

SHIELD

a quarterly publication from Protective Insurance

**Unchecked Recalls Pose
Roadway Risks**

**How to Perform a Job Safety
Analysis**

**As Temperatures Rise, More
Ways to Beat the Heat**

**TRUCKING COMPANY
FIGHTS BACK
Against Nuclear Verdicts**

SUMMER 2021

 **PROTECTIVE
INSURANCE**
Safer Roads | Safer People

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NEWS & NOTES

NEW VENDORS ADDED TO THE PROTECTIVE MARKETPLACE

VENTRA TECHNOLOGIES

The VDR-600 is a fully integrated fleet management video solution with vehicle video recording and flexible multi-camera angle functionality.

PRO-VISION

A leading video telematics solution provider trusted by thousands of organizations in nearly 60 countries. Solutions include vehicle video recording and vision systems, body-worn cameras and cloud services.

OMNITRACS

Videos for specific dates and times or triggered events are available within minutes to help your company mitigate risk, identify risky driver behavior and eliminate officer harassment and false claims.

SURFSIGHT

Capture the road and cabin simultaneously with improved facial recognition technology that works during the day or night, to detect and alert distracted and dangerous driving events.

MODUS ZEPHYR

Enterprise-grade vehicle telematics software as a service (SaaS), specifically designed to maintain your fleet operations. Monitor and manage your fleet in real time while providing drivers with detailed feedback to improve their safety and efficiency.

XEMPLAR DRIVE

Helps commercial fleets eliminate the high costs of traditional hardware-based telematics. This smartphone-based telematics solution provides comprehensive insights into driver behavior and fleet risks by monitoring drivers, not vehicles.

WEBINAR ARCHIVE AVAILABLE

A new webinar from Predictive Coach is also available. Learn how to implement best-in-class driver training by combining the power of telematics with automated training.

Visit marketplace.protectiveinsurance.com to learn more.

2021 HARRIET TUBMAN AWARD PRESENTED TO SAPP BROS. EMPLOYEE

Jessica Chapman, a Sapp Bros. Travel Center cashier in Junction City, Kansas, is the 2021 winner of Truckers Against Trafficking's (TAT) highest award – the Harriet Tubman Award presented by Protective Insurance.

The Harriet Tubman Award presented by Protective Insurance is named in honor of famed abolitionist Harriet Tubman, whose courageous personal actions resulted in the transportation of 300 slaves to freedom through the Underground Railroad and whose overall role in the freedom movement was instrumental in the freeing of thousands more. Born into slavery in 1820, Miss Tubman was the first African American woman buried with full military honors and the first to have the inaugural Liberty ship named after her – the SS Harriet Tubman – by the US Maritime Commission.

Earlier this year, Chapman noticed a woman in the travel center who seemed distressed. Seeing a man near her, Chapman caught the woman's eye and asked her if she was all right. The woman approached Chapman and acknowledged that she wasn't. Because the man was in the store, and she did not want to arouse suspicion, Chapman took down a rewards application and acted like she was helping the woman fill it out, all the while gathering information about the situation in order to call law enforcement. Her quick and very intelligent response led to the arrest of the man, and allowed the woman, who had been sexually exploited, to get to a safe place.

"Jessica's quick thinking and immediate actions on behalf of the victim of sexual exploitation are indicative of what this award is all about," enthused Kendis Paris, TAT executive director. "Her TAT training, combined with empathy and courage, are exactly what that woman needed that night. We are humbled and grateful to be presenting Jessica with our 2021 Harriet Tubman Award."

Jeffrey Silvey, vice president of sales for Protective Insurance said, "Our motto at Protective Insurance is 'Safer Roads, Safer People,' and, as such we align ourselves with like-minded partners like Truckers Against Trafficking. We've

been a proud sponsor of the Harriet Tubman Award since 2018, and it was our privilege to present the award to Jessica this year."

"The training from Sapp Bros. about human trafficking helped me recognize something was wrong, and then my instincts took over. I was just really glad I could help. I'm very appreciative to win the 2021 Harriet Tubman Award," said Chapman.

The award, which carries with it a \$2,500 check, was presented at a fiftieth anniversary celebration for Sapp Bros. at their headquarters in Omaha, Nebraska on July 29. Kylla Lanier, TAT deputy director, who attended the event, honored Chapman in her remarks, as well as Sapp Bros., for their work to combat sexual exploitation and their commitment as a TAT partner.

Sapp Bros has worked with law enforcement, as well as TAT, to raise awareness through trainings offered to their customer base and their employees, and to develop protocols for how to respond to this crime and its victims. Through their Help Now campaign, they have also supported TAT's mission financially and have created signage found around their properties that raises awareness about human trafficking and that Sapp Bros is committed to help end it.

During the event, Sapp Bros. CEO Andy Richard presented TAT with a check for \$65,000, raised through their ongoing fundraising efforts at their stores and through their staff. Recognition was given to the top fundraising stores and individuals.



Jessica Chapman receiving the 2021 Harriet Tubman Award from Jeffrey Silvey of Protective Insurance.

OSHA OVERVIEW

Hazard Communication Standard Pictogram

The Hazard Communication Standard (HCS) requires pictograms on labels to alert users of the chemical hazards to which they may be exposed. Each pictogram consists of a symbol on a white background framed within a red border and represents a distinct hazard(s).

The pictogram on the label is determined by the chemical hazard classification.

HCS PICTOGRAMS AND HAZARDS



HEALTH HAZARD

- Carcinogen
- Mutagenicity
- Reproductive Toxicity
- Respiratory Sensitizer
- Target Organ Toxicity
- Aspiration Toxicity



FLAME

- Flammables
- Pyrophorics
- Self-Heating
- Emits Flammable Gas
- Self-Reactives
- Organic Peroxides



EXCLAMATION MARK

- Irritant (skin and eye)
- Skin Sensitizer
- Acute Toxicity (harmful)
- Narcotic Effects
- Respiratory Tract



EXPLODING BOMB

- Explosives
- Self-Reactives
- Organic Peroxides



CORROSION

- Skin Corrosion and/or Burns
- Eye Damage
- Corrosive to Metals



GAS CYLINDER

- Gases Under Pressure



FLAME OVER CIRCLE

- Oxidizers



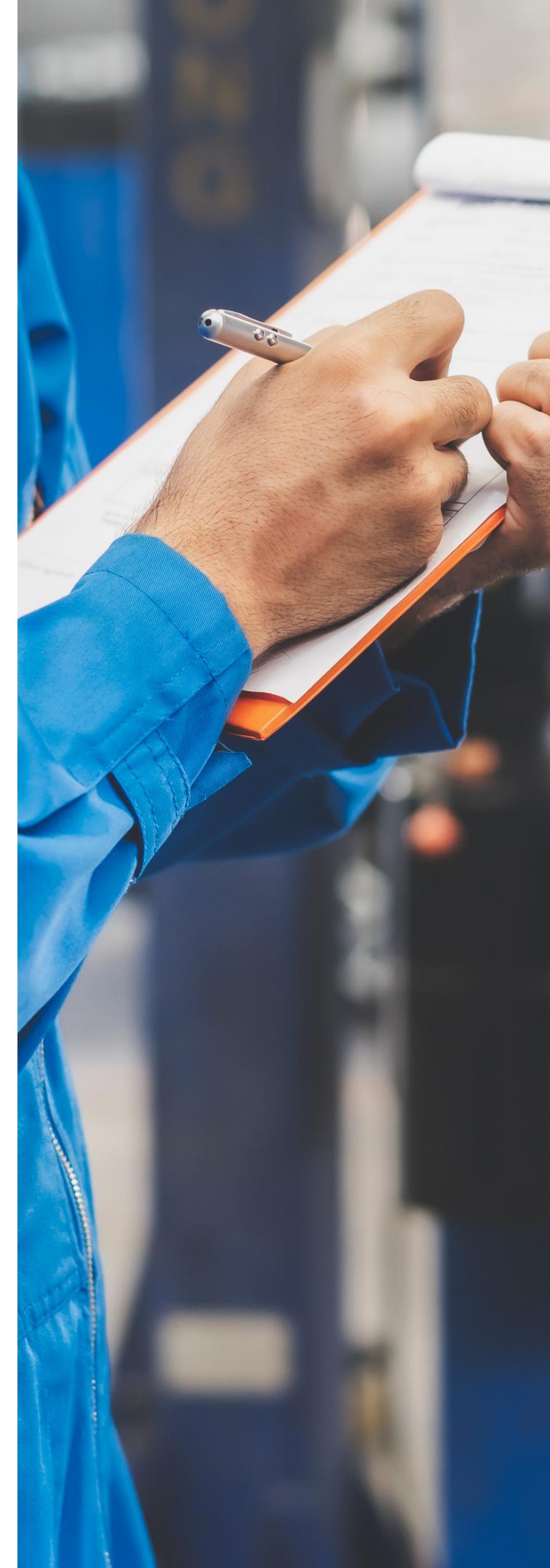
ENVIRONMENT (Non-Mandatory)

- Aquatic Toxicity



SKULL AND CROSSBONES

- Acute Toxicity (fatal or toxic)



Unchecked Recalls Pose Roadway Risks

Check to Protect Campaign Targets Drivers of Older Vehicles

Check to Protect is a national campaign to encourage drivers to check the recall status of their vehicle and have open recalls fixed immediately.

Led by the National Safety Council and founding coalition partner, Fiat Chrysler Automobiles, the campaign is focused on drivers of vehicles five years old or older and drivers of used cars. Recall compliance rate is only 44 percent for these vehicles compared to 83 percent for newer vehicles.

About 53 million vehicles are on the road with unresolved safety recalls, according to National Highway Traffic Safety Administration (NHTSA) data. That's more than one in four cars on the road. This poses an urgent and serious risk to drivers and passengers.

CHECKING RECALL STATUS IS EASY

Drivers can enter their vehicle identification number (VIN) at checktoprotect.org or directly on NHTSA's website for a full report of their vehicle's recall status. The 17-digit VIN can be found in the lower left corner of a vehicle's windshield, on the inside of the driver-side door, on the registration card and possibly on insurance documents. Getting a recall repaired is free of charge to the vehicle owner.

SOLUTIONS FOR RECALL NONCOMPLIANCE

Check to Protect aims to bring together the automotive industry, traffic safety advocacy groups, and federal and state government to help overcome barriers to recall compliance.

Drivers report not addressing a recall for a variety of reasons:

- They do not have time or are waiting for a more convenient time
- The recall was not concerning enough to them; some said they would wait until the recall became an issue before taking it in for repair
- Parts needed are not immediately available from the dealership

Fiat Chrysler Automobiles is providing the initial funding for Check to Protect, but coalition membership is open to all automakers and traffic safety advocacy groups in the U.S.

Check to Protect is Generously Funded By: Fiat Chrysler Automobiles (FCA), Ford Motor Company, General Motors, Nissan USA, Toyota Motor North America (TMNA), and Volvo Car USA

How to Perform a Job Safety Analysis

A job safety analysis (JSA) is a technique that focuses on job tasks as a way to identify hazards before they occur.

It is one of the most common preventative tools safety and risk managers use. Often JSAs are also used interchangeably with job hazard analysis (JHA). Coupled with a strong agile management system, JSAs can be part of an important feedback loop to understanding risks in your workplace.

Following these steps will help you to create JSAs for your workplace.

01 | SELECT A JOB TO ANALYZE

This may sound like a trivial task, but this is an important consideration as employers have limited time and resources to analyze all the job functions in the company. Depending on the complexity of your business, some jobs may have more than a dozen steps.

As best practice, use the following check list to prioritize which jobs to look at first:

- Jobs with highest loss days or days away from work
- Jobs with high potential for injuries and illness
- Jobs with high turnover
- New jobs or processes, or ones that have recently undergone major changes

- Jobs with a high level of complexity that have written instructions or over 10+ hours of on-the-job training

- Jobs that require operating heavy equipment or where equipment can be deadly to the operator

02 | JOB TASK BREAKDOWN

Regardless of the task or job selected, having accurate information around the workflow and the risks presented is key to having a meaningful JSA. Each JSA is only as good as the quality of data provided.

To perform an accurate JSA, each individual job must be broken down into individual tasks. However, where JSAs can be tricky is **making sure they are not too broadly or too narrowly defined.**

For example, if a company described a task with "requires lifting," this description is too broadly defined to be useful to evaluate the risk of lifting. However, if a company defines more than 30 steps for a job, then it becomes overwhelming to dissect risk in each category. Some tasks may be unnecessary.

We recommend keeping JSAs to ten steps. If a job is so complex in nature that it truly requires more than ten steps to complete, then break it down into multiple JSAs. It's important to maintain the proper sequence of tasks as they are performed on the job.

To perform the job task breakdown, an environmental health and safety (EHS) professional and a supervisor familiar with the

job are typically required. The two together will manually view the task being done and write down their observations. **If you need help with getting in touch with an EHS professional and doing your JSAs remotely, contact Vigilant Technologies (VIT) at info@vitinitiative.com.**

03 | IDENTIFYING HAZARDS

Once you have broken the job down to its fundamental tasks, it's time to identify the hazards that are introduced in each part of the process.

For example, a picking job function at a warehouse includes a task where employees need to unload pallets. It's important to note the weight and dimensions of this pallet and the frequency of this lift.

Based on the size and weight of the object combined with the frequency, risk managers can identify this task as a high-level or low-level hazard. In the case of unloading a pallet of 40 pounds of individual packed liquids, this tasks will likely be categorized as high risk due to the high weight. Liquids are notoriously bad for causing injuries.



In addition to one time observations, it's important to audit job risk over a longitudinal period of time. This is where tools like VIT's Arc can come in handy to measure lifting repetition on job tasks that have a history of strain and sprain exposures. **By using systems like VIT's Arc, companies can track exposure over weeks without needing supervisors to manually take notes.**

04 | PREVENTATIVE MEASURES

This step is one of the most important and can be overlooked. It's critical to create a preventative plan once risks have been gathered to ensure employees' exposure to risk can be reduced. Otherwise, the creation of the JSA is useless. The National Institute for Occupational Safety and Health lists five controls to reduce hazard:

Elimination

Physically remove the hazard

Substitution

Replace the hazard

Engineering Controls

Isolate people from the hazard

Administration Controls

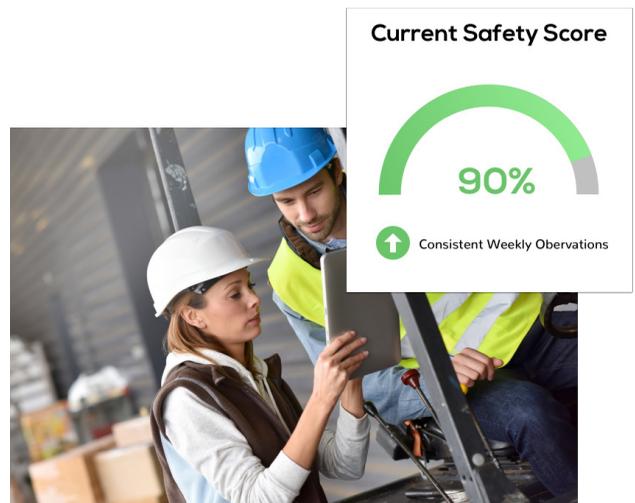
Change the way people work

PPE

Protect the worker with personal protective equipment

Once measures have been set in place such as "employees of this job task must wear hardhats," it's important to put together a system to track adherence. Too often, we see companies "set and forget", meaning they put a preventative policy in place and assume everyone in the workplace receives the proper information and follows the recommended guidelines.

Engaging your employees in the corporate safety/risk roadmap is important to the success of any safety program. We recommended providing tools to your workforce to help gamify adherence as well, and allow your employees and supervisors to report safe and risky behaviors. Many times, corporate audit programs rely on supervisors to help with the audit whereas the workforce itself is an incredibly underutilized pool of information that can help understand if your preventative measures are being followed and what areas need improvement.

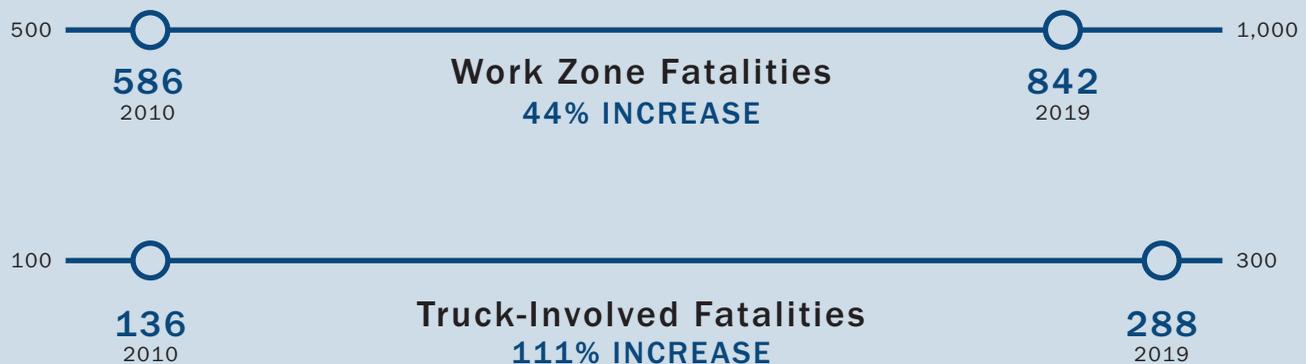


VIT is the newest member of Protective's Vendor Referral Network. VIT can help with adherence and engaging your workforce to be part of this feedback loop using our workplace safety platform. **For more information, visit the website at vitinitiative.com or email andy.chan@vitinitiative.com.**

Driving Safely Through Work Zones

Highway work zones are a dangerous place for both drivers and workers. It is vitally important that we all know how to safely drive through a work zone.

Work Zone Fatalities from 2010 to 2019



Expect the unexpected in any work zone along any road, major or minor. Normal speed limits may be reduced, traffic lanes changed, and people and vehicles may be working on or near the road.

Obey the flagger's directions. In addition to other warning signs, a "Flagger Ahead" warning sign may be posted in the work zone. When you see this sign, stay alert and be prepared to obey. In a work zone, flaggers have the same authority as a regulatory sign and a police officer directing traffic. You can be cited by police for disobeying their directions.

Merge as soon as possible. You may see flashing arrow panels and "Lane Closed Ahead" signs. Don't wait until your lane is closed to merge. If everyone cooperates, traffic moves more efficiently. Motorists can help maintain traffic flow and posted speeds by moving to the appropriate lane at first notice of an approaching work zone. Lane blocking is illegal and violators will be cited.

Leave extra following distance between you and the vehicle in front of you. The most common crash in a highway work zone is a rear-end collision. The amount of space required to provide adequate stopping time will increase the faster you are driving. Remember, your CDL manual says one second is required for every 10 feet of your vehicle's length.

Keep a safe distance between your vehicle and traffic barriers, construction equipment, vehicles and workers. Just like you, highway workers want to return home safely after each day's work. Watch for inattentive motorists and highway workers.

Observe the posted signs until you see the one that says you have left the work zone. Some work zones, like painting, road patching and mowing, are mobile, moving down the road as the work is finished, so you may not see the workers immediately after you see the warning sign.

Expect delays, plan ahead and try an alternate route. Regardless of the length of your trip, prepare for some sort of road construction. Often, highway agencies will suggest a detour to help you avoid the work zone entirely.

Always watch the traffic conditions one mile down the road to better prepare for slowed or stopped traffic and traffic pattern changes you are approaching.

Be patient and stay calm. Work zone crew members are working to improve the road and make your future drive safer and better.

Source: American Road & Transportation Builders Association

As Temperatures Rise, More Ways to Beat the Heat

Under OSHA law, employers are responsible for providing workplaces free of known safety hazards. This includes protecting workers from extreme heat. Every year, dozens of workers die and thousands more become ill while working in extreme heat or humid conditions.

There are a range of heat illnesses and they can affect anyone, regardless of age or physical condition. **Most heat-related health problems can be prevented, or the risk of developing them can be reduced.**

Engineering Control

The best way to prevent heat-related illness is to make the work environment cooler. A variety of engineering controls can reduce indoor workers' exposure to heat:

- Air conditioning (*such as air-conditioned crane or construction equipment cabs, air conditioning in break rooms*).
- Increased general ventilation.
- Cooling fans.
- Local exhaust ventilation at points of high heat production or moisture (*such as exhaust hoods in laundry rooms*).
- Reflective shields to redirect radiant heat.
- Insulation of hot surfaces (*such as furnace walls*).
- Elimination of steam leaks.

Work Practices

Employers should have an emergency plan in place that specifies what to do if a worker has signs of

heat-related illness, and ensures that medical services are available if needed.

- Employers should take steps that help workers become acclimatized (gradually build up exposure to heat), especially workers who are new to working in the heat or have been away from work for a week or more. Gradually increase workloads and allow more frequent breaks during the first week of work.
- Workers must have adequate safe drinking water close to the work area, and should drink small amounts frequently.
- Rather than being exposed to heat for extended periods of time, workers should, wherever possible, be permitted to distribute the workload evenly over the day and incorporate work/rest cycles.
- If possible, physical demands should be reduced during hot weather, or heavier work scheduled for cooler times of the day.
- Rotating job functions among workers can help minimize overexertion and heat exposure.
- Workers should watch each other for symptoms of heat-related illness and administer appropriate first aid to anyone who is developing a heat-related illness.
- Employers may need to conduct physiological monitoring of workers.

Personal Protective Equipment

Workers should be aware that use of certain personal protective equipment (e.g., certain types of respirators and impermeable clothing) can increase the risk of heat-related illness.

In some situations, special cooling devices can protect workers in hot environments:

- In some workplaces, insulated gloves, insulated suits, reflective clothing, or infrared reflecting face shields may be needed.
- Thermally conditioned clothing might be used for extremely hot conditions; for example:
 - + A garment with a self-contained air conditioner in a backpack.
 - + A garment with a compressed air source that feeds cool air through a vortex tube.
 - + A plastic jacket whose pockets can be filled with dry ice or containers of ice.

Training

Workers and supervisors should be trained about the hazards of heat exposure and their prevention. Topics should include:

- Risk factors for heat-related illness.
- Different types of heat-related illness, including how to recognize common signs and symptoms.
- Heat-related illness prevention procedures.
- Importance of drinking small quantities of water often.
- Importance of acclimatization, how it is developed, and how your worksite procedures address it.
- Importance of immediately reporting signs or symptoms of heat-related illness to the supervisor.
- Procedures for responding to possible heat-related illness.
- Procedures to follow when contacting emergency medical services.
- Procedures to ensure that clear and precise directions to the work site will be provided to emergency medical services.

KEY HEAT-RELATED SYMPTOMS

HEAT STROKE

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

HEAT EXHAUSTION

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

HEAT CRAMPS

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

HEAT RASH

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

If you believe that you are experiencing any of these symptoms from heat exposure, pull over and call 911. Use a wet cloth, cold water or an ice pack to aid in lowering your body temperature in the interim.

Source: OSHA.gov



CLAIMS & SAFETY
SEMINAR

Save the Date!

NOV. 10 - 11, 2021
CARMEL, IN

Protective Insurance's Claims & Safety Seminar is a two-day event that focuses on the latest risk management and technology trends in the commercial auto industry.

TRUCKING COMPANY FIGHTS BACK AGAINST NUCLEAR VERDICTS

By Deborah Lockridge,
Editor in Chief, Heavy Duty Trucking

John Vaccaro was having lunch with a customer when the mobile phone in his pocket started blowing up. It wouldn't stop. He had a message from his office, "You need to call right now."

"At that moment, I knew it was something bad," he recalls. Yet at that moment in 2017, he really did not know just how bad it was going to get for him, his business, and his family.

Vaccaro is president of Bettaway Beverage Distributors, a 38-year-old, New Jersey-based, family-owned trucking company.

Operating primarily in the congested area around New York City, where many roads were never designed for modern trucks, Vaccaro acknowledges that despite the company's emphasis on safety, it wasn't uncommon to have merge accidents, blind-spot accidents, fender-benders and bumper thumpers. "Nothing I would have called significant," he says. Nevertheless, settlements had been creeping higher and higher and insurance costs were rising.

This crash was different.

One of his drivers had been involved in a crash with severe injuries among the occupants of the other vehicle – severe enough to require medevac by helicopter.

"I go home that night, and I am totally devastated," he recalls. "I'm just overwhelmed by what occurred, even though I don't know too much. I just knew that there was injured



people. And there's no good feeling of being the owner of a trucking company when there's injuries involved," no matter who's at fault.

"I remember lying down that night on the floor in the basement of my home, [thinking], 'What could I have done to prevent this?'"

The equipment was new, it wasn't overloaded, and the driver still had plenty of hours of service left. (Bettaway was an early adopter of electronic logs, back in 1997.)

"I realized that what we need to do is every single thing we could possibly do to prevent such crashes from happening in the future", Vaccaro says, from technology such as collision avoidance and in-cab cameras to stronger driver training and safety programs. "And that was the path that we set out on."

A Three-Year Nightmare

After what Vaccaro describes as an "uncomfortable period of silence," the attorney hired by Bettaway's insurance

company came to meet with him and other company representatives.

"It was near having the grim reaper come and visit you," Vaccaro recalls.

The plaintiffs' attorney, the lawyer said, was determined to go after everything he could possibly get.

"The attorney started talking about a \$20, \$30, \$40 million dollar verdict greater than what our insurance covers. I started thinking to myself, 'What does that mean? We don't have that type of money.'"

At the time, Bettaway had \$5 million in coverage, seven times the legal minimum, and had never had an incident that even came close to piercing the umbrella, Vaccaro says.

"After that, it was nothing but a nightmare for three years."

The plaintiffs' attorneys went after Bettaway's affiliated companies, which included a third-party logistics business,

a pallet business, and an operation in California. Bettaway had to hire its own attorneys to defend those, in addition to the one from the insurance company. They were eventually successful in removing those other entities from the litigation. But offers of out-of-court settlements were rejected.

As the jury was being selected, Vaccaro told his attorney he wanted one last shot at mediation.

“I was told I was wasting my time,” he recalls. “My feeling was if I stood in front of a judge and said, ‘I want to settle, I want to get this worked out,’ what judge would refuse that?”

And it worked. After an eight-hour, court-ordered mediation, a settlement was reached, narrowly avoiding what the attorney estimated could have been a \$40 million to \$70 million “nuclear verdict.”

A Wake-up Call

The crash was a wake-up call for Vaccaro and his company. Since then, he has put into place an aggressive driver training and risk avoidance program, including the use of in-cab cameras and collision avoidance systems.

“We doubled down, we tripled down, on technology and equipment.”

Even before the crash, Bettaway started ordering trucks with collision avoidance with active braking as soon as Freightliner made them available. But by the time of the crash in 2017, only about 15% of the fleet had the technology.

“To me, that was number one, to accelerate purchases and trade-outs of our equipment to try to get almost all of our trucks with collision avoidance,” Vaccaro says. Today, more than 90% of the fleet is equipped with the technology. All new tractors (2015 and newer models) are spec'ed with advanced driver assistance systems, including Detroit Assurance collision warning, adaptive

cruise control and active brake assist, as well as the Bendix side-object detection system. The spec also includes automated transmissions so drivers can focus on driving rather than shifting.

The other big technology change he made was adopting in-cab cameras.

“There was a lot of speculation over what happened with this accident,” he recalls. “We wished there was a camera there.”

Although he had considered in-cab cameras before, the technology was undergoing major changes in this time frame. Vaccaro liked the fact that the cameras could provide video both shortly before and after a crash or a triggering incident such as hard braking. And unlike the collision-avoidance technology, he would be able to deploy it on every truck within a few weeks.

He chose the DriveCam system by Lytx and rolled it out in January of 2018.

“DriveCam’s made a tremendous difference,” Vaccaro says. While some drivers and motor carriers may worry that cameras could be used against them, he says, in nearly every incident they have exonerated Bettaway and its drivers.

“We have a file of some of our favorite DriveCam clips saved. One after another, it’s people cutting off trucks, and we’ve got the video to prove it.”

He uses those videos to address concerns from drivers, especially since the system uses both forward- and driver-facing cameras.

“Whenever we have driver safety meetings, we always promote the videos of all the times it’s saved us in the previous few months.”

There are times when the DriveCam system has alerted the company to problematic driver behaviors such as holding a phone or distracted driving. However, they are few, Vaccaro says, and offer the company

an opportunity to deal with them through coaching or other measures.

Changing the Narrative

Vaccaro shares a particularly egregious incident where these aggressive safety measures paid off.

Last December, a Bettaway driver was traveling along a divided highway, on a clear day, at 68 mph on cruise control. Just ahead, a passenger car had just exited the highway. Suddenly, apparently realizing it was the wrong exit, the driver cut across the area between the exit and the highway and pulled directly in front of the Bettaway truck.

Although the quick actions of the truck driver and the collision avoidance system brought the truck down to just 32 mph, he couldn't avoid hitting the car.

All this was clearly visible in the two-way video from the in-cab camera.

The driver of the passenger vehicle was taken to the hospital, where she told police a very different story, as Vaccaro discovered a few days later when he got "a very aggressive attorney letter." That letter said the passenger car driver was slowing her vehicle to accommodate the recommended speed of the exit ramp when she was suddenly "hit from behind at an extremely high rate of speed by your [driver]."

What that attorney didn't know was that Bettaway had already shared the video with the police. When the police report came out, it cited the driver of the passenger vehicle for several violations and concluded she was the sole cause of the accident.

The litigation was quickly withdrawn.

"Had we not had that video, what would the narrative had been?" Vaccaro wonders.

A Culture of Safety

Vaccaro says Bettaway has always prioritized safety, pointing to its early adoption of electronic logs and collision-avoidance technology.

"The accident was not an event that took us from bad to great," he says. "It took us from good to excellent, or better than excellent."

Each year, Bettaway puts together a comprehensive report about its safety programs and performance.

In addition to doubling down on technology, Bettaway doubled down on its driver training and safety incentives. For instance, it's now paying out cash safety bonuses monthly.

"We don't look for things like a broken light or mudflap to disqualify a driver," Vaccaro says. "We don't want to catch them being bad. We want to make opportunities where we can catch them being good."

What does Vaccaro want other fleets to take away from his experience?

In addition to making sure you have a large umbrella policy, he says, "Don't be scared of technology. Embrace it. Embrace the DriveCams. Embrace the collision avoidance. Embrace all of those things, because if not, you're not going to be in business. Either the insurance is going to take you down or an accident's going to take you down."

Reprinted with permission. This article first appeared in the June issue of Heavy Duty Tucking magazine and online at tuckinginfo.com.



111 Congressional Blvd., Suite 500
Carmel, IN 46032



ALWAYS LEARNING *and evolving*

Transportation is constantly changing. Throughout our nine decades of insuring trucking and logistics companies, we have seen technology transform our industry. Most recently, telematics data is teaching us how to recognize and analyze risk. Translating that information into action can help our customers improve their safety and operations.

