



## A Quick Talk With Ward D. Johnson: Looking Forward in 2012

Ward D. Johnson is Vice-President of Deep South responsible for leading the company's loss control effort and other initiatives across the organization. This interview was conducted to provide a brief review of Deep South's loss control department progress to date and a quick look forward for 2012.

Ward began the interview by saying, "2011 was a year of change across the organization at Deep South where the company sharply refocused its efforts on the needs of clients, core markets, strategic objectives and the company's strengths. The loss control department was very much part of that change." In addition to the organizational change in 2011, the loss control department introduced a series of initiatives including the enhancement of loss control resources on the web, the introduction of loss control publications such as Risk Watch, Toolbox Safety Talks and Safety First to provide our independent agency partners and clients with more useful information. The loss control department also introduced resources to assist clients in managing their safety programs including access to Safety Videos, Safety Sound Bites, the "Ask An Expert" hotline and a Twitter feed all to provide useful resources to our clients. The department also refocused its efforts to enhance the quality of its service and support provided to clients.

While 2011 was a year of significant change and development, Ward states that, "2012 will be a year of improving service execution, fine tuning the support we provide to clients, the further development of resources such as Risk Watch, Safety First, Tool Box Safety Talks and a number of other key initiatives. Most importantly, Ward states, "Loss control will be clearly focused on helping clients manage their exposure to loss to keep their total cost of risk in check as the insurance market changes in the coming months and years."

In closing, Ward says "Be on the lookout for continued enhancement of both the degree and quality of service loss control provides clients in 2012. We are committed to continuing our effort to provide 'best in class' services to our independent agency partners and clients."

## A Short Lesson On The Perils of Following Too Closely

As cars began to slow for construction in the left lane, a commercial truck driver failed to brake and crashed into the vehicle ahead of him, killing a 47-year-old woman. The crash also involved two other vehicles and shut down the roadway for five hours. The commercial truck driver was charged with misconduct with a motor vehicle, and following too closely. Unfortunately, this is a story that is repeated all too many times across the nation. Accidents where the driver was following too closely happen with too great a frequency and often result in serious injuries or fatalities. The Large Truck Crash Causation Study (LTCCS) reported that 5 percent of truck crashes occurred when the Commercial Motor Vehicle (CMV) driver was following the lead vehicle too closely.

Following too closely may be defined as, "situations in which one vehicle is following another vehicle so closely that even if the following driver is attentive to the actions of the vehicle ahead he/she could not avoid a collision in the circumstance when the driver in front brakes suddenly." In addition to providing enough stopping time, proper following distance allows for more time to make good, well-planned decisions and affords other drivers the opportunity to scan the sides, look far enough ahead, and view the vehicle immediately in front.



Listed below are key points relative to safe following distances for trucks:

*Large trucks need additional space between vehicles to allow for safe braking and unexpected actions. The average stopping distance for a loaded tractor-trailer traveling at 55 mph (in ideal conditions) is 196 feet, compared with 133 feet for a passenger vehicle.*

*If a truck is traveling below 40 mph, the driver should leave at least one second for every 10 feet of vehicle length. For a typical tractor-trailer, this results in 4 seconds between you and the leading vehicle. For speeds over 40 mph, the driver should leave one additional second.*

*It is critical that drivers allow for more following distance to appropriately match weather conditions, road conditions, visibility, and traffic. In emergency conditions, maintaining a safe distance from the vehicle in front of you will allow the truck to stop safely and/or take necessary evasive action.*

*Braking distance can be greatly affected by road surfaces, weather conditions such as rain, ice, and snow, or debris.*



It is important that drivers of commercial trucks understand the fundamentals of safe following distances to prevent collisions that often result in serious injuries or death. The topic of safe following distances should be part of every driver safety program. To learn more, contact your Deep South loss control representative or Ask An Expert at 1-855-258-8178.

## UnderRide Accidents: A Serious Exposure For Fleets

Recently, an accident occurred outside of Nashville, Tennessee that underscores an issue that owners and operators of truck fleets should pay close attention to from a safety management perspective. A young man was driving to work early one morning on a road when dense fog formed quickly near a large lake and then froze on the road surface causing more than 50 cars to collide in a matter of a few short minutes. For most of the drivers, the accident was simply unavoidable in those conditions. While a few people were seriously injured, one young man died in the accident after he slid into the back of a tractor-trailer and went underneath the trailer killing him instantly. Tragically, this young man had recently graduated from college and been married just weeks before the accident occurred.

Subsequent investigation of the accident revealed that the underride bar on the rear of the truck had faulty welds and some prior damage that allowed the young man's car to slide underneath the trailer. It turns out that this is an ongoing safety challenge for the trucking industry that is complicated by a number of factors. Beyond the complications, there are substantial human and economic costs associated with this issue.

More than 350 people a year are killed when a car strikes the back of a big truck and slides underneath. There are safety standards to prevent these so-called truck underride accidents, but a new study shows the protections aren't working.

Rear impact guards, fastened to the backs of big rigs, are designed to stop cars and prevent them from sliding underneath. The Insurance Institute for Highway Safety (IIHS) put them to the test. The Institute crashed a 2010 Chevy Malibu, traveling 35 miles an hour, into the back of parked trailers. The rear guard that meets the U.S. standard gave way, and the car slid right under the trailer, crushing the vehicle. If there had been real occupants instead of crash dummies in the front seat, the IIHS

Test Vehicle After Collision With Trailer Meeting Current Standards





said they would not have survived. It is important to note that the Chevy Malibu has a five star safety rating, so it is engineered to perform well in normal front end and side impact collisions. The issue is not with the car.

“Our tests show how easily some of these guards are failing at relatively moderate speeds,” said institute president Adrian Lund. “The standards need to be stronger. These crashes don’t have to be deaths or serious injuries.”

In addition, the National Highway Traffic Safety Administration has issued a statement saying it is very aware of the scope and severity of the truck underride issue. The agency, part of the Department of Transportation, said it first identified problems in 2009 and has been studying the issue ever since. It said it hopes to finish its review next year.

In the interim, as the problem is analyzed and the industry develops solutions, owners and operators of truck fleets should inspect underride guards on their trucks to identify damage, weld failures or other problems that diminish the ability of the guards to stop intrusion under the trailer in an accident. In addition, some trailer manufacturers already build and offer stronger underride guards that fleet operators should consider when purchasing new equipment.

**Test Vehicle After Crash With Trailer  
Stronger Underride  
Protection**



## Did You Know? Deep South Offers Defensive Driving Training

To assist clients with developing the defensive driving skills of their drivers, 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. 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



Please feel free to call us at Ask An Expert number which is 1-855-258-8178 or e-mail us at [AskAnExpert@deep-south.com](mailto:AskAnExpert@deep-south.com) for more information about the defensive driving training options available to clients. We look forward to hearing from you!