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Deep South Loss Control Saves The Day!



A waste disposal company located in the Mountain West region of the country had experienced some loss ratio challenges through the years when one of Deep South's loss control professionals started working closely with the company to help mitigate their exposure to loss and improve workplace safety. Since that time the Deep South loss control representative has seen substantial operational safety improvements during regular visits to the business. The company has made a concerted effort to work with Deep South loss control and is receptive to the guidance and recommendations provided. The general manager of the organization is very engaged and encourages his staff to actively pursue safety in the workplace as a result of many Deep South loss control recommendations.

Recently, the company contacted the Deep South loss control professional assigned to the account about an upcoming formal CSA/DOT audit and the ramifications of the audit. They had significant concerns about the process and had no idea how these audits proceeded, what to expect or how to prepare. The Deep South loss control representative quickly scheduled an appointment with the company prior to the audit and conducted a CAB and CSA analysis. The loss control representative showed the staff their SMS threshold percentages were high, provided detailed analysis and made several recommendations for the company to pursue prior to and in preparation for the audit.

After the CSA/DOT concluded, the company's general manager contacted Deep South to say they received "a slap" on the wrist primarily for a few maintenance and administrative violations. As a result of the overall process, the company implemented various checks and balances to ensure they stayed in compliance going forward. The company expressed great appreciation to Deep South for the quick response in helping them understand the CSA/DOT audit process and how to prepare for the audit. This story illustrates the real value Deep South Loss Control provides to clients willing to work together in a cooperative effort to improve workplace safety results.

Cell Phone Use Policy: A Critical Issue For Companies

With evidence continuing to grow across the country that distracted driving is becoming a major safety hazard on America's roads and highways, individual states and the Federal government have been taking steps to address the issue. Relative to commercial operation of trucks, the Federal Motor Carrier Administration (FMCSA) has been pursuing active measures to stem the tide of distracted driving accidents relative to commercial trucks and buses. On January 3 of this year, a FMCSA ruling went into effect that banned the use of hand held cell phones while driving a commercial vehicle adding to a previous rule that banned text messaging in commercial vehicles.

Beyond the important regulatory component concerning distracted driving, there is significant civil liability for companies if a driver involved in an accident is found to be using a hand-held device or texting at the time of the accident. One of the first steps most plaintiff's attorneys will likely take is to seek the driver's cell phone records to determine if he or she was driving while distracted. Plaintiff's attorneys will also explore company policies on distracted driving and how well those policies are enforced. In a jury trial, jurors take a very dim view of situations involving distracted driving. They often express their outrage by awarding plaintiffs large awards to be paid by the defendant.



Safety First



In May of this year, The Washington Post reported on lawsuits against companies arising from vehicle collisions where their employees were involved in accidents while using cell phones. One jury awarded \$21.6 million to the family of a 32-year-old woman killed in a crash. In another case, a federal magistrate ordered a trucking company to pay \$18 million for an accident that occurred when one of its drivers reached for a cell phone.

From a corporate liability perspective, it is now absolutely imperative that companies have strong distracted driving policies in place, make certain that those policies are understood across the organization and ensure the policies are enforced consistently.

To assist your clients with this important issue, Deep South has developed resources to help control the substantial exposure to loss companies face from cell phone use in commercial vehicles. Find the following resources in the loss control section of our website:

- Deep South Cell Phone Use Bulletin
- Deep South Standard Cell Phone Use Policy Model - Non FMCSA
- Deep South Standard Cell Phone Use Policy Model - FMCSA



Loss Control Employee Spotlight: Meet Steve LoCoco

One of the great strengths of Deep South is the company's cadre of highly experienced and knowledgeable loss control professionals. In this issue of **Safety First**, and in upcoming issues, we are spotlighting loss control consultants. Deep South's loss control consultants can deliver substantial value to clients by helping them to improve their safety results, reduce their exposure to loss, enhance productivity and contain the total cost of risk. In this first Loss Control Employee Spotlight, we are pleased to introduce you to Steve LoCoco based out of our Shreveport office.

Steve has more than 25 years of loss control experience with 18 of those years being with Deep South. His in-depth knowledge and expertise spans a wide range of industries including general contractors, artisan contractors, excavation contractors, specialty contractors, heavy construction, commercial fleets, garages, body shops, hotels, restaurants, nursing homes, churches and other exposures. Through the years he has worked with a variety of clients including large accounts with the most complex safety management and loss control needs to smaller businesses with specific challenges.

Steve has an Associate in Loss Control Management designation and is also a National Safety Council DDC-4 certified instructor. He has completed the Casualty Adjuster Training Course presented by Vale National Institute and attended numerous Deep South underwriting and loss control seminars through the years to further enhance his professional development. Steve earned a Bachelor of Science degree in Industrial Technology from Southeastern Louisiana in 1984.



Safety Fast Facts For Truck Drivers

TAKE CARE OF YOURSELF!

The most important part of a moving truck or bus is the driver! Get plenty of rest before getting behind the wheel. Eat well and stay fit. Remember, hours of service violations are serious and can threaten your livelihood or even your life. Stay healthy and well rested, or don't drive!

ALWAYS MAINTAIN YOUR VEHICLE

Inspect your vehicle before each trip and check your brakes regularly. Learn how to inspect your brakes, identify safety defects, and get them repaired before risking your life and others on the highway.

BE AWARE OF YOUR "NO-ZONE"

Other drivers may not be aware of the size of your truck's blind spots. Be vigilant in watching out for vehicles in the No-Zone. The No-Zone represents the danger areas, or blind spots, around trucks and buses where crashes are more likely to occur. One-third of all crashes between large trucks and cars take place in the No-Zone.

SLOW DOWN IN WORK ZONES

Watch out for highway construction. Stay alert. Work zone crashes are more likely to happen during the day. Almost one-third of fatal crashes in work zones involved large trucks. Take your time going through work zones and give yourself plenty of room. Expect the unexpected!

ALWAYS KEEP YOUR DISTANCE

Always leave enough space between you and the vehicle in front of you. If you hit someone from behind, you are typically considered "at fault" regardless of the situation. Large trucks require more stopping distances than other vehicles. Take advantage of your driving height and anticipate braking situations.

FASTEN YOUR SEAT BELT

Buckle up for safety and control. If you are in a crash, a seat belt can save your life and those around you. It will keep you in your seat and allow you to maintain control of your truck or bus. A major cause of truck and bus driver fatalities involves being ejected from the vehicle. Wearing seat belts is critical to saving lives and reducing injuries on our roadways.

ALWAYS DRIVE DEFENSIVELY

Avoid aggressive drivers! It's estimated that each year two-thirds of all traffic fatalities are caused by aggressive driving behaviors. Keep your distance and maintain a safe speed. The only thing speed will increase is your chance for a crash.

WORK TO ENHANCE YOUR PROFESSIONAL REPUTATION

Be the professional on the highway and at safety events! Take positive and constructive action such as helping stranded motorists and notifying traffic safety agencies of crashes. Report unsafe drivers, unsafe roadway conditions, and other situations to the appropriate authorities to prevent accidents and improve safety on the road. Join a "Highway Watch" program, if available in your state. Your participation in public safety events and your performance on the highway can enhance the public perception of professional drivers and the transportation industry.



REPORT UNSAFE SITUATIONS

If you know of unsafe situations, please report it to the proper authorities including the Federal Motor Carrier Safety Administration (FMCSA). This includes unsafe companies, unsafe drivers, unsafe roadways, and unsafe vehicles. Please help to make the roads safer and your job easier.

Source: Federal Motor Carrier Safety Administration (FMCSA)

Deep South Continues to Add Valuable Loss Control Resources to Website

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:



- 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

Distracted Driving Resources

Distracted driving has become such a critical transportation safety issue, there are numerous studies and resources available to help individuals and companies understand the significance of the issue and learn more about how to prevent it. Here are links to two websites with excellent information about this important issue and links to valuable information developed by Deep South:

- US Department of Transportation - Distracted Driving Website
- National Safety Council Distracted Driving Resources
- Deep South Standard Cell Phone Use Policy Model - Non FMCSA
- Deep South Cell Phone Use Bulletin
- Deep South Standard Cell Phone Use Policy Model - FMCSA