

RSIG/AFA 2015 Annual Seminar

Understanding and communicating fleet safety preventive measures

Zurich Programs

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Presentation objectives:

- Examine common crash types and share best safety program practices to prevent or minimize the consequences of commercial vehicle crashes
- Examples to illustrate how managing the fleet safety program affects the severity and outcome of claims or litigation, not just crash scene factors
- Best practices to assist in improving existing fleet safety policies, procedures and practices



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Basic communication processes

- Informal Transmission replacement, failure to be diligent and informative
- Formal Policy and procedures patterns of poor communication
- Subtle Cleanliness failure to communicate through behavior, the Ray Kroc story



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What is risk engineering?

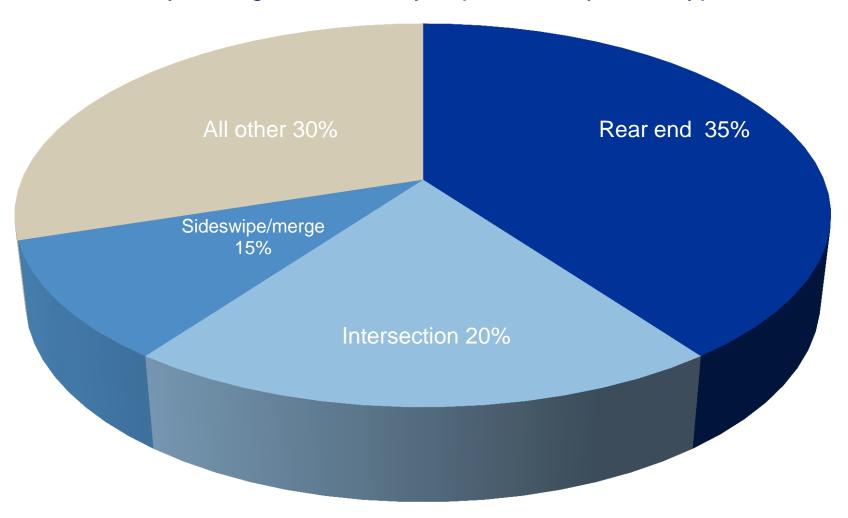
We strive to understand your business and help control exposures and hazards

- Costs savings go directly to the bottom line
- For commercial auto, risk engineering performs analysis to identify causal factors contributing to crashes
- Develop counter measures to prevent recurrences
- Not all causes occur at the scene of a crash

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Auto liability towing and recovery experience by crash type





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Examples of common non-accident scene issues

- MVR information
- Failure to review and obtain missing information involving applications and hiring documents
- Documentation practices

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Examples of common non-accident scene factors

- Driver and supervisor training
- Driving performance monitoring practices
- Crash reporting, investigation and analysis to identify all causal factors and develop counter measures to prevent recurrences
- Bottom line, is a good faith effort being made to operate safely?



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Example 1

- Visibility daylight
- Road surface dry and good condition
- Commercial Vehicle good operating condition including brake system
- CMV Driver no adverse conditions noted at the scene
- Other driver young adult driver, motor cycle
- Crash causal factors disputed by both parties but accident reconstruction indicated the claimant driver may have struck the trailer



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- CMV driver had multiple previous moving violations and accidents, fatigue a factor based on the hours of service logs submitted over a 90 day period
- The fleet operator was aware of the driving history and violation issues, no actions were taken to monitor or address
- The fleet operator claimed to have effective policies and procedures in place but there were multiple examples to the contrary
- Result was a large judgment against the trucking company



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What if...

- Gathered the most information concerning previous job and driving performance, not the minimum?
- Developed and communicated driving performance standards to provide a thorough understanding of expectations of safe driving?
- Implemented a self-auditing procedure to identify discrepancies in following procedures?

What if...the driver had not been hired - no crash?
What if... hired but closely monitored, special training and follow up counseling, onboard real-time monitoring?



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- Visibility daylight
- Road surface dry and good condition
- Weather clear
- Time of day mid afternoon
- Commercial Vehicle wrecker transporting oversize load
- Driver no adverse conditions noted at the scene
- Crash scene wrecker driver towed vehicle too to clear an over pass.
 The causal factors recent bridge repair and road resurfacing caused the height to be less than marked



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What if...

- Information had been obtained concerning possible changes in road conditions and bridge heights along the planned route?
- A pilot car had been equipped with a high pole to detect low bridge hazards?
- What if both of these practices had already been implemented?



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Example 3

- Scene Eight lane bypass expressway
- Time of day 4:30 am
- Traffic light
- Weather clear, no precipitation
- Road surface dry, good condition
- Crash tank truck driver traveling on a four lane highway, struck a disabled passenger car, four ways were on but battery power had started to fade, caused fatal injuries to the driver of the disabled car.



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- A post accident physical examination revealed he suffered from chronic sleep apnea. He told witnesses and investigators at the scene and later he could not recall anything before the crash.
- The fleet operator claimed to have effective policies and procedures in place including training meetings offering information concerning sleep disorders but was unable to produce documentation in many cases to indicate who, when, where and what safety topics were discussed.
- Result was a multi-million judgment against the trucking company



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What if....

- Managers and supervisors had been trained to evaluate medical examination results and comments?
- Training sessions, safety meeting topics and attendance had been documented and reviewed for effectiveness?
- Determination made that additional sessions needed, tracking the effectiveness of learning, train the trainer courses required, develop a training plan for individual employees?
- Additional benefits other than avoiding worst case scenarios



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Example 4

Scene – Fast food restaurant

Weather – no factor, dry and clear

Visibility – mid day

Situation – while taking a lunch break at the restaurant, a commercial vehicle driver parked his box truck and entered the restaurant. Shortly after, there was a crash as the truck rolled into the restaurant seating area. Minor injuries, and property damage to the building and truck.



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- Vehicle was inspected by local and state police, braking system was in need of brake shoe adjustments on two axles
- Further investigation of the company vehicle inspection repair procedures and work orders showed many instances of missing or sketchy descriptions of work performed
- Also the possibility the driver did not remember to set the parking brakes



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Review of non-scene factors

- Is there a comprehensive fleet safety program in place?
- How often are audits conducted to ensure policies and procedures are followed?
- Are activities related to operating the commercial fleet safely thoroughly documented and retained?

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Review of non-scene factors

- When hiring new drivers how thorough is the search into previous driving and employment history?
 - 3 years standard practice, 5 years better practice, as much as can be found within reason best practice
- Are driving applicants required to take a meaningful test drive and demonstrate they have skills needed to drive safely?
- Are accident reporting and investigation procedures designed to determine all causal factors leading to crashes?
- Are supervisors trained in basic crash investigation techniques?

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Basic format to identify all causal factors of crashes

- Visibility –
- Road surface –
- Vehicles –
- Drivers –
- Crash causal factors driver error, conditions
- System failures



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Avoiding Pitfalls

- If it is not recorded, it did not happen
- Do not hire someone that if challenged would make you nervous (remember Murphy's Law, if it can happen, it will)
- It is wise to avoid claiming you follow policies, procedures or rules if it can be easy to demonstrate exceptions and deviations are common (potential to demoralize employees). Another strong case for implementing a self-auditing or third party auditing process



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