



DEEP SOUTH[®]
INSURANCE SERVICES SINCE 1967

Safety First



Volume 1 • Issue 2 • December 2011



DOT Announces New Rule Prohibiting Handheld Cell Phone Use In Large Trucks and Buses

The United States Department of Transportation announced a new rule on November 23, 2011 specifically prohibiting interstate truck and bus drivers from using hand-held cell phones while operating their vehicles. The joint rule from the Federal Motor Carrier Safety Administration (FMCSA) and the Pipeline and Hazardous Materials Safety Administration (PHMSA) is the latest action by the U.S. Department of Transportation to end distracted driving.

The final rule prohibits commercial drivers from using a hand-held mobile telephone while operating a commercial truck or bus. Drivers who violate the restriction will face federal civil penalties of up to \$2,750 for each offense and disqualification from operating a commercial motor vehicle for multiple offenses. Additionally, states will suspend a driver's commercial driver's license (CDL) after two or more serious traffic violations. Commercial truck and bus companies that allow their drivers to use hand-held cell phones while driving will face a maximum penalty of \$11,000. Approximately four million commercial drivers would be affected by this final rule.

While driver distraction studies have produced mixed results, FMCSA research shows that using a hand-held cell phone while driving requires a commercial driver to take several risky steps beyond what is required for using a hands-free mobile phone, including searching and reaching for the phone. Commercial drivers reaching for an object, such as a cell phone, are three times more likely to be involved in a crash or other safety-critical event. Dialing a hand-held cell phone makes it six times more likely that commercial drivers will be involved in a crash or other safety-critical event.

In September 2010, FMCSA issued a regulation banning text messaging while operating a commercial truck or bus and PHMSA followed with a companion regulation in February 2011, banning texting by intrastate hazardous materials drivers.

Nearly 5,474 people died and half a million were injured in crashes involving a distracted driver in 2009. Distraction-related fatalities represented 16 percent of overall traffic fatalities in 2009, according to National Highway Traffic Safety Administration (NHTSA) research.

Deep South Now Offers Defensive Driving Training To Clients

At a time when there are more than 300,000 serious commercial driving accidents each year, the highways of America present companies that operate fleets of trucks and automobiles with special challenges. To assist clients with this challenge, Deep South's loss control department now has loss control consultants on staff who are National Safety Council certified defensive driving instructors. These individuals can provide customized defensive driving training classes for Deep South clients at locations across our service area. In addition, if a Deep South client has enough drivers to form a class we can provide training at the clients site.

Defensive driver courses are a cost-effective way to ensure commercial drivers develop safe, defensive driving habits and more constructive attitudes toward defensive driving. Deep South's defensive driving course is a fast-paced, driver improvement program designed to enhance operational safety for clients and reduce the number and severity of claims related to highway accidents. In addition to standard road rules and regulations content, the training offers a fresh look into driving issues that impact driver behavior and safety on the road.



A sample of additional topics in the course include:

- Aggressive driving and road rage
- Fatigue and drowsy driving
- How driver behavior and mental conditions affect driving
- Defensive driving techniques
- The crash impact on passengers
- How to avoid a collision and case study scenarios
- Personal driving style evaluation
- Hazard recognition and collision avoidance
- Emotional impairment, common driving irritation and 'Pet Peeves'
- The 'Fatal Four' causes of a crash
- Driving skills inventory and assessments
- Occupant protection laws and graduate driver's licensing
- Vehicle malfunctions and maintenance



To learn more, please contact your Deep South representative for the defensive driving training options available to your clients. We look forward to hearing from you!

CAB Overview 2011: An Important Tool For Insurance Agencies and Commercial Fleet Operators

The Central Analysis Bureau (CAB) is a clearinghouse of important information that can be of great benefit to independent insurance agents in understanding how clients are doing relative to loss performance, compliance and safety related issues. It can also provide a wealth of information at a single point of reference that clients can use to benchmark performance and to identify areas that require attention. Provided below is a quick overview of the benefits CAB offers agents and clients:



Agents:

- CAB is a third party database that allows you to see where our customers/insureds are relative to DOT safety records.
 - The information provides a sense of what your insured may need to focus on relative to safety and risk management. It can also provide guidance as to how you present a proposal to underwriters outlining your insured's plan to enhance results and improve insurability.
 - The information is current and updated frequently. It captures a 3 year history which is what many underwriters require during the submission process.
 - It is a positive tool to share with your customers to help them see how your agency can provide value-added service further increasing the retention of business.
- Look at this tool as a one-stop information center for anything relating to DOT safety trending and scoring for customers.
 - This tool helps provide information that is up to date quickly. The information platform allows for faster turnaround since applications can be submitted with all required information the first time.
 - CAB delivers information that underwriters will ask about such as financial instability issues, safety relating to DOT violations and other operational information.
 - CAB offers current articles for safety issues relating to over the road trucking, changes in DOT requirements and more.



Customers/Insureds:

- CAB is a third party database that allows you to see where your company stands with regard to public DOT safety records.
- The tool is a single gateway to several safety measurement systems such as SMS, CSA and others.
- The information can be beneficial whether you are preparing to bid for contracts or working on business partnership opportunities. CAB can assist you in highlighting positive information about your company. It also demonstrates your company is open and willing to share information with potential business partners in a cooperative manner.
- CAB information is something you can use when working with your agent at renewal to allow them to better position and price your business.
- The system is very user friendly.
- By knowing how you score on the rating system, it helps you to work more effectively with insurance companies and carrier service providers such as loss control and claims services representatives.
- Articles written specifically for the transportation industry are often posted relating to DOT changes or matters relating to the law. This helps you prepare for changes in the regulatory environment.
- Think of CAB as your DOT story and how your story is constantly changing reflecting the safety performance of your company. The information enables you to formulate a strategy to address DOT safety issues in a proactive manner.
- CAB can be used as a tracking tool relating to inspection frequencies and jurisdictions where citations or OOS violations occur.
- This tool is an efficient method to monitor your business reputation as it relates to safety so you can make the changes necessary to improve your DOT profile.

Deep South's Loss Control Resources On The Web

Be sure to visit Deep South's Loss Control Resources section on the web. The section is updated regularly with new material and content, so 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 —

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

A listing of the services that we are able to provide.

A directory of all loss control personnel by location including email links, all contact information, photos, and biography sheets for each.

A comprehensive menu of direct links to major safety resource websites and state resource websites.

Access to our library of on-line videos. Currently, videos are related to the safe operation of commercial vehicles. (Client Only)

Printable brochures and informational flyers.