

# the Quill

a quarterly publication on safety & risk management

## What's Inside?

- + Social media and video for driver recruitment
- + Understanding insurance fraud
- + Boost your bottom line with a custom wellness plan

# ARE YOUR DRIVERS READY FOR THE ROAD?

How to create a successful driver finishing program



Welcome to the Summer 2016 issue of *The Quill*. This issue covers a variety of important topics, including the use of social media to recruit drivers, the second in our three-part series on driver training programs, and recognition for those who have gone above and beyond in the field of safety.

As I'm sure you know, there has been a significant driver shortage over the past few years. Luckily, utilizing social media to spread the word about your company and its practices can make an impact on potential drivers. This article, on page 12, outlines social media best practices as well as ways social media can help attract drivers to your company.

This issue also contains the second article in our Driver Training Academy series. Driver finishing programs are essential to the training of truck drivers and give students practical driving experience. Be sure to read this important article, which also focuses on Protective's Minimum Loss Prevention & Safety Standards for student driver training, on page 8.

We would also like to recognize several safety award winners in this issue. Be sure to check out these industry stand-outs on page 3.

As always, I hope this issue of *The Quill* provides you with new insight into our industry. If you have any topics you would like to see highlighted in upcoming issues, please contact me at [thequill@protectiveinsurance.com](mailto:thequill@protectiveinsurance.com) or 800-644-5501 x2692.

Yours in safety,

Dennis Shinault, CDS  
Director of Loss Prevention & Safety Services

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You can view every past issue of The Quill online at [protectiveinsurance.com/the-quill](http://protectiveinsurance.com/the-quill). To request additional hard copies of a particular issue, email your name, company and address to [thequill@protectiveinsurance.com](mailto:thequill@protectiveinsurance.com).

## What does The Quill mean?



The founders of Protective's parent company, Baldwin & Lyons, Inc., 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 over 85 years, the company 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.

The information in these articles was obtained from various sources. While we believe it to be reliable and accurate, we do not warrant the accuracy or reliability of the information. These suggestions are not a complete list of every loss control measure. The information is not intended to replace manuals or instructions provided by the manufacturer or the advice of a qualified professional. Protective Insurance Company makes no guarantees of the results from use of this information. We assume no liability in connection with the information nor the suggestions made.

## J.J. Keller offers discount on safety supplies to Protective customers

Protective has partnered with J.J. Keller to provide our customers with a 10% discount on safety and regulatory compliance products. Visit [jjkeller.com/sagamore-protective](http://jjkeller.com/sagamore-protective) to save on safety resources including signs, forms, log books, posters, wall charts, books and more!



**LOG ON TO SAVE 10%**  
[jjkeller.com/sagamore-protective](http://jjkeller.com/sagamore-protective)



## Master Recruiting Techniques course to be offered in the fall



Impact Training Solutions will host a Master Recruiting Techniques seminar Sept. 12 – 16, 2016, at Protective’s home office in Carmel, Ind. This course is composed of several mix-and-match modules that focus on industry-specific techniques to recruit and retain drivers, including the specific laws and regulations associated with the transportation industry and methods to land the best talent and grow your fleet.

Find more information and sign up at [masterrecruitingtechniques.com/courses#mrt](http://masterrecruitingtechniques.com/courses#mrt).



**CLAIMS + SAFETY**  
SEMINAR  
2016

*Save the date!*

**OCTOBER 17-18**

Mark your calendar for the 2016 Claims + Safety Seminar on Oct. 17 – 18, 2016, in Indianapolis, Ind. This two-day event provides attendees an opportunity to hear from industry experts on a variety of topics geared toward improving fleet operations. An optional OSHA 10-Hour General Industry Training course will follow on Oct. 18 – 19.

VISIT [CLAIMSANDSAFETY.COM](http://CLAIMSANDSAFETY.COM) FOR MORE INFORMATION



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@protectiveinsurance.com](mailto:thequill@protectiveinsurance.com).

# RECOGNIZING EXCELLENCE

Congratulations to the recent winners of multiple prestigious awards within the trucking and transportation industry:



*L to R: Lt. Dean Dill, SCTA President & CEO Rick Todd, Jared Bishop, and FMCSA Division Administrator Chris Hartley*

## **JARED BISHOP,** **2015 South Carolina Safety Professional of the Year**

The South Carolina Safety Professional of the Year Award is extended to notable members in the field of truck safety management, and individuals who are established and actively participate in South Carolina's Trucking Association safety programs and events. Jared is currently the Safety Director for Associated Petroleum Carriers and has been a dedicated employee for 11 years.

## **H.R. EWELL, INC.,** **PMTA President's Award for Overall Best Safety**

H.R. Ewell, Inc. was awarded the Pennsylvania Motor Truck Association President's Award for Overall Best Safety earlier this season in March. H.R. Ewell, Inc. has been in the food product transportation industry for 70 years and has had continuous success as a result of their hard work.

## **DARRYL NOWELL,** **NTTC Professional Tank Truck Driver of the Year**

In April, National Tank Truck Carriers, Inc. (NTTC) hosted its 68th Annual Conference & Exhibits in San Diego. Darryl Nowell was awarded the Professional Tank Truck Driver of the Year Award due to his outstanding service to the tank truck industry. Darryl has been a professional driver for Eagle Transport for the past 14 years and has earned several safe driving awards. Our parent company, Baldwin & Lyons, Inc., is honored to sponsor this program that encourages and recognizes excellent drivers. ■



*L to R: Darryl Nowell, NTTC Professional Tank Truck Driver of the Year; Jeffrey Silvey, Vice President of Sales, Protective Insurance Company*

## UPDATES TO THE OSHA

# SAFETY & HEALTH

## MANAGEMENT GUIDELINES

In 1989, OSHA released the voluntary *Safety and Health Program Management Guidelines*. At that time, OSHA wrote, “The guidelines consist of program elements which represent a distillation of applied safety and health management practices that are used by employers who are successful in protecting the safety and health of their employees. These program elements are advocated by many safety and health professionals and consultants.”

In November 2015, OSHA released a draft for public comment that would update and replace the 1989 guidelines. The updates highlight what has been learned about safety best practices and successful approaches since the original guidelines were published. The updates include the following sections and suggestions:

**OSHA’s Safety and Health Program Management Guidelines describe practices used by employers who are successful in protecting the safety and health of their employees.**

### Management Leadership

**Essential in creating a culture of safety and building trust** and is instrumental in reinforcing the core elements of an effective safety program. Management commitment is vital in defining goals and expectations, allocating resources and setting an overall example of what safety commitment means to your organization. **Management must always lead by example.**

### Worker Participation

**Encourages meaningful participation from those who are most familiar with the jobs or tasks** and the hazards associated with them. Worker participation also gives ownership to safety issues and **encourages workers to report hazards rather than accept them**. This empowers workers to ensure safety remains the number one priority and allows them to assist in finding solutions to reported or known issues.

### Hazard Identification & Assessment

**Used to properly identify and document all known and suspected hazards** in the workplace. This is a key element within any effective and successful safety and health program because it allows existing information about workplace hazards to be collected, facilitates inspections and **provides a platform to conduct incident investigations**. Hazard Identification and Assessment also allows the nature of the hazards to be identified, determines what controls must be implemented to regulate or mitigate the hazards and prioritizes the hazards to be controlled.

## Hazard Prevention & Control

By using the hierarchy of controls (engineering, work practices, administrative processes and personal protective equipment), the items identified during the Hazard Identification and Assessment phase can be prevented and/or better controlled by investigating **which control options are best suited for the hazard in question**. The controls selected should be feasible and effective, but most of all permanent. Controls should be selected that **protect workers during non-routine operations and emergencies**, such as unplanned equipment shutdowns and natural disasters.

## Education & Training

**Education and training programs are essential to ensure all workers, including management, understand and follow safe work practices.** The programs should educate workers to recognize the hazards they may face during the workday and teach them how to control or mitigate those hazards. **Training must also facilitate discussion between all levels of a company** to ensure participation and comfort with the programs.

## Program Evaluation & Improvement

Program evaluation and improvement simply means that an organization **establishes goals, tracks progress and reports metrics** that indicate the effectiveness of a safety and health program. These activities enable identification of deficiencies and opportunities for improvement through monitored performance and measurable progress. This provides an avenue to verify that the program is implemented and **operating in the most effective and efficient manner**. It also allows program deficiencies to be identified and corrected.

## Coordination & Communication on Multiemployer Worksites

The program goal is to **provide all managers and workers equal protection against workplace hazards**. This is accomplished by an enterprise-wide communication program **supported by management** and coordinated to **reach all managers and workers on a timely basis, regardless of their physical location**.

OSHA currently has existing tools in place to help organizations with their Safety and Health Program Management. Some of the existing tools include those to assist with setting goals and measuring metrics, tools to help identify hazards and incident investigation tools. OSHA plans to have future tools in place that include a safety and health program management implementation checklist, program self-evaluation tool, program audit tool, model programs, model training programs and case studies. Regardless of how well you feel your program may be structured and implemented, it never hurts to review and bolster areas that could be deficient.

If your organization does not currently have a safety and health program in place, or if you feel the adequacy of the program could be questionable, the *Safety and Health Program Management Guidelines* are a valuable resource to get your plan moving in the proper direction. It should be noted that although OSHA states the above are merely guidelines and for advisory and informational purposes, the OSH Act's General Duty Clause is referenced as a basis for using the guidelines to help in protecting workers. ■

For more information and to download a copy of the report, please visit [www.osha.gov/shpmguidelines](http://www.osha.gov/shpmguidelines).

# UNDERSTANDING INSURANCE FRAUD



**O**VER THE PAST few years, fraud in the workers' compensation sphere has increased greatly. According to the National Insurance Crime Bureau, workers' compensation fraud amounts to \$7.2 billion per year across the United States and is the fastest growing segment of insurance fraud.

Fraud can be defined as "hard fraud" or "soft fraud." Hard fraud involves the staging of an accident or other form of a claim. It is intentional and well planned, often with connections to organized crime.

Soft fraud, also known as "build up," is more opportunistic, involving insureds or claimants who will

pad an otherwise legitimate claim. This can be anything from burying the deductible to running up medical bills in hopes of inflating awards for pain and suffering. In some cases, claimants will go so far as to obtain needless surgeries in order to maximize the value of their claim.

Insurance fraud can be something as minor as inflating claimed mileage for reimbursement to something as large as claiming an injury or illness that does not exist or did not occur in the workplace. Other types of workers' compensation fraud include feigning or exaggeration of symptoms or working while allegedly disabled and not reporting income. ■

## 3 TIPS FOR CONTROLLING WORKERS' COMPENSATION INSURANCE FRAUD

1. **Carefully examine the claimant's work history**, background and references.
2. **Educate managers and supervisors** on claim reporting procedures.
3. **Implement a formal injury prevention program** with regular safety training. Review injury trends and correct safety problems immediately.

## 3 TIPS FOR CONTROLLING AUTO LIABILITY INSURANCE FRAUD

1. **Review motor vehicle records on a regular basis** to verify drivers' license status, moving violations and collision history.
2. **Stock vehicles with accident reporting kits** and train drivers on proper usage. Remember to always call the police and report the claim to your insurance company immediately, regardless of fault.
3. **Implement a formal fleet safety program** with regular training and behavior observations to identify risky drivers. Provide immediate feedback, retraining and corrective action.



+ FACTS

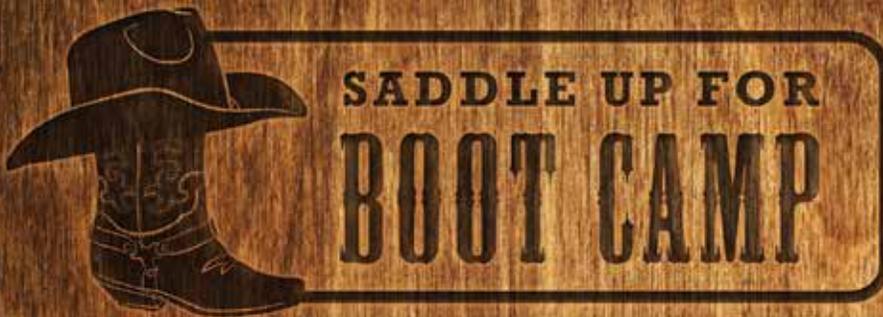
While moving a ramp, a claimant felt lower back pain. The claimant sought treatment with a chiropractor and at an occupational health clinic prior to reporting a claim. The claimant was given work restrictions and a referral for physical therapy. Based on limited improvement and diagnostic test results, surgery was recommended. The claimant declined surgery and, based on the refusal of surgery, was a candidate for a Permanent Partial Disability rating worth \$20,000.

Our SIU (Special Investigations Unit) Department reviewed the file and had surveillance conducted to determine the claimant's level of activity. Video confirmed that the claimant's activity level was inconsistent with the permanent impairment ratings and contradictory to the claimant's complaints. These findings enabled Protective to negotiate a settlement agreement and reduce projected claim costs by \$131,000.

+ COST

|                                       |                  |
|---------------------------------------|------------------|
| Temporary Total Disability            | \$64,000         |
| Permanent Partial Disability          | \$20,000         |
| Future Medical                        | \$55,000         |
| Settlement                            | \$52,000         |
| <b>Total (Anticipated) Claim Cost</b> | <b>\$191,000</b> |
| Settlement                            | \$60,000         |
| <b>Total Savings</b>                  | <b>\$131,000</b> |

Questionable indicators in this claim included the refusal of recommended treatment, as well as the claimant seeking care with multiple providers before reporting a work injury claim.



UPCOMING DATES:

September 27 – 28, 2016

December 6 – 7, 2016

Protective, Infinit-i and Vertical Alliance Group are offering a series of two-day workshops that combine the fun of a unique Texas setting with an array of safety and trucking topics. Learn about CSA scores, orientation costs, fuel efficiency

and more while enjoying the historic Stockyards Hotel in Fort Worth, Texas. You will also have the opportunity to learn about the Infinit-i Prime Solution, a system that enables your drivers to stay up-to-date with the most relevant training.

Learn more and reserve your seat at [www.VAGBootCamp.com/protective](http://www.VAGBootCamp.com/protective).





# PUTTING THE FINISHING TOUCHES ON DRIVER TRAINING

**E**NSURING THAT YOUR DRIVERS are prepared to be on the road is the most important step you can take to protect your drivers' and others' safety. The first article in our Driver Training Academy series covered techniques for educating new drivers. In this installment, we take a look at providing additional driver training through a finishing program.

Whether your student drivers come from a truck driving school or you choose to train them from the start on your own, you still need to have a driver finishing program. A finishing program covers the final details of being a professional truck driver and gives students practical experience with your operation. If you choose to hire trainees from a truck driving school, ensure that they have been properly educated on the basic topics listed in Part I of this series.

During the driver finishing program, students must complete at least 240 hours of behind-the-wheel training to be compliant with Protective's Minimum Loss Prevention & Safety Standards. A trainer must ride in the passenger seat for all 240 hours and all miles

must be traveled on regular public roads. Range and parking lot time should also be used as much as possible to give students substantial time to practice close maneuvers, safe backing, coupling and uncoupling, load securement and other procedures. However, note that any practice time on the range or parking lot does not count toward the 240 hours of behind-the-wheel time.

Students should be trained with their future responsibilities and your specific operation in mind. Training should mirror the actual work functions you expect the trainees to perform upon the program's completion. Include training on your company's geographical areas of operation, types of loads, road and weather conditions, and other topics directly

related to the driver's day-to-day responsibilities. Also cover topics related to the driver lifestyle, including the practical aspects of driving on weekends, evenings and early morning hours and how to handle being away from family for multiple days or weeks. If the students' training period does not encompass winter driving, bring them back during the winter months for specific training on ice and snow.

Fully document student progress, including the miles driven each day (empty versus loaded), commodities hauled, traffic, road and weather conditions, times of the day they drove, overall daily performance, any guidance that was provided, areas needing improvement and areas where progress has been demonstrated. Any areas that require improvement should be addressed in future training.

The following recommendations are industry best practices and will also assist you in complying with

Protective's Minimum Loss Prevention & Safety Standards for student driver training.

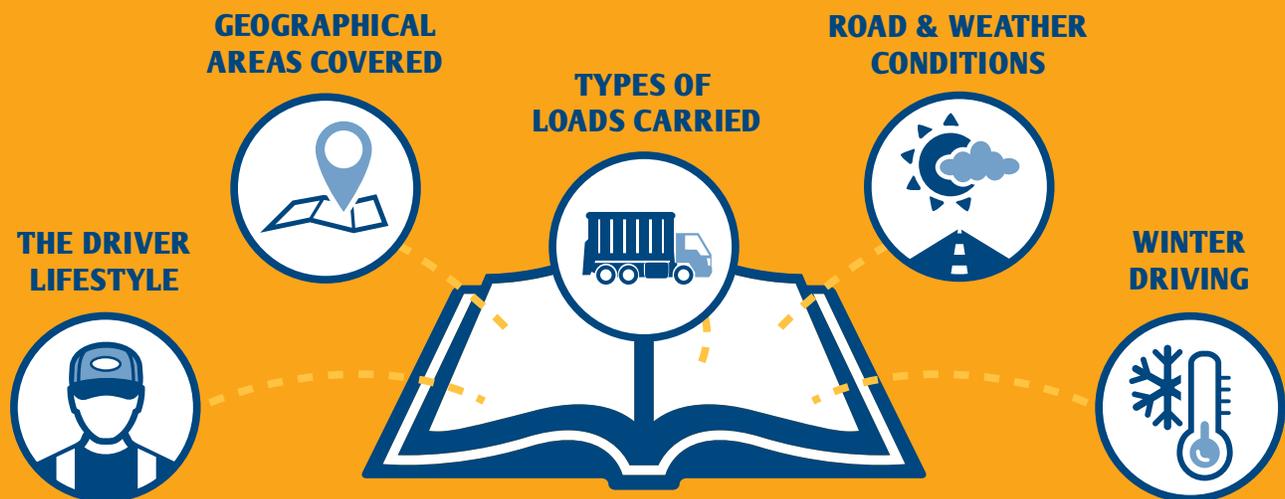
### DISPATCH & TRAINING RUNS

Allow additional dispatch time to give the trainer time for training, practice and coaching. The trainer must be awake and in the passenger seat observing the trainee, and the trainer's time should be recorded as On-Duty, Not Driving. Dispatch the truck as a single-driver unit—if dispatched as a team, the finishing program is not considered training. If a student is to run as part of a team operation after graduating the program, wait to dispatch the student as part of a team until his or her 240 hours of behind-the-wheel training time on public highways is complete.

When runs require overnight accommodations, consider permitting the trainer to sleep in a hotel and the students to sleep in the sleeper berth and shower at truck stops. This gives the trainer a reward for their

## THE CONTENTS OF A DRIVER FINISHING PROGRAM

Your driver finishing program should cover the actual work functions you expect the trainees to perform upon graduation and should include information about your company's specific policies and procedures. Include the following at a minimum:



efforts and permits students to get the true feeling of life on the road.

### **MEASURING SUCCESS**

At the conclusion of the training program, students should be required to pass a road exam comparable to the CDL test, administered by a different instructor than the one who trained the students. This will help verify students are ready to go solo and also indicate the quality of the trainer's performance.

Measure your training program by tracking all students' performance for at least one year after graduating the finishing program. Track collisions, incidents, roadside inspections, hours-of-service compliance, moving violations, all other regulatory compliance requirements and customer satisfaction. Compare each student's performance to others that had the same trainer and other trainers. It is also helpful to track students' performance based on the truck driving schools they attended, so you can choose from the best-performing schools in the future. Use any information you can to analyze your training program and make adjustments as necessary to strengthen student performance.

Also be sure to give students the opportunity to evaluate their training, both throughout the program and at its completion. Did the program and trainer meet their expectations? Did they feel the trainer helped them excel or limited their potential?

### **CONTINUING DRIVER DEVELOPMENT**

After finishing program graduation, a student still has a great deal to learn. Try to keep him or her relatively local or assign loads that will permit them to run with another truck whose driver has safe driving habits. Practice a gradual approach to expanding load assignments and geographical areas.

Talk with the graduate after the first week to see how he or she is doing, review performance and provide

## **After graduating from a finishing program, a student still has a great deal to learn. Practice a gradual approach to expanding load assignments and geographical areas.**

coaching. Help the graduate understand that you are sincerely interested in his or her performance and personal success. Repeat the review and coaching process every few weeks, making sure drivers feel comfortable enough to openly discuss any challenges they are having. Follow through on any promises made during the training program and let drivers know they can always come to you for positive career development.

After the first month, bring the graduate back in for a road test follow-up to see if they are having challenges with the inspection and safe operation of the equipment. Take full advantage of telematics to monitor performance and provide coaching.

Keep in mind that individuals training to be truck drivers may not want to remain in that role their entire career. Some may want to move into operations, safety or other fields. Educate graduates about their career path options. Stay in regular contact with new drivers to help them feel like valued employees and move them along their desired career path. ■

# DRIVER TRAINING PROGRAM CASE STUDY

## DOCK-TO-DRIVER AT PITT OHIO

To share an example of a well-structured driver training program, we spoke with Ron Uriah, Vice President of Risk Management, Compliance & Government Affairs at Pitt Ohio to learn about the company's Dock-to-Driver training program.

Pitt Ohio's program gives management the opportunity to:

- Establish a career path for their workers should they be interested in the truck driving profession
- Get to know employees and understand their work ethic
- Help the employees learn how the company operates and the importance of its safety culture

Employees in the program work on the dock until they are of age to drive in interstate commerce, allowing them to become vested in the company's profit-sharing and wage scale policies. This gives employees an incentive to work at Pitt Ohio before they are eligible to drive and allows the employees to learn the company's operations from the inside.

Pitt Ohio has various levels of performance evaluations a student driver must pass before they can drive a tractor-trailer unit. The driver must first demonstrate their proficiency operating Sprinter-type vehicles and straight trucks before they can operate tractor-trailers. Each level includes specific minimum training and performance requirements that must be met.

Dock-to-Driver instructors undergo an extensive train-the-trainer program. Their performance is continuously monitored and they must maintain their proficiency to remain a trainer.

## IN THE FALL ISSUE

### SELECTING AND TRAINING INSTRUCTORS

Trainers are the most important factor in the success of student driver training programs. Part III in our fall issue will provide best practices for selecting and training instructors.



## SOCIAL MEDIA *and* VIDEO for DRIVER RECRUITMENT

Over the past few years, there has been a significant driver shortage in the trucking industry. Companies must find new ways to appeal to younger generations.

Some are now utilizing social media to recruit drivers to join their fleets and to convey important information about their company cultures. Leah Schultz, the social media manager for Papa John's International, spoke at the 13th annual Recruitment and Retention Conference held Feb. 10 – 12, 2016, in Nashville, Tenn. According to Schultz, “understanding where these drivers are on Facebook and social media, what they’re talking about, what their interests are and how to appeal to them in ways, and being able to do content marketing” is now more important than ever when appealing to a younger audience of potential drivers.

Schultz also emphasized the importance of utilizing blogs, videos and multimedia presentations on social media: “The value of a one-minute video is actually equivalent to 1.8 million words of text. That’s pretty powerful.” Other social media sites, such as Twitter and LinkedIn, are also helpful when used as platforms to connect with prospective drivers. Brand development on these sites is crucial to appeal to younger, prospective drivers. “Fleet managers who are reluctant to embrace online media will lose out,” Schultz concluded.

An online presence on several social media outlets will certainly help when recruiting younger drivers; however, strong profiles on social media can also give prospective truckers a taste of what it would be like to work at certain companies. C.H. Robinson states in its blog, *The Road*, that “trucking companies not only

use social media to recruit drivers, [but] they can also use social channels to share information about company culture. Social media gives trucking companies the opportunity to express who they are as a company to potential drivers. This is beneficial to drivers looking for jobs because they can get a feel for a company before they apply.”

*“The value of a one-minute video is actually equivalent to 1.8 million words of text. That’s pretty powerful.”*

Not only can trucking companies utilize social media to recruit new drivers, but existing drivers can benefit from being involved socially as well. “Social media can enhance drivers’ personal and professional lives by providing the opportunity to share business and personal information with other drivers about everything from best driving practices, to where to park and what to eat... it can also make it easier to keep in touch with friends and loved ones back home, helping to make the job of driving less lonely and more satisfying,” reports Wendy Leavitt in *Fleet Owner* magazine.

Social media is now a part of everyday life. In order to reach those who may be interested in beginning a career in the trucking industry, it is imperative that companies have strong social media presences to appeal to these potential drivers. ■

# social media **BEST PRACTICES** for **BUSINESSES**



**CREATE** an editorial calendar to schedule engaging content

**INCLUDE** images with your posts

**POST** consistently

**RESPOND** quickly to comments to let followers know you are open to feedback



## Facebook



## Twitter

**UPLOAD** email contacts to find and connect with potential followers on Twitter

**SEARCH** for keywords and #hashtags that relate to your industry and audience

Have employees **RETWEET** your content to reach a larger audience

**START** discussions with your followers by posting content, asking questions and sharing relevant articles

**ATTRACT** talent to your company by leveraging your careers page on your company page

**FEATURE** the most relevant conversations on your company's page



## LinkedIn



**Not sure which platform is right for your company?**

View Business News Daily's Marketer's Guide to Social Media for Business for more tips.

<http://www.businessnewsdaily.com/7832-social-media-for-business.html>

# THE BENEFITS OF ELECTRONIC LOGGING DEVICES

The FMCSA's mandate for commercial motor vehicle operators to use electronic logging devices (ELDs) to record hours-of-service (HOS) data takes effect December 2017. If your fleet isn't already using ELDs, it's time to proactively begin your ELD adoption plan to avoid running up against the 2017 deadline.

Electronic logging devices can be a costly investment; however, their usage has been found to generate a profitable return on investment. ELDs allow easier and more accurate HOS recordkeeping that takes less time with the same staffing. They eliminate issues in log falsification, plus eliminate form and manner errors and other unintentional mistakes. Owners of ELD-equipped commercial motor vehicles find them valuable because they "significantly reduce the paperwork burden associated with HOS recordkeeping," according to an FMCSA report.

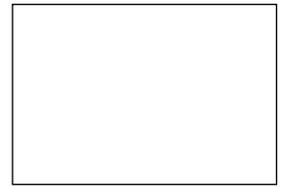
ELD benefits go beyond just saving time. ELD reports recognize repeat violations so those drivers can be given appropriate corrective training. Also, being able to monitor drivers in real time helps

avoid non-compliance before it becomes a costly and/or out-of-service problem. Increased efficiency in your safety department will open up resources for proactive safety initiatives.

Proper usage of ELD data greatly assists in logistics and load planning and helps keep freight moving on schedule, while also managing required rest break and maximum on-duty and driving requirements. As law enforcement becomes more ELD-proficient, less time spent auditing logs during roadside inspections will help save valuable on-duty time and keep drivers moving.

FMCSA studies show that ELDs will help reduce fatigue-related crashes. Add in improved compliance and reduced workload and the benefits to your company and drivers are substantial. If your drivers are reluctant to use ELDs or threaten to quit, consider what these drivers may be costing you in non-compliance and service failures.

To learn more about ELDs, visit [eldfacts.com](http://eldfacts.com), an informational resource presented by fleet management technology company Omnictracs. ■



# BOOST YOUR BOTTOM LINE WITH A CUSTOM WELLNESS PLAN

The health of your workers is paramount to productivity and safety. Protective is proud to offer a new website where your human resources and safety managers can find the tools they need to implement a custom wellness program for your company.

The website, Navigating Workforce Wellness, includes health-related articles, tips for implementing wellness programming, and tools workers can use to save money on healthcare and identify their personal risk, plus much more.

Increasing your company's focus on health and wellness will benefit your workers and your bottom line by:

- + **DECREASING** health care and workers' compensation costs
- + **CONTROLLING** insurance premiums
- + Continually **IMPROVING** safety records
- + **MAINTAINING** corporate leadership
- + **IMPROVING** employee morale and job satisfaction

Visit [protectivewellness.com](http://protectivewellness.com) today to start taking advantage of the benefits of improved wellness. ■

