



# Safety First

Deep South  
Insurance Services Since 1967

We're On The Road With You

Fall 2014

## The Perils of Following Too Closely

Following too closely by a commercial truck is a primary cause of many serious collisions that can be prevented. When combined with a commercial vehicle driving over the speed limit and/or driver inattention the result can be catastrophic. According to the National Highway Traffic Safety Administration (NHTSA) following too closely is the second most frequent complaint on the highway today. While following too closely is all too common an occurrence, when the driver of an 80,000 pound truck tailgates a 2,500 pound automobile, the potential for a disaster is much greater. The average stopping distance for a loaded tractor-trailer traveling at 55 mph is 196 feet, compared with 133 feet for an automobile. Adverse highway conditions, such as rain, ice, snow, other debris, or mechanical conditions, such as faulty brakes, air loss, or bad tires, increase the potential for a crash. These problems increase when the commercial motor vehicle is transporting hazardous materials.

From a liability perspective, accidents can be costly. For example, a tractor-trailer driving on I-81 in Wythe County, Virginia drove into a car clipping the right rear corner of the car causing a major accident. The truck driver was reportedly following too closely, failed to keep proper lookout, failed to maintain control of the vehicle, and was using his cell phone while driving. The driver of the car suffered life-altering injuries including fractured ribs, collapsed lungs, fractured sternum, an injury of the wrist and arm, among other serious injuries. Fortunately, the driver survived his injuries. Nevertheless, he will require a lifetime of physical therapy due to the severity of the injuries. The claim resulting from the accident exceeded \$1 million dollars.

### Maintaining a Safe Following Distance Is Critical

A safe following distance allows enough time to stop if the vehicle ahead stops suddenly. The Federal Motor Carrier Safety Administration (FMCSA) suggests at least one second following distance for each 10 feet of vehicle length at speeds below 40 mph. At greater speeds, a driver must add one additional second. For example, if the driver is operating a 40-foot vehicle at 35 mph, he should be able to count four seconds between the time the vehicle ahead passes a fixed object and when the truck driver passes it. In a 60-foot rig, there should be a six-second space. At speeds over 40 mph, there would need to be five seconds for a 40-foot vehicle and seven seconds for a 60-foot vehicle. If a driver is following too closely, the driver should fall back and count again until a safe following distance is established. Braking distance is greatly affected by the condition of the road surface, rain, snow, ice and road debris. Visibility is also impacted by adverse weather conditions.

It is always important for drivers to maintain good situational awareness and consistent safety practices to maintain safe following distances on the highway. For more information visit the Federal Motor Carrier Safety Administration website at [www.fmcsa.dot.gov](http://www.fmcsa.dot.gov).





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## Fighting Physics: The Prevention of Rollover Accidents

Commercial motor vehicles are more susceptible to rollover crashes than any other type of vehicle due to their high center of gravity, high rollover threshold and susceptibility to the forces of physics including centrifugal force and gravity. Due to the inherent instability associated with many commercial vehicles and the risk of tipping over, commercial motor vehicle drivers must be educated about the risks and ever vigilant in working to maintain stability and control of the commercial vehicle. There are at least 3 factors that make rollovers one of the most serious of all types of crashes including:

**Property damage cost:** Rollover accidents are among the costliest of all accidents in terms of property damage. A typical rollover crash can easily total the entire truck, trailer and load. The DOT has estimated an average rollover costs approximately \$85,000. It is not uncommon for rollover accidents to exceed \$250,000 in total costs.

**Cost in lives:** Rollover accidents are also the most deadly type of crash for commercial drivers. Single vehicle rollover crashes claim more professional driver lives than any other type of accident.

**Degree of exposure:** The risk of a rollover is a common daily occurrence, which can result from a wide variety of factors. Rollover can happen very quickly in otherwise normal conditions, sometimes so fast that the driver is barely aware of what is happening until it is too late. Consequently, due to the large costs, deadly nature of these crashes and significant degree of exposure to the various rollover risks, rollover prevention is paramount to a driver's decision-making during the daily driving routine.

The root causes of rollover accidents are varied and are frequently the result of multiple related or unrelated causes. Rollovers most commonly can be categorized as a result of the following:



1. Excessive speed around ramps/curves in the highway
2. Excessive speed in slippery conditions
3. Swerving to avoid obstacles, resulting in loss of control
4. Simple inattention
5. Driver fatigue
6. Turning to sharply at intersections
7. Leaving and then trying to return to the highway
8. High winds



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To prevent rollover related accidents operators of commercial vehicles and commercial drivers need to make certain the vehicle is safe and well maintained with special attention to the brakes, tires and suspension system. Drivers must understand the nature of the load, the center of gravity of the load, and make certain the load is properly secured. To prevent unwelcome surprises, a trip plan should be completed taking consideration the types of roads along the route, traffic patterns, weather and other conditions that may be encountered. Drivers should make certain to wear a seat belt at all times. To learn more about rollover prevention, please click on the link below.

<http://www.fmcsa.dot.gov/regulations/hazardous-materials/cargo-tank-truck-rollover-prevention>

## Certified Medical Examiner Requirement Reminder

As a reminder, the Federal Motor Carrier Administration instituted new rules that became effective on May 21, 2014 governing medical examinations. The change created by the implementation of the National Registry of Certified Medical Examiners is that, within 2 years of the rule's effective date, all CMV drivers must be examined by a Medical Examiner listed on the National Registry.

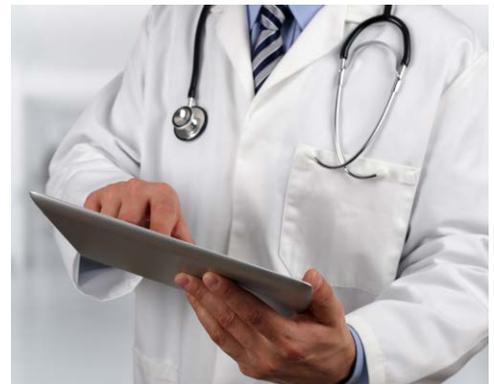
The National Registry provides CMV drivers and carriers with a list of medical examiners in their area who have been certified as having the knowledge to determine if a driver can safely handle the medical demands of driving a commercial motor vehicle. To locate a certified medical provider or to learn more about this requirement click on the links below:

Search For A Certified Medical Examiner In Your Area:

<https://nationalregistry.fmcsa.dot.gov/NRPublicUI/home.seam>

Certified Medical Examiner Requirements Fact Sheet For Drivers:

<http://d31hzhk6di2h5.cloudfront.net/20140425/25/46/54/bd/9f568b8d5c683924dbb97e13/FactSheetCMVDrivers.pdf>



## Loss Control Spotlight: Meet Jeff Rowell

One of the great strengths of Deep South is its group of highly experienced loss control representatives who can leverage their specialized expertise to the direct benefit of clients. Jeff Rowell is a member of the Deep South Loss Control team and brings considerable real-world experience and expertise to help companies enhance workplace safety and improve operational performance. Jeff started his insurance career with Liberty Mutual in 1980. During the course of his career, he worked with Reliance, Hartford, Travelers and Chartis taking responsibility for progressively larger and more complex risk management challenges.



Jeff joined Deep South three years ago and currently serves Deep South clients in Georgia, Alabama and parts of Tennessee. Due to Jeff's in-depth experience and specialized expertise, he is also called in on other accounts beyond his service area from time to time.

When Jeff is assigned an account, he works to understand the business and any unique challenges as he identifies areas of exposure. He then uses the observations, information and data gathered to inform the development of a safety and loss control plan specifically built to address the needs of the client. Jeff places a strong emphasis on creating plans that are actionable and achievable to have the greatest impact on results. Throughout his career, Jeff has worked closely with companies to create safety-driven value that translates straight to the bottom line for companies.

Jeff holds a Bachelors Degree in Business with a concentration in Accounting from Canisius College and earned the Associate in Risk Management designation. He is married with two children and enjoys music of all types, especially jazz. Jeff finds mentoring young people to help them realize their potential very rewarding. He also enjoys attending concerts, watching sports and the culinary arts.

## Deep South Loss Control Hub Can Save Your Company Money

Deep South's loss control hub on the web is a substantial resource that many clients draw upon to improve safety initiatives. Clients have taken advantage of the information offered to enhance their safety programs to produce better safety results that translate to greater operational efficiency and lower insurance premiums over time.

In the Clients Only Section of the website, new issues of Risk Watch are posted regularly along with other alerts and publications designed to help clients reduce their exposure to risk. Be sure to check back often for new information and resources.

Here are some of the things that you will now find at [www.deep-south.com/services/losscontrol](http://www.deep-south.com/services/losscontrol):

**Ask An Expert - 24/7/365 access to loss control staff to get answers to questions**

**Risk Watch - Comprehensive reviews of safety topics (Client Only)**

**Tool Box Safety Talks - Resource materials to guide safety meetings (Client Only)**

**Sound Bites on Safety - Brief audio files on safety topics**

And More Resources.....

- > A listing of the services that we are able to provide
- > A comprehensive menu of direct links to major safety resource web sites
- > Access to our library of on-line videos. (Client Only)
- > Printable brochures and informational flyers.

[www.deep-south.com/services/losscontrol](http://www.deep-south.com/services/losscontrol)