

the Quill

a quarterly publication on safety & risk management

What's Inside?

- + Improving your bottom line with enterprise risk management
- + Avoid OSHA violations for overhead storage areas
- + The Quill of Champions

HOW CLOSE IS TOO CLOSE?

Training drivers on safe speed and following distance



Sometimes the task of focusing on safety can seem to be a thankless one. Reinforcing the principles of safe operations day after day is not often considered exciting or noteworthy. However, in this issue, we feature The Quill of Champions to offer well-deserved recognition to our customers who have demonstrated a tireless commitment to safety.

We applaud their continuous efforts and accomplishments.

As we congratulate excellence in safety, we also challenge safety professionals to expand their understanding of risk management and their large role in their organization's success. Enterprise risk management is the discipline of assessing and mitigating various types of risks to meet company goals. We dive into the details of this concept on page 9.

Also in this issue, we explore the thorny topic of logo liability. If your company name or logo is on the side of your vehicles, you may be exposed to liability even if the vehicle is not being operated under your authority at the time of an incident. Learn more about this risk and what you can do to protect your company on page 8.

As always, we appreciate your feedback on this issue and welcome topic ideas for future articles. Feel free to contact me at thequill@protectiveinsurance.com or 800-644-5501 x2692.

Yours in safety,

Dennis Shinault, CDS
Director of Loss Prevention & Safety Services

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IN CASE YOU MISSED IT Did you know you can view archived issues of The Quill online? Visit protectiveinsurance.com/the-quill to access the archive. To request additional hard copies of a particular issue, email your name, company and address to 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 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.

FedEx Freight sweeps top honors at TMC SuperTech competition

Protective customer FedEx Freight dominated the 2015 TMC SuperTech competition, held by the Technology & Maintenance Council of the American Trucking Associations (ATA). TMC SuperTech is the premier skills competition for commercial vehicle technicians.

FedEx Freight attained the top spot in the overall team competition, and technician Eric Vos was named the SuperTech 2015 Grand Champion. Vos joined Drew Dilmuth to win the partnered competition, and fellow FedEx Freight technicians Brian Blevins and Josh Nordick followed in second and third place respectively. Congratulations to FedEx Freight on your victories and commitment to excellence! ■

Lynden Transport driver delivers holiday icon to U.S. Capitol

This past holiday season, driver John Schank of Lynden Transport had the honor of transporting the U.S. Capitol Christmas tree from Seward, Alaska, to Washington, D.C. Schank, the 2014 Alaska Trucking Association Driver of the Year, has 37 years of accident-free driving under his belt and used his expertise to safely guide the tree along its 4,000-mile journey.

The tree stopped at community celebrations across the country, and Schank's resemblance to Santa Claus was often pointed out along the way, his long white beard only fitting for a man bringing a symbol of holiday cheer to the nation's capital. We congratulate Schank for this honor and the safe completion of this important delivery! ■



Top: Driver John Schank poses with the custom-wrapped cab used for the delivery. Bottom: An 80-foot truck was required to transport the towering tree.



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.



COMMON VIOLATIONS ASSOCIATED WITH

OVERHEAD

STORAGE AREAS

Many OSHA violations are commonly overlooked throughout the transportation industry, primarily due to companies focusing on compliance with DOT regulations. A few violations that are very common in maintenance and storage areas are associated with overhead storage, sometimes referred to as “mezzanines.” As companies grow, their storage needs typically grow as well, resulting in the use of available and convenient overhead storage. Following a few easy steps can help you comply with OSHA standards and make these areas safer for your employees. The standards associated with overhead storage areas can be found under 1910 Subpart D Walking-Working Surfaces.

Overhead Load Ratings

The most common OSHA violation for overhead storage is not having a posted load rating. This violation is easily overlooked because the hazard is not as commonly recognized as railing violations. 1910.22(d)(1) requires the building owner, or someone acting under the owner’s approval, to conspicuously post an approved sign that

identifies the floor load rating of any area used for “mercantile, business, industrial, or storage purposes.”

If you are not the building owner, the first step should be to speak with that individual to determine if any structural analysis and load ratings have been documented. If you already have documented load ratings, the ratings must simply be posted conspicuously on OSHA compliant signs in the areas the ratings cover. If you or the building owner do not have documented load ratings, speak with a structural engineer to have them perform an analysis of your building and determine the appropriate load ratings. Following this standard is not just important for avoiding fines, but could prevent a serious overloading incident that could easily result in an employee fatality or lead to very costly repairs to your building.

Railing and Toe Boards

Other common OSHA violations involving overhead storage areas or walkways are caused by missing, insufficient or incomplete railing and toe boards. Generally, railing for overhead storage areas is constructed at the location using 2x4 boards or pre-made metal railings that are screwed or bolted to the floor. Railing is also often constructed from threaded metal pipe and pipe fittings. The top rail must be 42 inches from the floor and the mid-rail should be approximately 21 inches from the floor on center.



You can obtain an OSHA compliant load rating sign from a safety supply merchant.

The railing must support at least 200 pounds of force from the top rail in any direction.

A toe board at least 4 inches high must be in place and can be attached ¼ inch or less from the floor. A common toe board violation results from using a 2x4 board. These boards are typically 3 ½ inches high and will not meet the height requirement even when a ¼ inch gap between the toe board and floor is present. If materials are piled above the height of the toe board, paneling up to the mid-rail or top rail should be used to prevent the material from falling.

Open Spaces and Railings

Fixed ladders, floor hatches and any open spaces used to access the storage area with a forklift must also be railed or offset so that an employee cannot walk off the edge. A gate or removable railing with a top- and mid-rail must be used at any opening in the railing for a ladder, stairway or forklift/chain hoist access. A fixed railing with toe boards must be around all exposed sides of a ladder, stairway or floor hatch except at the entrance to the platform. Removable toe boards should be used for larger openings that may be used for forklift or chain hoist access if there is a risk of objects or materials falling from the storage area.

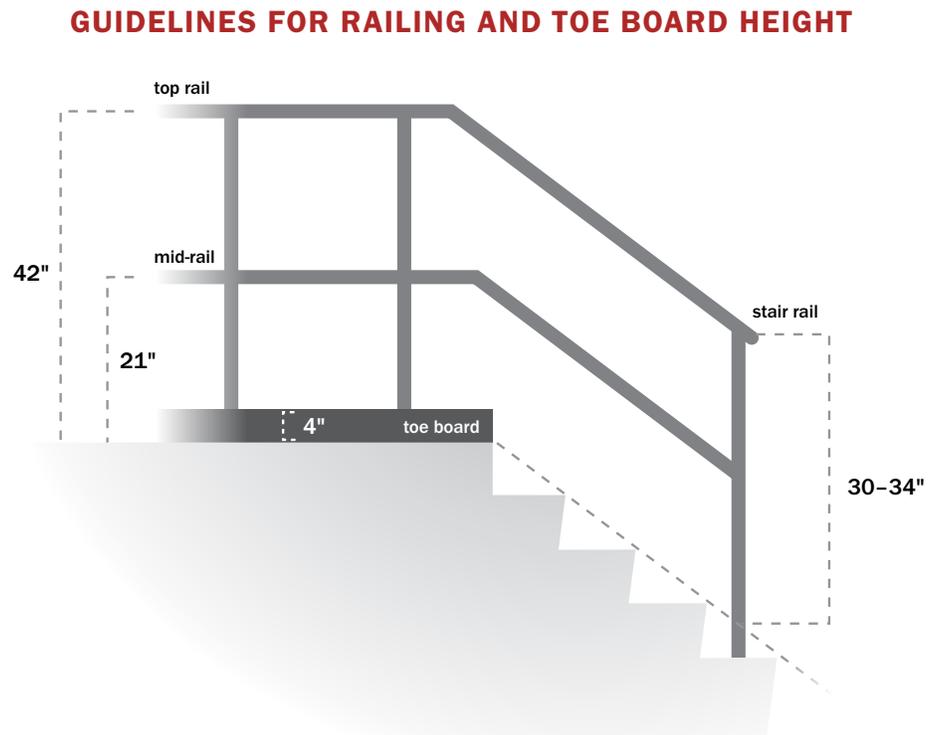
Stairways and Railings

Stairways that are less than 44 inches wide must have railing on each open side and a handrail on at least one enclosed side if one or more sides are enclosed. If both sides of the stairway are enclosed and only one handrail is used, the handrail should be on the right side of a person

Note that 2x4 boards are typically 3 ½ inches high and will not meet the height requirement for an OSHA compliant toe board.

descending the stairs if possible. Stairways that are over 44 inches wide must have all of the above, but require a handrail on both sides if both sides are enclosed. Stairways that are at least 88 inches wide must have railing running down the approximate middle of the stairway. Handrails and railing should be between 30 and 34 inches above the front edge of the tread in line with the face of the riser.

The above requirements are general rules found in 1910 Subpart D, Walking-Working Surfaces, and do not represent the entirety of the standard. All of the requirements for railing and toe board use and construction can be found under OSHA's 1910.23 standard. ■





HOW TO MAINTAIN SAFE SPEED AND FOLLOWING DISTANCE

Properly maintaining speed and following distance are crucial to safely operating a commercial motor vehicle, but even the most experienced drivers commonly follow too closely or do not properly control their speed. These behaviors could lead to a serious collision and should be avoided.

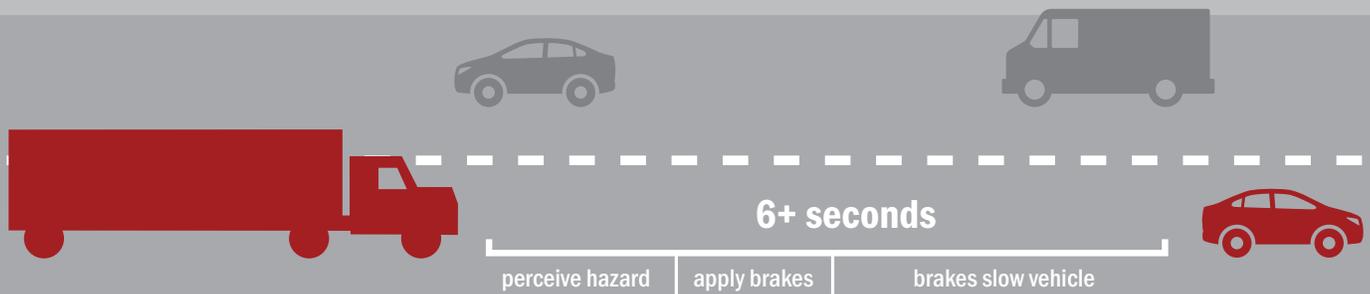
All drivers should always obey posted speed limits. This is especially true for drivers of commercial vehicles due to the increased stopping distance required by the vehicles' larger size and weight. Many different factors must be considered to determine a safe speed. Posted speed limits only apply when conditions are favorable. Visibility, road conditions, traffic, work zones and the vehicle's length, condition and weight all factor into determining a safe speed.

Some states have also raised speed limits to 75 mph or higher. These speeds are excessive for a tractor-trailer

and most truck tires are not rated for sustained speeds above 75 mph. Ultimately, a safe speed is one that is below the posted limit, allows the driver to easily control and stop the vehicle under current conditions, and does not exceed the limits of the equipment.

Stopping distance is one of the most important factors in determining a safe speed and following distance. It is calculated by adding the distances traveled while perceiving a hazard, applying the brakes and braking. For example, an average, alert driver under ideal conditions can perceive a hazard in 1.75 seconds and apply the brakes in 0.75 to 1 second. At 55 mph, the vehicle would travel 142 feet while the driver perceives the hazard and an additional 61 feet while the driver moves to apply the brakes. Once the brakes are applied, it will take about 216 feet to stop the vehicle if the brakes are in good condition and the vehicle is traveling on dry pavement. The total stopping distance at 55 mph,

The minimum total following distance under ideal conditions should never be less than six seconds.



under ideal conditions, adds up to a minimum of 419 feet. This distance can be drastically increased by conditions that affect the performance of the driver and/or the vehicle, such as distractions, adverse weather or road conditions, worn brakes or tires and other factors.

Under good conditions, the time it takes for an alert driver to perceive a hazard and apply the brakes will be a constant. As such, speed has a large impact on stopping distance. Increased speed not only increases the distance traveled before the brakes are applied, but also increases the amount of energy required to stop the vehicle. A vehicle traveling at double the speed will require four times the braking distance, because it has four times the energy. The same vehicle traveling at three times the speed will require nine times the braking distance.

Vehicle weight is another important consideration for stopping distance. A heavy vehicle requires more energy to stop; however, a properly loaded vehicle can stop faster than an empty vehicle due to increased traction.

Speed should always be reduced and following distance increased whenever the stopping distance of the vehicle is increased. Drivers should plan ahead for conditions that may require increased stopping distances, including wet, icy or snow-covered roads and areas that have a higher potential for road hazards such as work zones

and mountain roads. When faced with poor visibility at night or during adverse weather, drivers should reduce their speed to a point that will allow them to make a safe stop in the distance that they are able to see ahead. Drivers should also use caution and slow down when approaching highway or railroad crossings, especially while following school buses, hazmat trucks or other vehicles that are required to stop at rail crossings.

Maintaining a proper following distance is just as important as properly controlling speed and will ensure the driver has enough time to slow down or stop the vehicle as necessary. To maintain a safe following distance, drivers need a way to easily measure this distance. The best way to do this is by using time. Drivers should look for an easily visible, stationary object that is in front of the vehicle they are following. Reflective road signs and lit overpasses are good objects to use for this procedure because they are easily seen during the day and at night. Once the vehicle the driver is following passes the selected object, the driver should begin counting in “Mississippi seconds” until his or her vehicle passes the same object. This amount of time is the driver’s current following distance. The driver should then calculate the proper following distance by adding the following: one second for every 10 feet of vehicle length (rounding up to the next 10 feet) and one additional second each for traveling over

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40 mph, driving at night, poor visibility and poor road conditions. The minimum total following distance under ideal conditions should never be less than six seconds.

For example, if a driver is operating a tractor-trailer that is 64 feet long and is traveling at 55 mph at night, the driver should allow seven seconds of following distance for the length of the vehicle, one additional second for speed over 40 mph and one more second for traveling at night. If the driver's current following distance is less than the calculated following distance, the driver should adjust his or her following distance accordingly.

The longer following distances required for tractor-trailers at highway speeds often provide enough distance

for other vehicles to move between tractor-trailers and the vehicles in front of them. Drivers should slow down to constantly maintain their following distance when this occurs. They should be mindful to turn off cruise control if they find themselves following other vehicles too closely. It should be noted that drivers with five years of safe driving experience are more likely to be involved in collisions than less experienced drivers due to gradually reducing their following distance over time.

Training your drivers to properly maintain speed and create safe following distances, along with reducing speed and increasing following distance when in doubt, will go a long way toward preventing collisions and will lessen the severity of collisions that do occur. ■



CLAIMS CORNER

CLAIMS CASE STUDY



+ FACTS

A long-haul driver pulling tandem trailers was traveling at greater than normal speeds on a dark highway at approximately 2:33 a.m. Visibility was extremely low due to foggy conditions. The driver did not see the slow-moving traffic in front of his tractor in time to brake adequately. He rear-ended another tractor-trailer while traveling approximately 60 mph. The driver, co-driver in the sleeper and three other individuals were seriously injured. In addition, the collision caused a chain reaction that damaged several other vehicles.

+ COST

Damaged vehicle	\$139,500
Salvage expenses	\$10,724
Miscellaneous expenses	\$1,027
Salvage recovery	(\$4,949)
Total claim cost	\$146,302

While driving at a safe speed may have been perceived by the driver to take more time and possibly some additional expense, it likely would have allowed the driver to see the slow-moving tractor on the highway and given him and his truck more time to react safely, thus avoiding a \$146,000 claim. Additional costs including workers' compensation, third party bodily injury and property damage payouts may total \$100,000 or more. These expenses may have been avoided by slowing down.

CAUTIONARY CONCERNS REGARDING

DECALS AND LOGOS

IMAGINE THIS

SCENARIO: One of your company's independent contractors

(ICs) is hauling a load that he should not be hauling or is driving his truck while conducting personal business. The IC has not removed your company's decal, DOT number and logo (collectively referred to as "Identification Devices") from the side of the truck. While operating the vehicle, the IC is the at-fault driver in a collision. Every person who shared the road with the driver that day – before, during or after the collision – assumed that he was operating under your authority and at your direction.

Situations like the one described above are commonplace, and they may create more problems than just causing your company's name to be associated with the collision. Similar circumstances have led to litigation in which the company whose Identification Devices are on the vehicle is drawn into a lawsuit because of the collision, even when the IC wasn't acting under the company's authority at the time.

Jurisdictions across the country have taken different approaches to dealing with this tricky issue, sometimes referred to as "logo liability" or "lease liability." There are certain steps you can take to try to protect yourself. One of the most important things your company can do is carefully spell out the obligations regarding Identification Devices in the IC's lease agreement.

Points to consider addressing in the lease agreement are:

- How and when the IC will be informed that they are operating under your company's authority
- When such authority will begin and end
- When your company's Identification Devices may be present on the IC's vehicle

- Who has the responsibility to remove and/or return Identification Devices upon termination of the lease agreement
- Any punishment or action that may be taken on the part of your company in the event the IC violates any of these provisions

Be sure to record the date and time of the termination of any lease. Keep a copy for your records and provide a copy to the IC as well. This way, if the IC continues to operate with your Identification Devices following the lease termination, you may be afforded some liability defense.

Having policies addressing Identification Devices in your lease agreement is very important, but it is equally important to follow through and enforce these practices. Make sure your ICs are aware of the restrictions and their responsibilities regarding Identification Devices, as well as the repercussions for failing to abide by the lease agreement. Despite the unpredictable legal landscape surrounding logo liability, having a lease agreement that thoroughly spells out your company's Identification Devices policy is one way that you can help protect your company against this potentially devastating issue.

One final note regarding Identification Devices: IC vehicle usage is not the only concern. Any time you trade in or sell company equipment that displays your Identification Devices, it is a best practice to completely remove them before the equipment leaves your yard. Even equipment staged at an auction yard or dealership while showing your Identification Devices may create the potential for your company to be drawn into the dollar and time expense of litigation. ■

ENTERPRISE RISK MANAGEMENT AND THE SAFETY PLANNING PROCESS



RISK IS PART OF OUR LIVES EVERY DAY.

Consciously or not, we make daily decisions about the benefits and consequences of our choices, particularly those related to safety and security. Should I take that new job? Am I driving too fast for conditions? Can we truly afford to acquire this company or launch a new service? If we don't, how much opportunity will we miss? These are the types of questions that both safety and risk management professionals are charged with addressing.

ENTERPRISE RISK MANAGEMENT

Simply put, a company is comprised of a complex web of systems and processes. The duty of safety and risk management is to keep these systems operating safely and efficiently. Enterprise Risk Management (ERM) is a process or tool that enables organizations to centralize risk management functions across all departments and company operations.

To begin understanding the link between ERM and safety, let's begin by exploring basic risk management. Risk by definition is a vulnerability that, when triggered, may cause an undesired event or outcome. A first order risk is easily identified as immediate property damage or bodily injury. A second order risk consists of consequential losses such as production or profits. Third and fourth order risks consist of indirect losses such as reduced market share or public outrage, both of which are typically not insurable.

Risk management and safety professionals alike often utilize the basic project lifecycle of define, measure, analyze, control and monitor. In 2009, the International Organization for Standardization (ISO)

published ISO 31000: Risk Management Principles and Guidelines. This document was designed to help companies improve the identification, documentation and mitigation of risks throughout organizations. At a high level, the guideline summarizes four groups or categories of risk:

STRATEGIC RISKS are the choices your company makes to enter new markets, produce new products or services, merge with or acquire other companies and protect your intellectual property or brand reputation.

OPERATIONAL RISKS relate to your day-to-day activities producing goods and services. This would include the impact related to your people, machines, materials and methods such the cost of accidents or business interruptions.

LEGAL AND COMPLIANCE RISKS are simply the exposures your company has to lawsuits, fines and penalties from private, public or governmental agencies.

FINANCIAL RISKS include any adverse effects to your stock price, liquidity, balance sheet or insurance, or currency/commodity price fluctuations.

But where should you spend your time? We tend to focus most on operational risk because it's tangible and quantifiable. However, as shown in the following chart, reports suggest that companies are not spending enough time on strategic risks, even though these risks can pose the biggest negative financial impact on the organization.

POTENTIAL FOR MARKET DECLINE VS. TIME SPENT

Risk category	% of risk failure leading to significant market decline	Time spent on risk
Strategic	86%	6%
Operational	9%	42%
Legal & compliance	3%	13%
Financial reporting	2%	39%

Source: CEB, "Reducing Risk Management's Organizational Drag"

SAFETY PLANNING

What is the role of safety within ERM? The Safety Department should strive to reduce the total cost of risk for the company beginning at the enterprise level. This means you will be contributing not only to operational and compliance risk management, but more importantly, addressing strategic risks. As previously stated, this includes any undesirable event that will negatively affect the organization such as motor vehicle collisions, injuries to people and threats to the company's reputation. If safety operates in a vacuum and is not aligned with other departments, its efforts are destined to fail.

Keep in mind that everything you do with regard to safety should directly correlate to an overall objective or goal. If you are measuring success by counting activities rather than results, you are likely wasting your time.

Consider the following three key components for success as a safety director:

1 DEVELOP A SAFETY PLAN

Your safety plan should directly support the corporate strategic plan. If you don't have a copy of the plan, ask your President or CEO for the company's mission statement and corporate objectives. The Safety Department should be mindful of how its activities

will support goals such as overall company growth, profitability, expense control, market share, customer service and efficiency, to name a few.

What are your largest areas of opportunity and where should you be focusing your time? Remember, your safety goals should be Specific, Measurable, Achievable, Relevant and Timely (SMART). Select three to five high level improvement goals. An example of a safety goal might be:

SAFETY GOAL #1: Reduce DOT collisions per million miles by 10% in the next 12 months.

ACTIVITIES TO ACHIEVE: Focus on the majority of collisions, which involve distracted driving during rush hour. Implement and enforce a distracted driving policy, reroute vehicles during peak traffic hours if possible and provide training on safe following distance and speed.

MEASURED BY:

- Primary = Percent reduction in collisions
- Secondary = Number of policy violations, number of trainings completed, number of training attendees, customer service scores, etc.

CONTRIBUTES TO: Profitability, expense control, customer service and brand image

2 CREATE A SAFETY DASHBOARD

After your safety plan is drafted and you have agreement on your goals, create a safety dashboard that sets baseline measurements and allows for at-a-glance performance views. You may have heard the phrase "what gets measured gets done." This couldn't be truer in safety. If you feel buried in a pile of paperwork and repetitive tasks, ask yourself, "What is the ultimate goal here?" and, "What will this activity really accomplish?" Efficiency and effectiveness are more important than ever. Don't get caught up in thinking that your program is a success simply because you trained your staff to

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100% of your goal. It's about the results, not the activity. Your desired results need to be attainable yet challenging.

3 DEVELOP A SAFETY COMMUNICATION PROCESS

Don't forget that you can have the best plans and measurement systems in place, but if you don't execute and communicate effectively, you will not meet goals. The safety message should come from the top. Ask your President or CEO to ensure that safety is specifically mentioned in all corporate mission statements and materials. Have an annual message delivered that outlines the company's commitment to safety.

Issue regular safety communications that are relevant and timely. Consider monthly or quarterly newsletters, payroll stuffers or posters at each terminal, supporting your various campaigns. Focus on the activity that will produce results and share your progress with the team. Employees want to know how they're doing individually and collectively. Sometimes the best way to motivate people is simply making them aware of performance.

Involve and empower employees in decision-making. This might include establishing a safety committee, surveying drivers on training content, or even asking veteran employees to present safety training. The best ideas come from those closest to the tasks.

In conclusion, we are faced with risk in some form or fashion each and every day. Effective safety leadership is not just about conducting safety training or making sure employees are simply being "safe;" it is supporting the organization and helping to obtain management and corporate goals. This means shifting focus away from operational risk and refocusing on strategic risk to ensure positive company growth. This does not mean an operational risk cannot be addressed to support a strategic goal, but safety and risk management professionals must ensure that the initiatives support the cause. If your organization wants to improve its bottom line by decreasing loss costs, then ask yourself, "How can safety support this goal, and what actions will safety take to ensure the goal is achieved?" ■

A SAFETY DASHBOARD COULD LOOK SOMETHING LIKE THIS:

CSA Basics	Baseline (prior year)	Target (10% reduction from baseline, current year)	Goal (15% reduction from current year target, years 2 & 3)
Unsafe driving	45%	41%	35%
Hours of service	59%	53%	45%
Driver fitness	71%	64%	54%
Vehicle maintenance	94%	85%	72%
Hazardous materials	68%	61%	52%
Motor Vehicle Collisions	Baseline	Target	Goal
DOT accidents per million miles	3.58	3.22	2.73
Crash severity per unit	\$1,976	\$1,778	\$1,511
Worker Injuries	Baseline	Target	Goal
Claims frequency per worker (or payroll)	0.16	0.14	0.12
Claims severity per worker (or payroll)	\$3,000	\$2,700	\$2,295
OSHA total case rate (recordable/hours)	6.9	6.2	5.3
OSHA DART rate (days away & restricted/hours)	1.9	2.1	2.4

PLUG IN YOUR OWN VALUES AND GOALS TO CREATE A CUSTOM DASHBOARD FOR YOUR COMPANY.



CLAIMS

SAFETY



2015 SEMINAR

Recap



Download presentations online:
protectiveinsurance.com/cs2015

In Aug. 2015, industry partners gathered in Indianapolis for our annual Claims + Safety Seminar. Keynote speaker Josh Bleill of the Indianapolis Colts kicked it off, inspiring participants with his philosophy that life begins when we embrace our bad days and keep going forward, one step at a time. During the two-day event, attendees heard from industry experts on a variety of topics geared toward improving their fleet operations.

Below is a brief recap of the seminar sessions. You can download presentations at protectiveinsurance.com/cs2015.

Current claims hot topics and negotiation skills

In a world of growing technological advancements, social media has emerged as one of the most useful tools in litigation. John Pion of Pion, Nerone, Girman, Winslow & Smith, P.C. explained how both defendants and plaintiffs can leverage this tool. *View his slide deck to learn how you can protect your company by utilizing social media.*

How to build an effective safety and risk management database

Ron Uriah shared Pitt Ohio's journey to develop SafetyBox™, powerful software that manages compliance, driver records, collisions and training information all in one place. This software has an excellent return on investment, allowing Pitt Ohio to manage risk before collisions occur through predictive

analysis. *View his presentation to learn how this tool can simplify your work.*

Safety culture: Newest approaches and tools

Co-author of the best-selling book "STEPS to Safety Culture Excellence" Terry Mathis inspired organizations and leaders to create and continuously improve their employee-involved journey to Safety Culture Excellence.® Mathis' key advice? Ask questions to create a roadmap from where you are currently to where you want to be. *View his slide deck for crucial questions to develop your roadmap.*

How to assess subject credibility

Joseph Buckley of Reid & Associates provided participants with tools to assess whether an individual is telling the truth or withholding and/or fabricating relevant information based upon the verbal and nonverbal behavior symptoms displayed during a non-accusatory interview.

Following the seminar, Protective hosted a 10-hour OSHA General Industry Training course. This course empowered participants to implement provisions of the Occupational Safety & Health Act within the transportation industry. We also discussed OSHA's involvement in the transportation community and how managers and employees can recognize and control common workplace hazards. If you are interested in hosting this course on-site at your fleet, please contact Owen McLean at omclean@protectiveinsurance.com or 317-429-2695. ■



SAVE THE DATE Mark your calendar for the 2016 Claims + Safety Seminar on **October 17 – 18, 2016**, in Indianapolis, Ind. An optional OSHA 10-Hour General Industry Training course will follow on Oct. 18 – 19.



The American Trucking Associations' (ATA) National Truck & Industrial Safety Contests recognize the **extraordinary safety accomplishments of motor carriers** across the United States by operation type and size. Carriers are judged on their safety records relative to others within their classes of competition. Safety records are determined from the carriers' vehicle collision rates or lost workday case rates.

Protective was proud to sponsor the 2015 National Driver of the Year Award, which was given to **James Hylan Grice of Walmart Transportation**.

We congratulate all of our customers who were recognized for their commitment to safety.

ATA National Truck & Industrial Safety Contest Results

Central Freight Lines, Inc., Fort Worth, TX

Walt Melnychenko, Director of Safety

1st place General Commodities LTL/Line-Haul,
Between 10 – 50 Million Miles

D.M. Bowman, Inc., Williamsport, MD

Barry Wertz, CSS, Director of Risk Management and Safety

1st place Tank Truck/Line-Haul,
Under 10 Million Miles

1st place Flatbed/Line-Haul, Under 10 Million Miles

1st place General Commodities LTL,
Up to 1,000 Employees

2nd place General Commodities LTL/Local,
Up to 10 Million Miles

2nd place Flatbed/Local, Unlimited Miles

2nd place General Commodities/Truckload,
Between 301 – 1,000 Employees

2nd place Tank Truck, Unlimited Employees

3rd place General Commodities Truckload/Line-Haul,
Between 10 – 20 Million Miles

FedEx Express – US Ops Division, Memphis, TN

Thomas E. Lopez, Managing Director of Corporate Safety, Health and Fire Prevention

3rd place General Commodities LTL/Line-Haul,
Up to 10 Million Miles

Lester R. Summers, Inc., Ephrata, PA

Steven K. Freysz, CDS, Director of Safety

3rd place Flatbed/Line-Haul, Under 10 Million Miles

3rd place Heavy Hauler, Unlimited Miles

3rd place Miscellaneous Fleets/Line-Haul,
Unlimited Miles (Dump Truck)

Old Dominion Freight Line, Inc., Thomasville, NC

Samuel Faucette, Vice President of Safety and Compliance

3rd place General Commodities LTL/Line-Haul,
Over 100 Million Miles

3rd place General Commodities LTL,
Over 5,000 Employees

Pitt Ohio, Pittsburgh, PA

Jeff Mercadante, CDS, Vice President of Safety

2nd place General Commodities LTL/Local,
Between 10 – 100 Million Miles

Sioux Trucking, Inc., Agoura, CA

David Jackson, President

1st place General Commodities LTL/Line-Haul,
Up to 10 Million Miles

ATA Improvement Awards

These awards are given to each carrier that reduced its collision rate or lost workdays from the preceding year. Special recognition is given to the carrier in each division that achieved the greatest reduction.

FLEET SAFETY IMPROVEMENT CERTIFICATES

Central Freight Lines, Inc.

General Commodities/LTL

D.M. Bowman, Inc.

General Commodities/Truckload

General Commodities/LTL
Flatbed (Division Winner)
Tank Truck

FedEx Express – AGFS Division

General Commodities/LTL

FedEx Express – US Ops Division

Miscellaneous

INDUSTRIAL SAFETY IMPROVEMENT CERTIFICATES

D.M. Bowman, Inc.

General Commodities/Truckload
Flatbed (Division Winner)

FedEx Express – AGFS Division

General Commodities/LTL (Division Winner)

Transportation Security Council Awards

Old Dominion Freight Line, Inc.

Excellence in Claims & Loss Prevention, LTL Division ■

ATA President's Trophy

BETWEEN 25 – 100 MILLION MILES

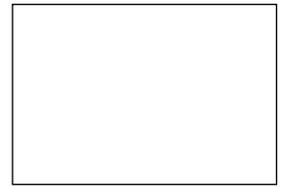
Pitt Ohio, Pittsburgh, PA

Jeff Mercadante, CDS, Vice President of Safety

This is Pitt Ohio's sixth win of the ATA
President's Trophy.

Ron Uriah, Vice President of Risk Management,
Compliance and Government Affairs (left), and
Jeff Mercadante, Vice President of Safety (right),
hold Pitt Ohio's sixth ATA President's Trophy.





TOPICS THAT REVOLVE AROUND 

(((RINGING IN)))

OUR 85TH ANNIVERSARY

Protective's parent company, Baldwin & Lyons, Inc., rang the Opening Bell on Oct. 6, 2015, at the Nasdaq MarketSite in New York City. In attendance were CEO, COO and President Joe DeVito, Deputy Chairman of the Board Gary Miller and other officers, managers, business partners, family and friends of the company. Baldwin celebrated its 85th year in business, 46th year as a public company and 30th year of being listed on Nasdaq.

We sincerely appreciate your continued business and partnership, which have enabled our company to thrive in the industry.

A recording of the Opening Bell Ceremony may be viewed at <http://bit.ly/baldwin-nasdaq> or by scanning the QR code.

