

# the Quill

a quarterly publication on safety & risk management

**PREVENTING**



**SLIPS  
AND FALLS**

## What's Inside?

- + **Preventing slip and fall injuries**
- + **Taking the sting out of bug bites**
- + **Safety as an operational tool: Super vehicles**

## Policyholder achievements

Andrew Boyle, co-owner and executive vice president of Boyle Transportation, was featured in the March 2014 issue of *The ATRInsider* for his role on the 2013-2014 ATRI Research Advisory Committee.

The Summer 2014 issue of *Transportation & Logistics International* highlighted several motor carriers, including Central Freight Lines, Paramount Freight Systems and All State Express Delivery. These companies were featured for their contributions to the trucking industry and continued growing success.

## New Safety Solutions videos

Through our subsidiary Protective Insurance Company, we produce Safety Solutions, a series of online videos that offer quick safety tips for over-the-road drivers. Two new videos are available to help educate your drivers:

### Preventing Slips & Falls

Slips and falls may seem like minor losses but they can lead to very serious injuries. These injuries can be preventable if you know your surroundings, wear the proper shoes and use three points of contact. This video discusses these and other tips for avoiding these types of injuries.

### Avoiding Lifting Injuries

Most lifting injuries are not caused by a single improper lift, but by many improper lifts over a long period of time. Proper lifting techniques can help you avoid these injuries. This video discusses how to size up a load, safely pick it up and put it down, and when to use assistance while lifting.

Visit [www.youtube.com/ProtectiveInsurance](http://www.youtube.com/ProtectiveInsurance) to watch and share the videos.



In the world of safety, no detail is too minor to overlook. The up-turned edge of a rug. A bee that enters the cab of a truck. Brake fluid spilled on the garage floor and not cleaned up. These may seem insignificant to the general public but safety professionals know these are hazards that have the potential to result in major injuries for drivers and workers.

This issue of *The Quill* highlights a few of these hazards. On page 5, you'll read about the costs and exposures of slips and falls. We've included a sample assessment guide to help determine what areas of your worksite are most at risk and create a benchmark for improvement.

On page 10, we discuss bug bites and provide tips to help your workers avoid them and steps to take in the event they are bitten. A sting or bite may seem insignificant but depending on the situation can be major, sometimes even fatal.

Finally, we wrap up our "Safety as an operational tool" series with an article about super vehicles on page 11. In it, we examine four useful factors to consider when examining the benefits of various systems and how to justify your investment.

As safety professionals, you also have to educate workers in controlling loss exposures when they're not working. Even if a worker is injured at home, that injury still affects the worker and your company in many of the same ways as if the injury occurred at work. As you train your employees in workplace safety, help them understand the value of continuing these safety practices while off the clock to keep them and their families safe and injury-free at home as well.

We hope you enjoy this issue and look forward to any feedback you might have. Feel free to contact me at [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com) or 800-644-5501 ext. 2692.

Yours in safety,



Dennis Shinault, CDS  
Director of Loss Prevention

## What does The Quill mean?



The founders of Baldwin & Lyons chose the quill as a symbol to represent their property and casualty insurance company. It was a fitting choice. The quill was the dominant writing instrument for more than 1,000 years, longer than any other; perhaps because of its fine stroke and great flexibility. Likewise, for more than 80 years, Baldwin & Lyons has maintained a stable presence in the property and casualty insurance market and is a recognized leader in the transportation industry. With an intense focus on results, the company has grown and diversified.

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### IN CASE YOU MISSED IT



Did you know you can view archived issues of The Quill online? Visit [www.baldwinandlyons.com/the-quill](http://www.baldwinandlyons.com/the-quill) to access the archive. To request additional hard copies of a certain issue, email your name, company and address to [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com).



After reading this issue of **The Quill**, we want to hear from you! Do you have a useful resource for educating your drivers that our readers should know about? Are there topics you'd like to see covered in future issues? Send your feedback and ideas to [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com).

## PREVENTING SLIP AND FALL INJURIES

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## SUPER VEHICLES



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**OSHA AND FMCSA SIGN AGREEMENT**

# **STRENGTHENING PROTECTIONS FOR WORKERS**

## **FROM COERCION AND RETALIATION**

In July, the Occupational Safety and Health Administration (OSHA) and the Federal Motor Carrier Safety Administration (FMCSA) signed a memorandum of understanding to strengthen the coordination and cooperation between the agencies regarding the anti-retaliation provision of the Surface Transportation Assistance Act (STAA). The memorandum allows for the exchange of safety, coercion and retaliation allegations, when received by one agency, that fall under the authority of the other.

The STAA protects drivers and other individuals working for commercial motor carriers from retaliation for reporting or engaging in activities related to certain commercial motor vehicle safety, health or security conditions.

“Commercial vehicle drivers who report injuries, hazards and illegal work practices should not fear retaliation for speaking out about unsafe work conditions,” said Assistant Secretary of Labor for Occupational Safety and

Health Dr. David Michaels. “Through this agreement, we are sending a clear message that silencing workers who try to do the right thing is unacceptable for workers and also unsafe for the public.”

“This strengthened partnership with OSHA extends our inter-agency collaboration specifically to include the sharing of reports of alleged coercion - companies forcing or intimidating truck or bus drivers to violate federal safety regulations,” said FMCSA Administrator Anne S. Ferro. “Pressuring drivers to stay behind the wheel beyond their hours-of-service limits, or to disregard other federal safety rules, seriously jeopardizes the safety of every traveler on our highways and roads. Commercial truck and bus companies that knowingly endanger the motoring public, or retaliate against whistleblowing employees, will be prosecuted to the fullest extent of the law.”

In the last nine years, OSHA has processed more than 2,800 cases under STAA. Recently, OSHA ordered an Iowa waste removal company to reinstate a driver and

**“Pressuring drivers to stay behind the wheel beyond their hours-of-service limits, or to disregard other federal safety rules, seriously jeopardizes the safety of every traveler on our highways and roads. Commercial truck and bus companies that knowingly endanger the motoring public, or retaliate against whistleblowing employees, will be prosecuted to the fullest extent of the law.”**



pay the employee more than \$123,000 in compensation after the company terminated the driver for raising safety concerns over company routes that violated DOT regulations, potentially causing serious injury to the worker, co-workers or the public.

Under the agreement, FMCSA will refer employees who complain of retaliation to OSHA, and OSHA will provide FMCSA with copies of complaints filed and findings issued under STAA. The agencies will report to each other annually on information shared during the previous year. The memorandum of understanding also provides that FMCSA will process OSHA requests for information from various FMCSA databases.

OSHA enforces the whistleblower provisions of the Occupational Safety and Health Act and 21 other statutes protecting employees who report violations of various workplace, commercial motor vehicle, airline, nuclear, pipeline, environmental, railroad, public transportation, maritime, consumer product, motor vehicle safety, health care reform, corporate securities, food safety and consumer financial reform regulations. Additional information is available at <http://www.whistleblowers.gov>.

*This article was reprinted from OSHA.gov. ■*



# MEET & GREET



## Jacob Then

*Underwriter*

### **Time with Baldwin & Lyons:**

2 years, 4 months

### **Professional background:**

I joined Baldwin & Lyons' Marketing Department in 2012, where I was responsible for providing customer service and selling our public transportation and trucking products through our agency distribution channel. I joined the Underwriting team in December 2013.

### **Underwriting philosophy:**

Underwriting is all about finding an appropriate balance. If you are overly aggressive with your pricing, you put your company's financial stability at risk. If you are overly conservative, you'll be at a disadvantage when it comes to finding and retaining customers. In my opinion, a good underwriter should seek out as much relevant information as possible, analyze the information in a fair and consistent manner, and ultimately make a decision that balances the best interests of both the customer and the insurance company.

### **Favorite part of the job:**

I love collaborating with all of the departments at Baldwin & Lyons to deliver a quality product to our customers. I also really enjoy finding solutions to unique or difficult questions. Insurance is a complicated business and there will always be new concepts to learn and new questions to answer. I view every day as an educational opportunity.

# PREVENTING SLIP AND FALL INJURIES

Does your organization understand the risks associated with slips and falls? Can you properly identify hazards and implement a plan to prevent these injuries? They may seem like minor incidents, but slips and falls can escalate into very serious injuries that keep drivers off the road, workers off the job, and cost companies a significant amount of money.

According to the National Center for Injury Prevention and Control in the U.S., almost nine million people are injured each year from “unintentional falls.” The actual claim trends are difficult to quantify as many of these incidents are either not reported or improperly categorized. They collectively cost companies billions of dollars in both direct and indirect expenses.

## The costs

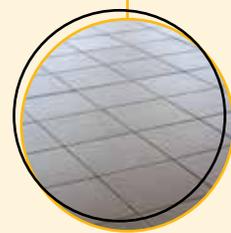
Aside from motor vehicle-related injuries, slips and falls are one of the most common injuries in the transportation industry. According to our data, these claims account for

approximately 34 percent of injury frequency and 32 percent of total claim costs. The average three-year value of a slip and fall workers’ compensation claim in our portfolio is over \$18,000 per incident. Many safety professionals and researchers believe that uninsured and indirect costs can be anywhere from five to 50 times greater than the cost of the insurance claim. Using a conservative factor of five on our average claim cost, a typical injury could be valued upwards of \$90,000 (\$18,000 x 5). To put this in perspective, at a 5 percent profit margin, your company would need \$2,000,000 of additional sales revenue to cover the following additional indirect expenses:

- Negative impact to workers’ compensation experience modification factor and insurance premiums
- Lost production time, hiring or re-training a replacement worker
- Decline in company brand image and reputation

## 4 CATEGORIES OF EXPOSURES

### 1 The walking surface



Tile



Laminate



Marble



Maintenance

## The exposures

The majority of slip and fall incidents occur in parking lots, on sidewalks, at building entrances and in lobby areas. Injuries sustained are typically sprains, strains, contusions, and fractures to the wrist, elbow and shoulders. More severe injuries can also occur to the back, neck and head. There are many factors that contribute to slip and fall incidents, such as lighting, walking surface, footwear and objects being carried.

It's important to understand the exposures associated with these injuries. Exposures can be categorized into the following four groups.

### 1. The walking surface

One of the first things you can do to avoid slips and falls is to always be aware of surroundings and the environment. The most significant issue that contributes to slips and falls is the surface itself. Parking lots, floors and walkways have a slip-resistance factor called a "coefficient of friction." This is essentially how easily an object, such as a shoe, will slide on the surface. Most natural rough surfaces like dirt, stone, asphalt and concrete have a high coefficient of friction. Hard smooth surfaces such as tile, laminate, or marble usually have a lower coefficient of friction. Unfortunately, the majority of floors in the U.S. are smooth vinyl or marble composites which can be as slippery as ice when wet.

**Almost nine million people are injured each year from unintentional falls, costing companies billions of dollars in both direct and indirect expenses.**

Another issue with the walking surface is a change from one type of surface to another, such as from carpet to vinyl, asphalt to tile, dry to wet or even from wet to dry. Of course, weather plays a huge role in these injuries with the presence of snow, ice or rain. This is difficult to control, particularly when you have drivers out on the road or delivering to customers. At your company locations however, you have more control and should implement a robust weather maintenance program. Regardless of whether you use a contractor or perform this maintenance yourself, a written plan should be in place that outlines the frequency and locations of snow, ice or adverse weather procedures. All maintenance such as snow removal, salting, and shoveling should be documented with date, location and times. If a contractor is utilized, be sure to have a formal, written contract/agreement in place and obtain certificates of insurance.

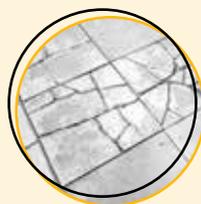
### 2. Changes in level and elevation

A change in level usually includes steps, ramps, uneven walking surfaces, or a condition that even insignificantly changes surface height. This would include sidewalk edges,

## 2 Changes in level and elevation



Uneven surface



Loose flooring



Improper design



Curbs, ledges and potholes



Steps

Continued >>

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curbs, potholes and loose carpeting or tile. Stairs, elevators, and escalators can be extremely dangerous and are more likely to cause serious injury. Handrails must meet OSHA regulations and should be used at all times. Some older buildings have improperly designed tread width and riser height with awkward levels. It's important to ensure that any change in level is properly distinguished with signage, yellow paint and adequate lighting for visibility.

Elevated surfaces present a more significant exposure which can cause severe injury or even death. Avoid using equipment you are not trained and/or authorized to use such as ladders or man lifts. In warehouse or dock areas, never jump off or scale the dock area. This also applies to the truck and trailer. Always use three points of contact when entering and exiting your vehicle, dock or loading area. This means you should always have two feet and one hand, or one foot and both hands, in contact with the truck, dock or loading area at all times. Many drivers are seriously injured or killed when they hit their head or any part of their body on a wheel or the concrete as they fall out of their vehicle. It happens more often than you might think.

### 3. Substances and obstructions

Some surfaces may seem safe when they are dry. However,

**Always use three points of contact when entering and exiting your vehicle, dock or loading area.**



foreign substances such as ice, liquids, grease, powders, granules or even painted surfaces can create unsafe situations. It's also possible that a surface can be treated with cleaners or waxes that completely change the slip resistant factor. Sometimes obstructions such as leaves, a garden hose, extension cord or debris are in the walking path. Visibility can also be considered a type of obstruction. For example, poor or dim lighting can cause shadows or changes in color which affects our ability to process what we see. Finally, be sure that those responsible for interior housekeeping immediately clean up any spill or obstruction and report any feature that is in need of repair. Many slips and falls occur because the walking surface may be clean and dry, however the shoe soles may be wet or have some sort of residue on them so when they make contact with the surface, they become just as slick as

## 4 CATEGORIES OF EXPOSURES

(continued)

### 3 Substances and obstructions



Foreign substances



Poor lighting



Obstructions

if they stepped onto a slick surface. Wiping feet on entryway carpets will help reduce this risk.

#### 4. Human factors

Everyone is a different height and weight, and we all have different mental and physical capabilities. Each of these plus a person's age, familiarity with the area and distance traveled are all contributing factors. Human factors also include carrying objects or packages, whether they are small or large, light or heavy. Objects and packages not only add weight to your walk, but also affect balance and visibility.

Besides the surface itself, footwear has the single largest impact on slip resistance on any walking surface. Slip-resistant shoes have special soles that give you more traction and grip on slippery surfaces. Many people are under the impression that tennis shoes are slip resistant because of their design and rubber soles. This is a myth, and there is a significant difference.

During a four-month trial conducted by our subsidiary Protective Insurance Company, we found slip-resistant shoes reduced slip and fall injuries by 70 percent. If you've been wearing the same pair of shoes for a while, check the

condition of the soles and replace them if they are visibly worn. Wearing any type of shoe, even slip resistant shoes, with soles that are worn or inappropriate for the job is an accident waiting to happen.

Slip and fall incidents can escalate into very serious injuries that keep your drivers off the road and cost your company money. While more common in adverse weather conditions, they can happen any time of the year, indoors or outdoors. Regular documented inspections should be performed by qualified personnel. This can be accomplished using a "Slip and Fall Assessment Guide" and following our 10 best practices. Using the rating scale scoring method, you can prioritize resources and focus on those areas that have the greatest risk.

Help prevent slips and falls by knowing your surroundings, wearing the proper shoes and using three points of contact with vehicles and trailers. For more information on our slip resistant shoe program or to watch our Safety Solutions video "Preventing Slips & Falls," visit [www.protectiveinsurance.com/loss-prevention](http://www.protectiveinsurance.com/loss-prevention). ■



4 Human factor



Footwear



Carrying objects



# CLAIMS CASE STUDY

## + FACTS

A 45-year-old driver was making a residential delivery when a dog bit him on both arms and hands, resulting in multiple puncture wounds and later a bone infection. The driver was placed on total temporary disability.

## + COST

Physicians	\$5,701
Physical therapy	\$1,488
Evaluations and diagnostics	\$34,812
Hospital	\$9,823
Home health care	\$11,073
<b>Paid medical total</b>	<b>\$62,897</b>
Claim settlement	\$52,365
Lost time benefits	\$18,339
<b>Paid indemnity total</b>	<b>\$70,704</b>
<b>Claim expenses</b>	<b>\$8,982</b>
<b>Total claim reserve</b>	<b>\$142,583</b>

## + THE SOLUTION

Creating a customer policy stating you will not deliver packages if forced to encounter uncontrolled animals is the biggest step your fleet can take to protect your drivers from this scenario. If you don't have a policy in place, **these tips can help your drivers:**

- 1 If you know your delivery location has a dog, call ahead to have it secured in a safe place.
- 2 When you pull up to a customer's location, honk your horn and announce yourself. This will help bring a dog to the front.
- 3 Remember, dogs and other animals can approach from anywhere, not just the location you are delivering to.
- 4 Ask the customer to restrain the dog or put it in another room so they can sign for the package.
- 5 If you encounter a dog and it becomes aggressive, stand completely still. Do not scream or it may chase and attack you. Keep your hands curled at your side and do not make eye contact.
- 6 Do not reach out to pet the dog near the head, face or tail.
- 7 If you are attacked, fall to the ground and curl up in a ball to protect your neck, ears and face.
- 8 Once the dog loses interest, stay calm, move slowly and do not turn your back on it.
- 9 If bitten, inform your supervisor immediately for medical care guidance.

# TAKING THE STING OUT OF BUG BITES

Whether you're on the road, at a truck stop or at home, bugs are all around you. Sometimes they bite or sting for no apparent reason. Unfortunately, those bites might be more than just a nuisance. Insects and spiders carry bacteria and viruses that can cause disease. And if an individual is allergic to the venom, the result can be dangerous and even deadly. You and your drivers can be prepared for bug bites by following a few simple steps.

## 1. CONSIDER WHAT YOU PLAN TO WEAR.

Bright colors and scented hair and skin care products attract many insects while long-sleeved shirts, long pants and socks provide a barrier to insect bites and stings. A hat provides even more protection, especially from ticks.



## 2. CONSIDER REPELLENT.

If those non-chemical methods are ineffective or if you want to be more proactive about keeping bugs at bay, consider using a repellent whose active ingredients are registered with the EPA. Spray the repellent on clothing and skin, but not on your face. After returning home, wash with soap and water to remove the residue.



## 3. CONSIDER WHERE YOU PLAN TO GO.

Staying on a path versus walking in brushy, grassy areas will help, too. Watch where you walk. Do not disturb ant mounds and be careful when you pick things up or lean against trees since fire ants can be anywhere. Avoid webs, wood or rock piles and dark areas where spiders, snakes and rodents live. Also avoid carrying sugary drinks or leaving food lying around since both will attract unwanted attention.



## 4. KNOW WHAT TO DO IF YOU HAVE A CLOSE ENCOUNTER.

Avoid swatting at insects, particularly bees and wasps. Swatting can aggravate them causing them to potentially sting. Remain calm and move away. If several insects attack at once, run to get away from them. Bees release a chemical when they sting which might attract other bees. Seek refuge indoors or in a shaded area. Avoid jumping into water since Africanized Honey Bees are known to hover over the water and will continue to sting you when you surface for air. If a bee flies inside your vehicle, find a safe place to stop and open the windows. On the other hand, if you are attacked by fire ants, forcefully rub them off since they attach to skin with their jaws. And if you find a spider on you, don't crush it – brush it off.

## MEDICAL CARE

If, despite your best efforts, you experience a bite or sting, keep the area clean and avoid scratching it. Scrape stingers away with a side-to-side motion using a straight-edged object, such as a credit card. While you should not use tweezers to remove a stinger, they should be used to remove a tick, grasping it close to the skin and pulling straight up. Taking an anti-inflammatory recommended by a pharmacist or physician can provide relief. Oral or topical antihistamines help relieve itching.

## MEDICAL ATTENTION IS NEEDED IF YOU EXPERIENCE ANY OF THE FOLLOWING SIGNS:

**Allergic reaction:** Sneezing, wheezing, hives, nausea, vomiting, difficulty breathing, chest tightness, itching or swelling of the eyes, lips or other areas of the face

**Infection:** Fever, increased redness and soreness, secretion or discharge

**Lyme disease:** Fever, headache, fatigue and rash

**Rocky Mountain spotted fever:** Fever, nausea, vomiting, headache, muscle pain and decreased appetite

If you have a history of allergic reactions to insect bites or stings, consult with your physician to determine any medications you should be carrying for first aid or if you should be carrying an epinephrine injector (EpiPen) with you. If yes to either of these, you should consider wearing a medical identification necklace or bracelet indicating the allergy. ■

# SAFETY AS AN OPERATIONAL TOOL: SUPER VEHICLES

In recent years, the rising cost of fuel and the decreasing cost of electronic technology have impacted virtually every aspect of commercial vehicle design, making vehicles easier to operate, more fuel efficient, more reliable and safer. Each feature has its own cost/benefit characteristic. Whether the benefit is worth the cost in your fleet depends on your situation. The features should be summarized in categories, so benefits can be compared and alternative systems eliminated. Four useful groupings are: automation, safety, reliability and aerodynamics.

## Automation

The following are all examples of automation systems which reduce errors, injuries, fatigue and regulatory violations:

- Transmissions
- Slack adjusters
- Levelers
- Tire pressure systems
- Electronic control units
- Auxiliary power units
- Electronic monitoring
- Weigh in motion
- Mobile communication (GPS)/dispatch
- Inspection
- Electronic data loggers

## Safety

The following safety systems are available to reduce driver fatigue, improve visibility, reduce blind spots and compensate for driver errors:

- Advanced anti-lock brakes
- Electronic/roll stability control
- Collision avoidance (front, rear and side)
- Advanced driver seat (anti-stress and roll-protection designs)
- Improved mirror and camera systems
- Lane departure warning systems
- Improved visibility headlamps
- Sleeper berth enclosure systems

## Reliability

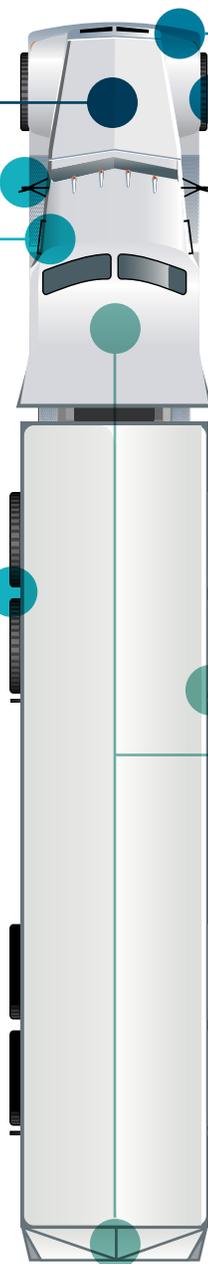
These reliability systems are all combining to make the dream of a “million mile maintenance free” vehicle a real future possibility, while providing the benefits of fewer breakdowns and regulatory violations today:

- LED turn signals, braking and marking lamps
- Intelligent drive trains
- Sealed wheel bearings
- Self-sealing tires
- Synthetic lubricants

## Aerodynamics

The following vehicle features are all available in aerodynamic designs that reduce drag and/or rolling resistance, noise and improve fuel economy:

- Vehicle profiles
- Side and tail skirts
- Mono tires
- Nitrogen-filled and low rolling resistance tires
- Gap screens
- Mud guards



This is the fourth and final article in our series presenting best practices safety managers can promote to produce both measurable operational improvements and increased driver and fleet safety. In this article, we review equipment configuration options available for tractors and trailers that contribute to safety and compliance while helping to reduce fleet operating costs.

## Justifying a good investment

One of the biggest problems in evaluating vehicle options and add-on systems is determining if the additional costs to purchase, install and operate the systems will be more than offset by their promised cost savings. Typically, investment and increased operating costs must be fully recovered in two years or less to compete with other cost-saving projects. Also, some systems—such as aerodynamic improvements—are not cumulative, so their benefits won't be additive, but their costs will. For aerodynamics, the options must be evaluated as sets, not individual choices, because as “drag” is reduced, additional improvements become harder to achieve.

One way to determine if an investment will pay back is to run a field test with a control group compared to a modified group. An example of a control group is the following method to evaluate the cost/benefit of nitrogen in tires. Nitrogen proponents say nitrogen extends tire life and reduces fuel consumption (because tire pressure is

more easily maintained and tires run cooler, they have less rolling resistance and less wear). To conduct the test, take several similar vehicles with new tires and split them into two groups. Put nitrogen in the tires of one group and air in the other. Over the life of the test, measure the cost savings of reduced tire wear (if any) plus increased fuel economy (if any) minus the cost of maintaining the nitrogen. The costs associated with the control (air-filled) group can be compared to the experimental (nitrogen-filled) group and the cost/benefit of using nitrogen can be determined.

Sometimes, the control test approach won't work because problems are too infrequent and the cost of the solution is too high for an experiment, such as systems to prevent vehicle rollovers. For that type of problem, it is important to calculate the long-term benefit of reducing the event(s) compared to the long-term cost of implementing the technology factored by its “effectiveness” (see How to Compute Cost/Savings box).

## How to Compute Cost/Savings

Rollover/electronic stability control (RSC/ESC) systems have been shown to reduce rollovers by 50 percent and their cost is readily available from each vehicle manufacturer. To compute the cost/benefit, consider the following hypothetical example.

A 100-vehicle trucking fleet keeps its tractors for an average of five years and the fleet is likely, based on prior experience, to have a total of eight rollover losses of \$350,000 (combined equipment, cargo and workers' compensation costs) every five years. A stability control system costs \$2,750 per tractor so the entire fleet can be outfitted for \$275,000. The 50 percent effectiveness of the technology means four of the eight rollover events should be prevented and the cost savings over the five-year period will be \$1,400,000 (an average of \$280,000 per year or \$560,000 over two years) meeting the 2:1 benefit/cost requirement.

The safety director can play a key role in supporting cost analyses by keeping detailed records of repetitive violations, injuries and crashes and by doing root cause analysis of each high cost event. Then, when a “saving” system is evaluated it can be compared to the true combined costs of that type of problem. For instance, the value of automated slack adjusters may not appear to pay back based on brake adjustment violations, but if violations are combined with the cost of one or more insufficient stopping distance crashes and/or workers' compensation claims costs associated with driver injuries while inspecting or making manual brake adjustments, the system may show a positive payoff after all. ■

# SMILE!

## YOU'RE ON CAMERA

### An overview of automated enforcement programs

Automated enforcement refers to the use of cameras to enforce traffic safety laws. Although many states have laws explicitly authorizing automated enforcement, not all states where cameras are in use have such laws. In states that have automated enforcement laws, some authorize enforcement statewide, while others permit use only in specified jurisdictions.

**A common type of automated enforcement program is for red light violations. The use of cameras to enforce speed limits is less common, but increasing.**

ACCORDING TO THE INSURANCE INSTITUTE FOR HIGHWAY SAFETY,

## 501 jurisdictions

including 24 states and the District of Columbia, have red light camera programs.



## 139 jurisdictions

including 14 states and the District of Columbia, have speed camera programs, as of July 2014.

This includes statewide work zone programs in Illinois, Maryland and Washington. Automated enforcement programs are also used to catch drivers who run red lights, block intersections, fail to stop at a stop sign, fail to pay a toll, fail to yield to pedestrians, drive past a stopped school bus or disobey a railroad crossing signal.

Many jurisdictions treat automated enforcement citations just like parking tickets in that the registered owner is liable. Similarly, just as parking tickets do not result in points or are not recorded on a driver's record, many jurisdictions do not assess points or make a record of automated enforcement citations.

But the number of jurisdictions that use cameras is dropping. A forthcoming study from the Reason Foundation shows about 500 jurisdictions use cameras to enforce traffic laws, down from a peak of about 700 localities in 2011. In California alone, 60 cities and counties have stopped using red light cameras.

Now, legislatures in several states are working to outlaw cameras. In July, the South Dakota House passed a bill that would ban both red light cameras and speeding cameras by a 69-1 margin. Similar proposals are pending in other states, such as Missouri and Ohio. The Iowa Department of Transportation has also proposed a measure to require cities to justify their need for automated enforcement programs.

While the regulations around automated enforcement programs are ever-changing, one thing remains the same: **Safe drivers who follow the rules don't have to worry about getting caught on camera.**

# Automated Enforcement Programs in the US

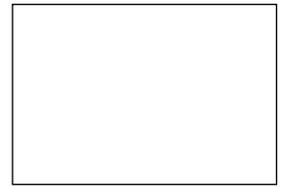
State	Statewide?	Violations	Issued to	Liable	Image Captured	Penalties
AL	Montgomery	Red Light	Owner	Owner	2 photos, Tag	\$110, No points
AZ	Statewide	Red Light, Speed	N/A	N/A	N/A	\$165 fine, 2 points
AR	Photo enforcement prohibited except for school zones/railroad					
CA	Statewide	Red Light, Speed	Owner	Driver	Tag, Driver	\$100 fine, 1 point
CO	Statewide	Red Light, Speed	Owner	Driver	Tag, Driver	\$40-\$75 fine, No points
DE	Statewide	Red Light	Owner	Owner	2+ photos	\$110 fine
DC	Wide authority	Red Light, Speed	Owner	Owner	Not addressed	\$150 fine, No points
FL	Statewide	Red Light	Owner	Owner	Tag, Device	\$158 fine, No points
GA	Statewide	Red Light	Owner	Owner	Tag, Light	\$70 fine
IL	Statewide	Red Light, Speed	Owner	Owner, Driver	2+ photos, Tag, Driver	\$50-\$250 fine
LA	Photo enforcement prohibited on interstate highways					
ME	All photo enforcement prohibited					
MD	Statewide	Red Light, Speed	Owner	Owner	2+ photos	\$40-\$100 fine
MS	Automated enforcements prohibited					
MT	Red light cameras prohibited					
NV	Must be officer-enforced					
NJ	Speed cameras prohibited	Red Light	Owner	Owner	2+ photos	\$85 fine
NY	Cities of at least 1 million	Red Light	Owner	Owner	2+ photos	\$50 fine, No record
NC	Specified by Statute	Red Light	Owner	Owner	Photo, Video	\$75 fine, No points
OR	Highway Work Zones, Cities Statewide	Red Light, Speed	Owner	Owner	2+ photos	\$300 fine
PA	Philadelphia & Pittsburgh	Red Light	Owner	Owner	2+ photos	\$100 fine, No record
RI	Statewide	Red Light	Owner	Driver	2+ photos, Tag, Driver	\$75 fine, No record
SC	Photo enforcement prohibited					
SD	Red Light Cameras Prohibited					
TN	Statewide except for interstate highways	Traffic Violations	Owner	Owner	Front & Back Tires	\$50 fine, No points
TX	Requires local ordinance	Red Light	Owner	Owner	2+ photos	\$75, No record
UT	School zones & where speed limit is < 30 mph	Speed	N/A	N/A	1 photo	No record or points
VA	Local ordinances	Red Light	Owner	Owner	2+ photos	No points
WA	Statewide	Red Light, Speed	Owner	Owner	Vehicle, Tag	No points
WV	All photo enforcement prohibited					
WI	Speed cameras prohibited					

**No state law as of date of publication:** AK, CT, HI, ID, IN, IA, KS, KY, MA, MI, MN, MO, NE, NM, ND, OH, OK, VT, WY

Due to the changing nature of these ordinances, Baldwin & Lyons does not guarantee the accuracy of the information in this chart. Check with local authorities for the most up-to-date information.

Continued >>

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>> **Smile! You're on Camera** continued

## Automated Enforcement Programs in the US

A common type of automated enforcement program is for red light violations. The use of cameras to enforce speed limits is less common, but increasing. Check the map below, from the Insurance Institute for Highway Safety, to see what's happening in your state. ■

