Lives@Risk: Stop distracted driving

Lane departure warnings. Automatic emergency braking. Backup cameras. Drivers today have more technology than ever to help avoid collisions. But still, traffic fatalities have increased significantly in recent years.

In 2016, 40,200 Americans died in car crashes, according to estimates released by the National Safety Council.¹ When compared to 2014, it marks the most significant two-year increase in more than 50 years. What’s driving these deadly numbers?

Likely factors behind the rise in deadly crashes include more vehicle miles traveled due, in part, to lower gas prices and the economic recovery. Increased speed limits have also played a role. However, safety experts agree that distracted driving has been a significant contributing factor, resulting in 3,450 lives lost and nearly 400,000 injuries during 2016.²

Travelers and Northland Insurance have teamed up to create “Lives@Risk – Stop the Distraction,” an impactful video and discussion guide to help drivers understand the dangers of distracted driving and how to help make the roadways we all share safer.

“Lives@Risk – Stop the Distraction”

You can access this complimentary video and guide, as well as additional safe driving resources, at northlandins.com. Select the “Services” tab, then “Truck,” then the “Risk Control” link to access Northland’s Safety Resource Library. Lives@Risk is available on the “Safe Driving” page.

¹National Safety Council, Injury Facts 2017
²National Highway Traffic Safety Administration, Distracted Driving website, accessed 7/12/18
Safe parking is no accident

Being parked does not mean you are safe or not at fault if an accident occurs. Choosing where to park can be an important decision. Understanding the risks and taking the right precautions can help ensure that when you are parked, you are safely parked.

Planning
Before beginning your trip, locate safe places along your route where you can stop for breaks. Traffic congestion and weather might require you to change your plans, so have alternate parking places in mind.

Electronic Logging Devices (ELDs) have made trip planning a must. Since the ELD mandate went into effect, the number of trucks parked along the side of the road has increased. This has, in turn, contributed to an increase in the number of crashes involving parked trucks being struck by other vehicles.

Companies need to ensure that everyone within their organization is aware of the dangers of unsafe parking on the side of the road. Dispatchers should work closely with drivers to avoid having them run out of hours where there are no safe parking options available.

Parking on the shoulder
Occasionally, you may need to stop on the shoulder due to a legitimate emergency. This should be a last-resort option given the risk that you could be struck by another vehicle.

These types of accidents often occur at night when visibility is reduced and when motorists are more likely to be drowsy. Motorists who see a parked truck's taillights can mistakenly believe they are following another vehicle and strike your parked truck at highway speed. For these reasons, do not park along the side of the road, on highway exit ramps or rest area entrances unless there is a real emergency.

Theft-related losses
Where you park can leave your truck and cargo vulnerable to theft. These losses are often associated with trucks and trailers loaded with cargo being left unattended and unsecured. Although your truck and cargo can be vulnerable almost anywhere, high-risk hot spots include metropolitan areas in California, Florida, Illinois, New York, New Jersey and Texas. Reduce your risk by parking only in secure areas and using high-quality locks and alarms.

Parking lot collisions
Parking lot collisions are another type of loss that is a source of aggravation and expense for many truck owners and drivers, especially when these collisions involve hit-and-run incidents. Although generally minor, these incidents occur far more frequently than many other types of claims and result in millions of dollars in losses each year. Reduce your risk by parking in well-lit, spacious areas – a safe distance from adjacent vehicles whenever possible.

Overturns
Less frequent are losses involving trucks that overturn because they have been parked on unstable ground or inclines. Trucks parked on an unpaved shoulder are particularly vulnerable. The vehicle may appear to be parked safely at first, but gradually the weight of the truck and cargo causes the ground to shift, and the vehicle topples over. Heavy vehicles, tank trailers and trucks with a high center of gravity are more at risk. Serious accidents also occur when drivers park on inclines and step away from their trucks without setting the parking brake or chocking the wheels. Before parking on an unpaved shoulder or incline, make sure the ground is stable, the parking brake is set and the wheels are chocked.

1 U.S. & Canada Cargo Theft: Q2-2018 Report, Transportation Asset Protection Association
Few accidents are as dangerous for the professional driver as a rollover. According to large truck crash statistics, rollovers are responsible for more than half of all large truck occupant fatalities.¹

The costs to repair or replace equipment and cargo following a rollover can be substantial. Recovery, towing and cleanup expenses resulting from spilled fuel or hazardous cargo can drive these costs even higher. But none of these costs compare to the cost of liability when others are hurt. According to Federal Motor Carrier Safety Administration estimates, the average cost of a truck crash involving injuries is nearly half a million dollars. Crashes that involve a fatality approach $1.2 million.²

Given the seriousness of truck rollover crashes, there are good reasons to prevent them. Here are steps you can take to help avoid being involved in one:

**Watch your speed.** The most common cause of rollover accidents is driving too fast. In 45 percent of rollover accidents, excessive speed is the greatest contributing factor.³ Traveling too fast around a curve accounts for two-thirds of these speed-related rollovers. Most rollover crashes occur on curves, mainly on highway entrance and exit ramps. Slowing down is key to preventing them. Posted advisory speed limits for curves are not intended for trucks, particularly tank trailers and trucks with a high center of gravity, so travel below the posted speed limits when navigating curves. Excessive speed, even on a straight roadway, can be dangerous too. It gives you less time to react to hazards, and your vehicle will be less stable if you need to take evasive action. Be extra cautious driving down steep grades to avoid excessive speeds.

**Avoid distractions.** Inattention is the second-biggest factor, contributing to 23 percent of rollovers.⁴ Examples of inattentiveness include being distracted by objects along the roadway, talking on a cellphone, texting or reaching for an object. It only takes a momentary distraction for you to overlook a hazard, misjudge a turn or drift off the road. If you have to make a sudden move, you could lose control.

**Get adequate rest.** Many rollover crashes are attributed to drowsy driving. Getting adequate rest is important to make sure you are alert. Avoid driving late at night. This is when the urge to sleep is the strongest, no matter what you do to fight it.

**Check your truck and cargo.** Know your cargo and how it is loaded and secured. The higher a truck’s center of gravity, the higher the risk of a rollover. Make sure your cargo is secured to prevent it from shifting when you turn. Check tires and brakes during your pre-trip inspections to ensure they are in good working condition.

**Stay healthy.** Some rollover accidents are attributed to drivers being ill or losing consciousness while driving. Get regular physicals. If you do not feel well, be proactive and consult your doctor. If you become ill while driving, find a safe place to park and seek help.

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¹2016 Large Truck Fatality Facts, Insurance Institute for Highway Safety, iihs.org
³Analysis of Large Truck Rollover Crashes, American Association of Automotive Medicine, 2008
⁴Ibid.
Be prepared for winter weather

Winter is a demanding time. Snow, ice, cold, fog and darkness can take a toll on you and your equipment. Inexperienced motorists, changing road and weather conditions, snowplows and road closures can create a gauntlet of hazards. Now is the time to prepare. Think safety. Stay informed about changing road and weather conditions, be prepared for hazardous driving and protect your health.

The basics

When crashes occur during adverse weather, it’s often because a driver ignored basic precautions. Keep these basic tips in mind to help keep you safe this winter:

- Reduce your speed.
- Turn and brake carefully on slippery roads.
- Drive with your lights on to see and be seen.
- Keep windows, mirrors and lights clean and free of ice and snow.
- During severe conditions, park in a safe location until conditions improve.

Above all, keep a safe following distance. Wet, snow-covered or icy roads increase the distance you need to stop. If you are going too fast, you could lose control if you need to stop or maneuver to avoid a hazard. The recommended safe following distance for heavy trucks during good road and weather conditions is six to eight seconds. During hazardous road and weather conditions, increase your following distance even more.

Road and weather condition resources

These days, you don’t have to guess what road and weather conditions will be 100 or 500 miles away. The internet, national road and weather condition hotlines and mobile technology apps have made getting up-to-date road and weather condition information a snap.

A weather app on your smartphone is a good option since many apps can automatically warn you of dangerous weather near your current location. From your cellphone or tablet, type “Weather” into the search bar and choose your favorite weather app. Other weather information sources include the National Weather Service (weather.gov), Federal Highway Administration (fhwa.dot.gov/trafficinfo/index.htm) and state DOT websites.

Chain laws

Some states have chain laws that dictate when you must have and use tire chains. Several of these states have chain law information on their websites. After you have done your homework, keep in mind two rules of the road that many seasoned drivers have lived by for years:

Rule #1: If you really need to use tire chains, it’s probably safer to stay parked.

Rule #2: No load is so important that it is worth risking someone’s safety. During severe weather, consider waiting until conditions improve before continuing your trip.

Night driving

During the winter months, more of your driving may occur when it is dark. While many of these tips apply to daytime driving as well, they are particularly important at night.

Before your trip:
- Get plenty of rest.
- Schedule your trip so you can take breaks.
- Avoid heavy meals that can cause drowsiness.
- Inspect your vehicle.
- Clean your windshield, windows, lights and reflectors.

During your trip:
- Keep a safe following distance.
- Reduce your speed to avoid overdriving the range of your headlights.
- Look away from oncoming headlights to avoid being blinded.
- Watch for animals, especially in rural areas and where caution signs are posted.
- Avoid swerving if you encounter wildlife on the roadway.
- Watch for other motorists who may be drowsy, impaired or having difficulties driving at night.
- If you become drowsy, find a safe place to stop and rest.
Three reasons why your health matters and what you can do to improve it

You might not realize it, but as a professional truck driver, you face health challenges many other people don’t. Spending up to 11 hours behind the wheel each day can make it hard to stay fit. Driving in traffic can be stressful and exhausting. Healthy meal options can be hard to find. Irregular schedules, customer demands and poor sleeping conditions can make it hard to get enough quality sleep. Over time, these factors can affect your well-being, your career and your safety. Here are three good reasons to care about your health:

1. Your well-being

   Good health can make your life better:
   - **Being healthy allows you to enjoy life more.**
     It helps you avoid physical limitations that can keep you from pursuing a hobby or joining in activities with family and friends.
   - **Regular exercise and eating healthy can boost your energy and improve your mood.** It can also help you feel better about your appearance and improve your self-esteem.
   - **You might live longer.** Research shows that a healthy lifestyle can add years to your life. The opposite is also true. Unhealthy habits, such as smoking, not exercising and eating unhealthy foods, can shorten your life.
   - **It can help you save money.** Avoiding chronic health conditions can help you save money on prescription drugs, doctor visits and medical procedures.

2. Your career

   Driving a heavy truck safely requires skill, good judgment and constant alertness. That’s why professional drivers must undergo regular medical exams and certification. Common health conditions that can lead to disqualification include heart disease, high blood pressure, diabetes and sleep apnea. These conditions can be improved, or avoided altogether, by living a healthy lifestyle. The bottom line: staying healthy is important to keep your medical certification – and your driving career – on track.

3. Your safety and the safety of others

   To drive safely, it’s important to be focused and alert at all times. That is only possible if you get quality sleep. For drivers who suffer from moderate to severe sleep apnea, this can be a problem. Risk factors that can contribute to sleep apnea include family history, obesity, upper airway restrictions, large neck size, use of tobacco and/or alcohol, and age. If you feel you could be at risk, consult with your doctor.

Tips for getting on the road to better health

Staying healthy isn’t always easy, but considering the impact it can have on your life and career, it’s important. Focus on the key steps to living a safe and healthy life:

- **Be active**
  Be active at least 2½ hours a week. Include activities that raise your breathing and heart rate and strengthen your muscles. This can help you maintain a healthy weight; reduce high blood pressure; and reduce the risk of Type 2 diabetes, heart attack, stroke and cancer.

- **Eat healthy**
  Eat a variety of fruits, vegetables and whole grains every day. Limit alcohol and foods and drinks high in calories, sugar, salt and fat.

- **Get adequate sleep**
  Most people require 7-9 hours of sleep each day to feel fully rested and alert.

- **Quit smoking**
  People who stop smoking greatly reduce their risk for disease and early death.

- **See your doctor**
  Ask how you can lower your risk for health problems. Ask about exams, tests and shots you need and when you need them.

Driving a heavy truck safely requires skill, good judgment and constant alertness.

Long-haul truck driver health facts:

Recent studies are revealing troublesome facts about professional truck driver health.

- ✔️ 7 out of 10 long-haul truck drivers are obese (BMI over 30), twice the number of obese U.S. workers.
- ✔️ More than half of long-haul truck drivers smoke, twice the number of U.S. workers.
- ✔️ Long-haul truck drivers are twice as likely as other workers to report they were told they had diabetes.

Source: Long-Haul Truck Driver Health, Centers for Disease Control, cdc.gov/niosh/topics/truck/health.html
Drive Times

YOUR SOURCE FOR SAFETY AND LOSS PREVENTION INFORMATION

Visit northlandins.com, Northland’s website, one of the industry’s most comprehensive resources for truck insurance and safety.

Northland Insurance risk control and claim services

Our goal is to save you time and money by helping you manage your fleet loss exposures. The following is a brief summary of the services and materials available to you as a Northland customer. For additional information, call our Risk Control department at 800.237.9334. Choose option 1, then dial ext. 10527.

Local Risk Control consultants. Our experienced staff is available to answer your questions about transportation safety best practices, regulatory topics and Northland's risk control services.

Loss prevention and Department of Transportation (DOT) compliance materials. Access Northland's wide selection of free safety management, regulatory compliance and driver safety training resources on our website, northlandins.com. From the Services tab, select Risk Control and click on the link to our Risk Control Customer Portal.

Claims services. Northland’s claim professionals and industry-leading claim response help get you back on the road faster. Our ability to respond quickly and effectively to claims is of primary importance. With 70 years of experience, you can trust Northland to handle your claims promptly and professionally.

Northland’s claim center is available to handle claim reporting 24 hours a day, seven days a week. Reporting a claim is easy.

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