



Fleet Safety Guide

Featuring six important topics
for your safety and success

by Northland Insurance Risk Control

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Welcome

As a fleet operator, your business is more than a livelihood, it's your passion! You have worked hard to make it what it is today, and your success did not come by accident. You leveraged what you knew and turned your dream into a business.

At Northland, **we know truck**. For nearly 70 years, Northland has been insuring trucking operations just like yours, protecting what you have created. Through our many years of experience, we also know how to **keep you moving**. We believe that good risk control is good business.

We believe so strongly about safety, that we feel all trucking firms would benefit from our expertise with fleet safety and the benefits of best practices. As a result, we have pulled together some of our most popular safety articles to share with you and have included within the subsequent pages. These topics include:

- Selecting and hiring safe drivers
- The benefits of keeping good drivers
- Eight elements of a fleet safety program
- Safety on the road starts in the garage
- Protecting your vehicle and cargo from theft
- Accident scene response and investigation

Whether you are one of our insureds or not, we want you to be safe and successful.

Thank you,

Northland Insurance



Selecting and hiring safe drivers

Maybe business prospects look good, so you are considering expanding your fleet. Or maybe a driver is retiring. Whatever the reason, if you are hiring a driver, there are good reasons to do your research and weigh this decision carefully. Selecting a driver is a decision that can have enormous consequences for your business. A thorough screening process can help ensure your new drivers contribute to your success by driving safely and providing quality service to your customers.

Considering the potential problems you could face if you hire the wrong person, the screening and selection process is no place to skimp. Here are key steps you can take to help make your process more effective:

Set high standards. An effective hiring process starts by creating formal criteria so all qualified applicants meet your standards plus Department of Transportation (DOT) requirements. As a best practice, require at least two years of prior experience and a driving record with no serious moving violations or preventable accidents, and no more than three minor moving violations during the past three years.

Get an employment application. A completed employment application with detailed information about past employers and driving history can help give you the information you need to verify that an applicant meets your hiring standards. Pay special attention to employment gaps and any accidents or moving violations disclosed on the application.

Review motor vehicle records (MVRs). An MVR can help determine if an applicant has a record of moving violations or accidents. Drivers with multiple minor moving violations, serious preventable accidents or serious moving violations during the past three years may not be good candidates for a driving position. Obtain an MVR that provides at least a five-year history. Compare this information to the employment application and investigate any discrepancies.

Sample MVR Evaluation Guide

MINOR MOVING VIOLATIONS (Past 3 years)	PREVENTABLE ACCIDENTS (Past 3 years)			
	0	1	2	3+
0	CLEAR	ACCEPTABLE	BORDERLINE	POOR
1	ACCEPTABLE	ACCEPTABLE	BORDERLINE	POOR
2	ACCEPTABLE	BORDERLINE	POOR	POOR
3	BORDERLINE	POOR	POOR	POOR
4+	POOR	POOR	POOR	POOR
ANY MAJOR Violations (Past 5 years)	POOR	POOR	POOR	POOR

THIS IS AN EXAMPLE. YOU SHOULD CUSTOMIZE CONTROLS TO MEET YOUR ORGANIZATION'S NEEDS AND EXPOSURES.



Selecting and hiring safe drivers (continued)

Contact previous employers. DOT rules require motor carriers to contact previous employers to inquire about an applicant's safety record and drug and alcohol testing history. Even when past employers are reluctant to respond, basic information like dates of employment, type of work performed and eligibility for re-employment can be helpful.

Review DOT safety performance. The Federal Motor Carrier Safety Administration's Pre-Employment Screening Program (PSP) allows motor carriers to investigate the DOT safety performance of commercial truck and bus drivers. For a nominal fee, you can obtain a three-year history of an applicant's DOT inspection and violation history and a five-year history of any DOT-recordable crashes. These records also include the employers for which the driver worked. For more information about obtaining PSP reports, go to: <https://www.psp.fmcsa.dot.gov/psp/default.aspx>

Interview. An interview offers the opportunity to get to know the applicant, and to learn about his or her past driving experiences and safety record. Asking open-ended questions can encourage the applicant to talk freely. Consider having several people in your company involved in the interview process to get a balanced assessment.

Complete pre-employment drug testing. Drivers who operate vehicles that require a commercial driver's license (CDL) must undergo DOT pre-employment drug testing. A confirmed negative test result is required before the driver can drive.

Conduct a road test. It's easy to assume that someone with years of driving experience is a safe driver. If this were true, only inexperienced drivers would have accidents. A road test can help provide insight into an applicant's temperament and safety awareness behind the wheel. Establish a road test route that tests how the applicant handles a variety of driving situations.

Document. Keep all records relating to your driver screening and selection process. They can be used to create a complete picture of an applicant's qualifications. It can also help you compare applicants more effectively. These records can help demonstrate that you have exercised care in screening and selecting qualified, safe drivers. Many of these records must also be kept in the driver's DOT qualification or safety performance history files.



The benefits of keeping good drivers

Whether you operate a fleet of five or 500 trucks, driver retention can be both an economic problem and a safety issue. In fact, for small trucking companies, where one driver might account for 20 percent of a company's productivity, losing just one driver can have serious consequences. Improving driver retention can help increase productivity, lower accident costs, reduce vehicle repair bills and lower driver replacement costs.

There is no one magic solution to finding and keeping loyal, committed, long-term drivers. However, there are several strategies you can use to help improve driver retention.

The hiring process

Improving driver retention starts by examining how drivers are recruited, selected, hired and qualified. Some companies inadvertently create turnover by hiring drivers who have a history of moving from company to company. Hiring poorly qualified, inexperienced drivers with poor driving records can add to the problem. Promising more than you can deliver (i.e. pay, benefits, equipment or working conditions) is also a mistake.

Company owners and managers can help improve driver retention by having a thorough, consistent and objective hiring process that includes:

- **An interview** that explores the applicant's employment history, job expectations, preferences, and job attitude
- **Background checks** to understand an applicant's past work history, experience and reason for leaving prior employers
- **A road test** to help ensure the candidate has the skill to operate the vehicle safely and efficiently
- **Orientation and training** to help ensure drivers understand job responsibilities

The rewards

Pay and benefits are often at the top of the list of concerns for drivers, but they are not the only factors that keep them happy. Working conditions, a sense of professionalism and respect from management are other important factors to consider.

- **Pay and benefits.** In order to keep pay and benefits from hurting retention, they should at least match what competitors are offering.
- **Working conditions.** Companies that provide the type of working conditions drivers like are more likely to be successful at retaining them. Steady work, frequent time at home, respect from management and well-maintained vehicles are examples of working conditions that drivers value. In contrast, factors that can cause drivers to leave include: handling freight, excessive delays, too much time away from home and unsafe equipment.
- **Respect and professionalism.** Recognizing drivers for years of safe driving, outstanding customer service and years with the company are ways to highlight professional achievement and show respect. Investing in drivers through training can also help foster a stronger sense of professionalism.
- **Listening to drivers.** One way to better understand whether drivers are satisfied or dissatisfied is to ask them. Much can be learned through casual, daily conversation. Conducting a formal survey is another way to help identify drivers' likes and dislikes and how to make the job more satisfying. It can also highlight issues that are causing serious problems among drivers. When a driver does leave, it's important to conduct an exit interview to learn the reasons why.

Large or small, trucking companies can benefit from examining the costs associated with replacing drivers and finding ways to improve driver retention. An experienced, stable workforce helps ensure that productivity and the quality of customer service remains high. It also can have a measurable impact on accident rates. These are critical factors that can impact the long-term profitability and survival of any trucking company.



Eight elements of a fleet safety program

Vehicle accidents are among the most costly injury claims for businesses. At more than \$72,000, they are almost twice the cost of the average workplace injury (\$36,592).¹

Without a formal fleet safety program, you may be putting the welfare of your employees and company at risk. A generic safety program is better than none. But it is far more effective to specifically design a program for your company and your fleet.

A fleet safety program establishes the policies and procedures that can help ensure a safe work environment for your employees. It can also help protect against liability from vehicle accidents.

There are no guarantees that an accident will not happen. Because the road is one of the most dangerous places for your employees², establishing a formal and ongoing program of screening, testing, inspection and training is essential.

The payoff—where the rubber meets the road

For any company with a fleet of vehicles of any size, a formal fleet safety program can provide several advantages, including improved safety, employee satisfaction and the potential to improve fleet efficiency.

Eight essential elements of a fleet safety program

An effective fleet safety program must be comprehensive, up to date and instituted as a part of your company's safety culture. It should be thorough, reaching each employee who gets behind the wheel. The commitment has to start at the top.

1. **Identifying all of your drivers.** Businesses may not be aware of the full extent of their non-owned vehicle exposure. You should identify everyone who drives on behalf of the business, even those employees that use personal and/or rented vehicles.
2. **Management commitment.** Leadership support for the program can help assure that the program is used.
3. **Screening and selecting drivers carefully.** This can help create a reliable, safe team. Without safe drivers, no organization is likely to have a good long-term safety record. Establish clear *hiring standards and a thorough screening process* for anyone who drives on company business.
4. **Training drivers.** This can help to ensure that all drivers understand vehicle safety policies and procedures. All drivers should have access to information on safe driving strategies and techniques, including defensive driving instruction.
5. **Managing drivers on an ongoing basis.** This is essential to help ensure that drivers are following fleet safety rules and driving safely.
6. **Managing accidents, when they occur.** This can help mitigate accident costs. It also helps you to understand your exposures and can reduce the potential for future losses.
7. **Establishing written policies and procedures.** This sets clear, consistent expectations.
8. **Formalizing a plan for vehicle inspection, repair and maintenance.** This can help reduce costly, unexpected breakdowns, and can help reduce the risk of accidents due to faulty equipment.

¹ National Safety Council 2014 Injury Facts

² Bureau of Labor Statistics, <http://www.bls.gov/news.release/cfoi.t01.htm>



Safety on the road starts in the garage

There are several reasons to have a good vehicle inspection and maintenance program. From an efficiency standpoint, neglecting routine maintenance can increase your costs when minor problems lead to breakdowns, expensive roadside repairs and poor customer service. It can also lead to vehicle violations, fines and a poor safety record. These problems all have the potential to undermine your business and cost you money.

Beyond these headaches is the most important reason to make sure your inspection and maintenance program meets high standards: **Safety**. Even the most mundane maintenance issues—a tire with low air pressure, a turn signal that isn't working or an oil leak—have the potential to lead to an accident.

Northland's claim experience points to several common maintenance issues that can lead to accidents. Reduce your risk of accidents by making sure your inspection and maintenance program makes these components a priority.

Brakes. Brakes are a vehicle's most important safety feature, so there's good reason why so much emphasis is placed on brake condition during roadside inspections and accident reconstruction work. When they are working properly, brakes can help prevent accidents by bringing vehicles to a quick, controlled stop. A vehicle with poorly functioning brakes is more difficult to control and takes longer to stop, increasing both the likelihood and the severity of an accident. A vehicle's brake system should, at a minimum, be inspected as required by federal and state motor carrier safety regulations. This includes daily pre-trip inspections, frequent inspections by a mechanic during scheduled preventive maintenance and during required periodic inspections.

Lights and reflectors. Lights and reflectors make your vehicle visible to others and communicate your intentions. When they are not working properly, you run the risk of others not seeing you or not understanding that you are braking or turning. In both instances, serious accidents can occur.

Since 1993 newly manufactured trailers were required to have reflective striping along the sides and rear of the trailer. Retrofitting pre-1993 trailers became a requirement in 2001. These improvements have helped prevent many trailer under-ride accidents. Today, many older trailers have reflective striping that is either worn or missing. Replace worn reflective striping in order to make your vehicle visible to other motorists at night.

Tires. The two main safety problems associated with tires are blowouts and fires. Tire experts stress the need to make sure tires are properly inflated. Underinflation can cause tire damage, which can result in sudden tire failure. If this occurs in a steering tire, you could lose control of your vehicle. If it's a drive axle or trailer tire, the debris can create a hazard for motorists behind you. Underinflated tires can also build up enough heat to ignite and burn. Tire fires are difficult to extinguish, so they can quickly spread to the rest of your vehicle and cargo. To help avoid these hazards, make sure to inspect your tires carefully for proper inflation or damage.

Tire experts advise that the only effective way to check tire pressure is by using a tire pressure gauge. Thumping tires with a hammer or kicking them will not help you determine when they are underinflated. Tire pressure monitoring and automatic inflation systems can also help ensure that tires remain at the right pressure.

Another potential problem is wheel separation due to loose or missing lug nuts. Even though lug nuts might appear to be tight, they may not be. Once they are loose, vibration over time can cause wheel studs to fail. Check lug nuts periodically to make sure they are tightened to the proper torque specification to avoid this type of failure.

Wheels and axles. Bearing and axle failures can lead to wheel separation accidents and fires. To avoid these dangers, careful attention should be given to making sure wheel hubs and axles are lubricated. Leaking wheel seals should be repaired immediately.



Safety on the road starts in the garage (continued)

Electrical. Many truck fires result from electrical shorts in the cab, sleeper, or engine compartment. This points to a need to watch for loose, worn, or chafed wiring and to ensure all electrical repairs are completed by trained, experienced technicians. An overloaded circuit, caused by too many electrical accessories, is another common source of electrical fires. Circuits and wiring in some vehicles may not be designed to accommodate multiple accessories, such as televisions, refrigerators, and microwave ovens. Improper installation or poorly planned modifications can result in electrical shorts that can cause fires. At the very least, they can result in electrical problems that are difficult to locate and costly to repair.

In addition to the potential safety concerns outlined here, poor inspection and maintenance procedures can be a significant source of liability for you and your company. If your vehicle is involved in a serious accident, and the vehicle has not been properly maintained, you and your company could be held responsible—or potentially negligent—even if inadequate maintenance was not directly to blame for the loss.



Protecting your vehicle and cargo from theft

It's not easy to put a price tag on vehicle and cargo thefts, but based on numbers from organizations like FreightWatch International, it's a problem that costs trucking companies and the industry hundreds of millions of dollars each year. Since many thefts go unreported, that's probably a conservative estimate.

Why is cargo theft a major problem? Because it's easy. It's so easy, in fact, that it can take less than a minute for a thief to break into your truck and drive away. If you leave your trailer unattended, the job is even easier. Unless you take some precautions, you may as well hand over your keys.

The majority of cargo thefts occur when drivers leave their trucks and cargo unattended at truck stops, shopping center parking lots and unsecured truck terminals. Weekend and holiday thefts are especially common. Partial thefts also occur regularly. Even if you stay with your truck, without some security, it's easy for someone to break into your trailer and pilfer a few pallets of merchandise while you are eating or sleeping.

A small but growing type of cargo crime involves identity theft. These jobs involve a thief posing as a legitimate carrier, using that company's identity to pick up a load, and then driving away, never to be seen again.

Not long ago, unless you were transporting high-value goods like electronics or clothing, it was easy to believe you were safe. Not anymore. The nature of cargo theft has changed. Organized crime groups will steal just about any type of cargo, especially if it is hard to trace and easy to sell.

What can you do to help avoid becoming a victim of cargo theft? One rule of thumb to remember is: "freight at rest is freight at risk." Leaving a loaded trailer unattended is an open invitation to a thief. Here are some other precautions:

For drivers

- Lock your truck and trailer while parked. Use extra locks for added security. Park in well lit, busy areas.
- Remove the keys from your vehicle when it's parked.
- Do not discuss the nature of your cargo with strangers.
- If you pick up high-target cargo, travel at least 250 miles before making any stops in case you are being followed. If a relay is needed, the transfer should take place face-to-face.
- High-target loads should never be separated from the tractor unless it is in a fenced, locked and secure area. Trailers should then be secured with a kingpin lock or other security devices.

For owners and managers

- Complete employment and criminal background checks on new employees and contractors.
- Know your cargo and its value.
- Use experienced, senior drivers to transport high-value cargo.
- Develop formal security procedures and provide driver awareness training.
- Invest in quality locking devices. Trailer door locks, air cuff locks, kingpin locks and steering column locks are examples of locks that can help convince criminals to move to more convenient targets.
- If possible, invest in covert Assisted Global Positioning System (AGPS) devices that can be placed in the cargo itself or wired into the trailer.
- Safeguard important registration and insurance documentation and check your Safety Measurement System (SMS) report regularly for fraudulent activity.

Cargo theft myths busted

- **Cargo thieves only target high-value electronics, cigarettes, and fashion accessories.** Not true. Cargo thieves have an appetite for just about anything that is difficult to trace and easy to sell. Examples: metals, construction materials, food items, tires, etc.
- **Big metropolitan areas are the only places where vehicle and cargo theft are a problem.** Wrong. While thefts occur more frequently in large metropolitan areas, especially port cities, vehicle and cargo thefts occur all over.
- **It doesn't matter what I do, if someone wants to steal my truck or trailer, there's not much I can do about it.** Sorry. Thieves couldn't be happier that you think that way. The truth is, a few simple precautions can help make you less vulnerable to theft.



Accident scene response and investigation

Regardless of who is at fault, there are several reasons to respond quickly and professionally after an accident. It can help reduce the risk of further injury or property damage. It can help you collect the important information you need so the accident investigation and claim process go smoothly. It also shows others that you, and the company you represent, are concerned about safety.

Here are some tips to help you manage the process effectively.

Accident response

Your safety, and the safety of other motorists, passengers and pedestrians, is the immediate concern. If someone is injured, provide first aid if you are experienced and qualified to do so. Notify emergency response personnel immediately by calling 911 and provide the following information:

- Location and description of the accident scene
- Types of injuries
- Hazardous material spills
- If there is a risk of further injuries, fire, explosion or pollution

If you are not able to call for assistance, ask another motorist or bystander to contact the appropriate emergency response personnel for you.

Securing the accident scene is also a priority. If you can do so safely, move vehicles to the side of the road away from the flow of traffic. Use warning triangles to alert other motorists. For commercial vehicles, state and federal rules require drivers to do so within 10 minutes of the accident.¹

Contact your company and your insurance provider immediately after the accident scene has been secured. The quicker they are notified, the sooner they can respond and begin an accident investigation. Do not leave the accident scene unless it is necessary for your own safety. You could be charged with leaving the scene of an accident.

If you are driving a vehicle that requires a commercial driver's license, a post-accident drug and alcohol test may be required if there was a fatality, injury, or a vehicle was towed from the scene. Make sure the accident scene has been secured, emergency response personnel and your company have been notified, and you have been relieved from the accident scene before you leave.

If a serious crash has occurred, journalists and reporters may appear at the scene or contact you later. Reserve comments about the accident for the investigating officer, your company, and the insurance representative handling the claim. It's also important not to admit fault. Fault is best determined once all accident facts have been investigated.

¹ Federal Motor Carrier Safety Regulations, Part 392.22(b) (1).



Accident scene response and investigation (continued)

Accident investigation

As the driver, you are the best person to begin the accident investigation by collecting important information that may only be available for a short time. Record the following information about the accident:

- Date, time and location of the accident
- Road, weather, and traffic conditions
- Names and contact information of everyone involved, including witnesses
- Details about injuries and property damage
- Details about traffic signals, right-of-way and direction of travel
- Diagram of the accident scene

Provide your name, driver's license number, the name of the company you drive for, and your insurance provider to other motorists. Request the same information in return. Also note the name and badge number of the investigating officer. This information may be needed later to get a copy of the accident report.

Photographs of the accident scene, or video footage, can be very helpful. They can provide evidence to help substantiate injuries, verify property damage and reconstruct how the accident occurred. Important details to photograph include:

- Damage to other vehicles, structures, and objects
- Points of impact
- Debris trails
- Tire skid marks
- Road configuration
- Visual obstructions
- Traffic signs and signals

Begin by photographing the accident scene from a distance to get an overall view of the area and the position of each vehicle. If you can do so safely, take pictures before vehicles are moved. Photograph all sides of each vehicle including points of impact and sides of the vehicle that are not damaged. These pictures can be used later to substantiate repair estimates and protect against fraudulent claims. Photograph the license plates of other vehicles at the scene. This information can be used later to identify potential witnesses. Photographing people who have been injured is not recommended.

Your response at the accident scene can impact the outcome of a claim. Having the right tools in your vehicle, and taking photographs at the scene, can help in the accident investigation process. Your efforts to collect detailed crash information can potentially save thousands of dollars in accident costs and protect your safety record.