill effect). Wetness or dampness, even from body sweat, also facilitates heat loss from the body. Cold stress occurs by driving down the skin temperature, and eventually the internal body temperature. When the body is unable to warm itself, serious cold-related illnesses and injuries may occur, and permanent tissue damage and death may result. Types of cold stress include: trench foot, frostbite and hypothermia.

HOW CAN COLD STRESS BE PREVENTED?

Although OSHA does not have a specific standard that covers working in cold environments, under the Occupational Safety and Health Act (OSH Act) of 1970, employers have a duty to protect workers from recognized hazards, including cold stress hazards, that are causing or likely to cause death or serious physical harm in the workplace.

Employers should train workers. It should include:
- How to recognize the environmental and workplace conditions that can lead to cold stress
- The symptoms of cold stress, how to prevent cold stress and what to do to help those who are affected
- How to select proper clothing for cold, wet and windy conditions

Employers should:
- Monitor workers physical condition
- Schedule frequent short breaks in warm dry areas, to allow the body to warm up
- Schedule work during the warmest part of the day
- Use the buddy system (work in pairs)
- Provide warm, sweet beverages; avoid drinks with alcohol
- Provide engineering controls such as radiant heaters

TYPES OF COLD STRESS

IMMERSION/TRENCH FOOT
Trench foot is a non-freezing injury of the feet caused by prolonged exposure to wet and cold conditions. It can occur in temperatures as high as 60°F if feet are constantly wet. Injury occurs because wet feet lose heat 25-times faster than dry feet. [CDC/NIOSH]

Symptoms
Reddening skin, tingling, pain, swelling, leg cramps, numbness and blisters.

FROSTBITE
Frostbite is caused by the freezing of the skin and tissues. Frostbite can cause permanent damage to the body, and in severe cases can lead to amputation. The risk of frostbite is increased in people with reduced blood circulation and among people who are not dressed properly for extremely cold temperatures.

Symptoms
Reddened skin develops gray/white patches in the fingers, toes, nose, or ear lobes; tingling, aching, a loss of feeling, firm/hard, and blisters may occur in the affected areas.

HYPOTHERMIA
Hypothermia occurs when the normal body temperature (98.6°F) drops to less than 95°F. Exposure to cold temperatures causes the body to lose heat faster than it can be produced. Prolonged exposure to cold will eventually use up the body's stored energy. The result is hypothermia, or abnormally low body temperature. Hypothermia is most likely at very cold temperatures, but it can occur even at cool temperatures (above 40°F) if a person becomes chilled from rain, sweat or immersion in cold water.

Symptoms
An important mild symptom of hypothermia is uncontrollable shivering, which should not be ignored. Although shivering indicates that the body is losing heat, it also helps the body to rewarm itself. Moderate to severe symptoms of hypothermia are loss of coordination, confusion, slurred speech, heart rate/breathing slow, unconsciousness and possibly death. Body temperature that is too low affects the brain, making the victim unable to think clearly or move well. This makes hypothermia particularly dangerous because a person may not know what is happening and won't be able to do anything about it.

Know Your Winter Weather Terms

WIND CHILL ADVISORY
Issued when wind chill temperatures are expected to be a significant inconvenience to life with prolonged exposure, and, if caution is not exercised, could lead to hazardous exposure.

WIND CHILL WARNING
Issued when wind chill temperatures are expected to be hazardous to life within several minutes of exposure.

WINTER STORM WATCH
Alerts the public to the possibility of a blizzard, heavy snow, heavy freezing rain, or heavy sleet. Winter storm watches are usually issued 12 to 48 hours before the beginning of a winter storm.

WINTER STORM WARNING
Issued when hazardous winter weather in the form of heavy snow, blizzard conditions, heavy freezing rain, or heavy sleet is imminent or occurring. Winter storm warnings are issued 12 to 24 hours before the event is expected to begin.

WINTER WEATHER ADVISORIES
Issued for accumulations of snow, freezing rain, freezing drizzle, and sleet which will cause significant inconveniences and, if caution is not exercised, could lead to life threatening situations.

BLIZZARD WARNING
Issued for sustained or gusty winds of 35 mph or more, and falling or blowing snow creating visibilities at or below 1/4 mile; these conditions should persist for at least three hours.

Claims & Safety 2020:
A Virtual Seminar

The Protective Insurance Claims & Safety Seminar took a different form in 2020 as COVID-19 considerations led us to rethink our traditional in-person event. A virtual seminar offered a solution and a number of advantages – the most significant being no limit to the number of people who could attend.

A keynote podcast was provided by Dan Baker. His entire career in the industry has been focused on the driver – the central player in the transportation business. The purpose of fleet owners, managers, and other staff is to attract, recruit and train drivers to get them rolling, paid and home. Dan's keynote podcast was about the people side of trucking and the importance of having a strong company culture.

Content for the seminar was divided into two tracks: Claims Solutions and COVID-19 & Your Company. If you're interested in reviewing a presentation, please visit **claimsandsafety2020.com** and request access.

CLAIMS SOLUTIONS

Trucking companies today are facing an ever-changing landscape with increasing safety regulations and the threat of nuclear verdicts. In this Claims Solutions track, hear about the major factors that could impact not only your day-to-day business but also a jury. Also in this track, you learned more about the members of our Vendor Referral Network, and how their companies can help you prevent claims and costly fines by protecting your fleet with the latest technology.

LITIGATION & ISSUES IN TRUCKING IMPACTING THE BOTTOM LINE
Daniel Murray, *Senior Vice President, American Transportation Research Institute (ATRI)*

Nuclear Verdicts are on the rise in trucking, and every fleet pays the price when runaway juries deliver monumental awards. Recent ATRI research mines the litigation case file data to understand why nuclear verdicts are on the rise, how they impact even the safety fleets... and what you can do to protect your company and your drivers.

INTRODUCTION TO PROTECTIVE'S VENDOR REFERRAL NETWORK
Harry Storck, *Director of Risk Controls, Protective*

For almost 100 years, Protective Insurance has served the trucking community. Customers have trusted us to help protect their business because of our expertise in the industry.

We have partnered with a network of vendors to support regulatory issues, vehicle technology, training and other safety needs. Our goal is to make the vendor selection process easier for our insureds. 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 and share our philosophy of making the roads safer for us all.

COVID-19 & YOUR COMPANY
The COVID-19 global pandemic will create lasting changes in our industry. In this COVID-19 & Your Company track, learn from industry experts about the impacts that could affect your company through violation data, employer liabilities, and workers' compensation claims.

RETURNING TO BUSINESS (NOT) AS USUAL
Duane Lohn, *Senior Managing Director, Ankura &* **Corey Gooch**, *Senior Director, Ankura*

The steps companies should take to safely return to work, address the risk issues they are facing as they are dealing with COVID-19 and the economic impact on their businesses. Topics discussed include:
- Using the lessons learned from the pandemic to improve and make your business more resilient;
- Understanding what other known unknown risks are out there and your shifting risk priorities; and
- How COVID-19 is affecting the already hardening insurance market

THE DATA DRIVEN SAFETY STORY
Adam Kreisher, *Sr. Account Executive, SambaSafety &* **Steve Schwindt**, *Senior Product Manager, SambaSafety*

Learn how data obtained through driver monitoring can be leveraged to identify specific driver risks and effectively tell the story of your fleet's safety culture. In addition, their presentation discusses CSA monitoring in light of COVID-19 and what it means for motor carriers going forward.

ERGONOMICS ISSUES IN TRANSPORTATION
Timothy A. Pottorff, *Principal, QP3 ErgoSystems*

QP3 ErgoSystems works with companies to uncover and address safety risks. Hear company Principal, Timothy Pottorff, discuss ways to lower workers' compensation claims by improving ergonomics issues commonly found in the transportation industry. Issues addressed include workplace sanitation during COVID-19, material handling, whole body vibration and many more.
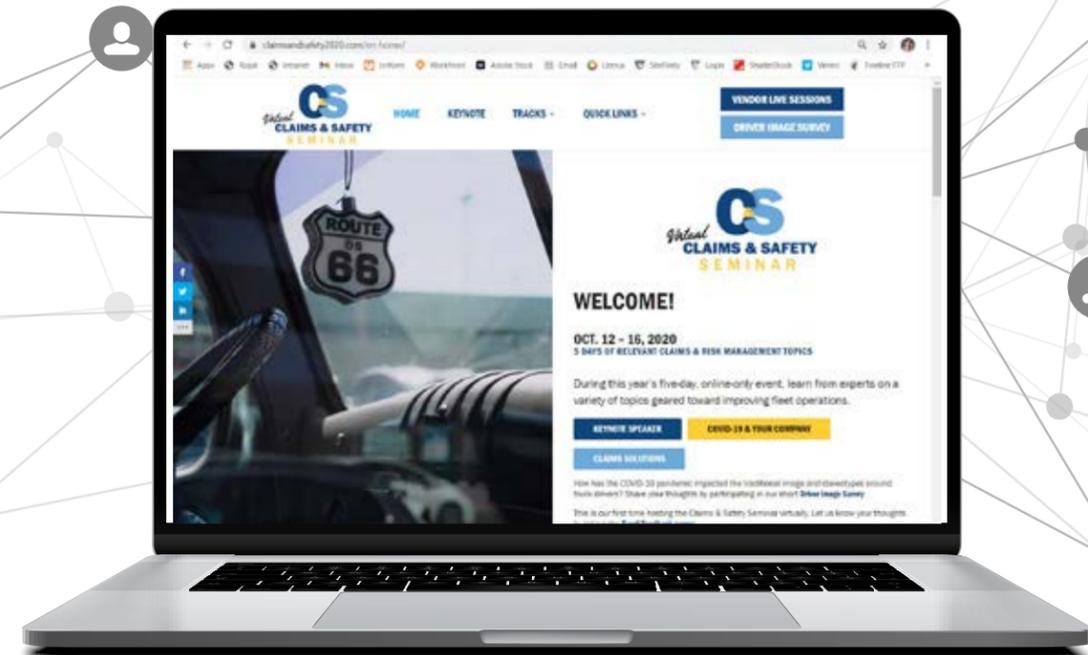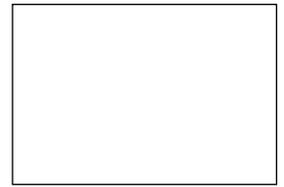
PROTECT YOUR PEOPLE
and your bottom line

The safety services team at Protective Insurance understands that no two companies are the same. Just like our coverage, safety solutions are tailored to meet each company's unique needs. Reducing risks and accidents can improve growth and stability for you and the people who count on you.