

# Tips from the Toolbox



## THE HUMAN ELEMENT OF FLEET SAFETY

### Risk Management Brief from PLM

Despite the technological advances in motor vehicle safety, the one variable that stands to improve safety and reduce the risk of crashes is the driver. 94 percent of accidents are due to driver error. The Bureau of Labor Statistics found that transportation incidents caused 40 percent of occupational fatalities—more than any other type of incident. Additionally, large trucks—like the box trucks, boom trucks and flatbeds operated by lumber and building material dealers—are a frequent source of losses, causing 1 in 10 highway deaths, according to IIHS.

Pennsylvania Lumbermens Mutual Insurance Company has been insuring the wood industry for over a century—which means we have seen it all when it comes to driver safety. That's why we work closely with insureds to encourage safe driving. PLM has compiled the following guide to assist your drivers adopt safety-oriented behaviors to help reduce accident incidence and severity.

## BUILD A FLEET SAFETY CULTURE

Create a culture where accidents are unacceptable. Design a formal fleet safety program that outlines the expectations, policies and procedures that guide driver behavior:

- *A fleet safety policy - Download a sample policy at [www.plmins.com/loss-control/loss-control-guides/](http://www.plmins.com/loss-control/loss-control-guides/)*
- *Policies on the hiring, screening and selection of employees*
- *Policies and procedures for the operation of vehicles*
- *Defensive driver training information*
- *Accident review protocols*
- *Details of driver observations and electronic monitoring programs (e.g., GPS and telematics)*
- *Accountability for drivers and supervisors in the event of an incident*
- *Drug and alcohol screening*
- *Rules on personal use of vehicles*
- *Safety guidelines for load securement, shifting and falling cargo*
- *Cell phone use and distracted driving policies*
- *Motor Vehicle Record (MVR) review policies*

## CHOOSING SAFE DRIVERS

- *Screen a candidate's driving history through reference checks of previous employers and motor vehicle records (MVR).*
- *Ensure they have a valid driver's license and/or commercial driver's license (CDL) if necessary.*
- *Ensure drivers operating trucks that require it meet the Department of Transportation CDL regulations or, if necessary, meet the requirement of the DOT Federal Highway Administration Federal Motor Carrier Safety Regulations.*

## MAINTAIN DRIVER FILES THAT ARE CURRENT

Document the driver employee's qualifications in compliance with DOT standards:

- *Written application, reference checks and interview notes*
- *MVR review*
- *Physical examination and medical exam certificate*
- *Road test and written test results*
- *Copy of driver's License and CDL*
- *Documentation that the driver has reviewed procedures prior to permission to drive*

## TRAINING AND DRIVER SUPERVISION

- *Implement a safe driving training program that covers basic safety practices including handling fatigue, navigating dangerous road conditions and distracted driving. Proven and tested programs include the Smith System, the National Safety Council's Defensive Driver Training program, and "How am I driving?" programs from Driver's Alert.*
- *Supervisors should conduct routine driver observations through ride-alongs or telematics tools and dashcams.*
- *Continuous MVR monitoring tools like SambaSafety and iiX notify supervisors if an employee's driving record changes in real time. This keeps a potentially unsafe driver off the road and provides the opportunity to remediate the driver with additional training.*





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### PREVENTING DISTRACTED DRIVING

In addition to distracted driving prevention reviewed in training programs, managers and supervisors can encourage employees to act against distracted driving:

- Supervisors can help drivers adopt a pre-trip routine to include adjusting mirrors, climate control and radios, and programming GPS navigation.
- Discourage employees from conducting business while driving and reinforce this by refraining from calling employees when they are scheduled to be on the road.
- Empower drivers to speak up and advocate for safe driving—they should know they can refuse to take calls while driving and pull over if they need to program a new GPS destination.

### RESPONDING TO ACCIDENTS

The immediate aftermath of an accident is a critical time for addressing liability concerns, and how drivers respond makes a difference:

- After moving vehicles to safety, drivers should contact the local police or call 911.
- The employee driver should get contact details from the other driver(s) and vehicle occupant(s). They can record that information on an accident reporting form, which should be stocked in every company vehicle.
- Take as many pictures as possible of the accident scene utilizing their cell phone.
- Employees should not discuss liability with any party and do not admit fault, other than what is required to communicate with police and first responders.
- Review accident with an Accident Review Committee comprised of upper managers, supervisors and employee drivers, to identify and equip drivers with measures to improve the company's overall driving performance and prevent future accidents.

### LOADING & UNLOADING GUIDELINES

One of the most worrisome automotive risks does not involve the road at all. Vehicle loading and unloading is a regular source of serious injury to truck drivers, forklift operators and even bystanders.

- The loading and unloading area should be carefully designated, well-lit, level and free from obstructions, other traffic and pedestrian pathways. If possible, designate this as a one-way route, which allows drivers to avoid backing up.
- Designate a safe zone outside the loading and unloading area, which is where drivers should wait while the forklift operator loads or unloads the truck.
- When the truck pulls into the loading dock, truck drivers should:
  - Apply the brakes, turn off the engine and secure the vehicle.
  - Go to the designated loading zone to remove any load securement devices like tarps and straps.
  - Securely stow straps and tarps to keep them out of the forklift's way.
  - Wait in the safe zone during the loading or unloading operation.
- For forklift operation, the forklift operator should:
  - Be trained and qualified to operate a forklift.
  - Receive refresher training every year or following accidents.
  - Know and understand the materials they are loading or unloading—different materials require a different approach.
  - Check the load to ensure it is secure before lifting it.
  - Be empowered to halt the loading or unloading process if they see any safety red flags, such as losing sight of the driver or another person entering the loading zone. Other workers and the driver should not be allowed on the opposite side of the truck.

### PLM LOSS CONTROL RESOURCES

Visit [www.plmins.com/loss-control/](http://www.plmins.com/loss-control/) for more industry-specific risk management resources.



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