Occidental Fire & Casualty Company of North Carolina•Wilshire Insurance Company•TransGuard Insurance Company of America•Acceptance Indemnity Insurance Company•Acceptance Casualty Insurance Company•Harco National Insurance Company•Service Insurance Company•Commercial Alliance Insurance Company.

Safety Newsletter

Volume 2, Issue 4 Fourth Quarter 2011

Inside this issue:

IAT Group of Insurance Companies' Risk Mitigation Unit

The IAT Group of Insurance Companies identifies the importance of a quality Loss Control effort in our various lines of insurance business. In this respect, we are in the process of "re-tooling" our Loss Control Unit to better serve our policyholders and internal IAT staff. The Loss Control Unit is now a part of the Risk Mitigation Unit which is responsible for two individual operating units in the risk mitigation arena.
Loss Control Representatives and staff will be focused on providing up to date, efficient service to our policyholders. Normal loss control activities will continue with some changes, internally, to make the service more responsive and efficient. Several new initiatives are in initial stages of implementation or on the "drawing board".

Those initiatives include: 1) A website that will contain current information of interest to our clients, links to other important sites, forms, and other data. 2) A Loss Control Hotline, which our Loss Control Representatives address policyholders safety and loss control concerns. 3) Training programs are also being developed both internally and in conjunction with training providers to address our policyholders needs.

The IAT Group of Companies is excited about the opportunities that exist for us to serve our policyholders better.

Questions and comments are always welcome to:

Lynn G. Ford, CFE, FCLS
Vice President
IAT Group of Companies
Risk Mitigation Unit
402-348-0710
lford@iat-group.com

Sleep Apnea: What Is OSA?

Sleep is a precious commodity. Without adequate sleep, the body and mind begin to weaken causing reaction time to wane and senses to dull. New concerns are being placed on the quality of sleep that professional drivers are receiving. In some instance, the culprit is found to be Obstructive Sleep Apnea (OSA). Trucking companies are now taking steps to prevent accidents caused by this condition.

OSA is a medical condition that prevents people from an adequate amount of sleep. It is not unusual for drivers to push through the night forsaking sleep for more time on the road. While this is a dangerous practice, drivers who are actually making an effort to get enough sleep are still experiencing daytime fatigue. OSA can be the cause of this daytime fatigue but many drivers fail to recognize the symptoms or that they even have a problem.

Here are the symptoms for OSA:

- Excessive daytime fatigue
- Depression
- Loud snoring
- Gasping and stop breathing during sleep
- Grogginess
- Irritability

"I'm going to hibernate in another cave. You have sleep apnea and your snoring kept me up all of last winter."

OSA affects more than 20 million people in the United States. The reason people suffer from OSA varies but obesity is one of the leading causes. An unhealthy diet, high stress, and even age affect those who suffer from this extreme form of sleep apnea.

More and more attention is being paid to the correlations between OSA and trucking and roadway accidents. Legislators are beginning to look into this connection and are now forming new laws and guidelines that deal directly with OSA. Fleet managers and trucking companies are beginning to take action and consider possible screening processes to determine if OSA afflicts drivers.

Many trucking companies are looking into OSA screening tools in an effort to cut down accidents and lawsuits ahead of any possible legislation. They are taking these preemptive actions in an effort to help truckers better understand OSA and provide treatment. One easy and new test for OSA screening is the Psychomotor Vigilance Test (PVT).

The Psychomotor Vigilance Test (PVT)

PVT is considered by many as an effective way to determine if a person is suffering from OSA. The test measures alertness, reaction time, and attention span of the patient to determine if there is evidence of sleep apnea. A PVT takes no longer than 10 minutes and can be conducted within a primary care facility. The test can be interpreted much sooner than other similar examinations, which can greatly assist drivers in determining if they have OSA. For more information on PVT: https://www.med.upenn.edu/uep/user_documents/Dorrianetal.PVTchapterinKushida2005.pdf.

Driving in Adverse Weather Conditions:

Failure to adjust to adverse conditions is a major factor in accident causation. The adverse conditions most frequently encountered are reduced traction and reduced visibility. Reduced traction conditions include rain, snow, ice, slush, and gravel. Reduced visibility conditions include twilight, darkness, rain, snow and fog. Drivers should not only develop the skills and judgment necessary to keep their own vehicle safely under control, they should also try to anticipate and be prepared to compensate for errors other drivers make during such poor driving conditions.

Questions for Management:

1. Does the driver know how to judge safe speed on slippery surfaces?
2. Does the driver know what causes jackknifing and how to prevent it?
3. Have drivers ever been trained to safely maneuver on slippery surfaces? How? When? By whom?
4. Is there a safe off-road area available to drivers for practicing vehicle handling on slippery surfaces?
5. How do trip schedules take into account the effect of inclement weather?
6. Should tire chains be used in severe weather conditions?

Maintenance Checks:

- Tire treads wear and tire pressure. Availability of tire chains when needed.
- Windshield wiper and washer condition. Mirror system.
- Proper functioning of all lighting circuits, Headlight beam aim. Including emergency flashers.

Driving Tips:

Reduced traction conditions:

- Increase following distance enough to avoid a rear-end collision if other driver brakes hard.
- Use moderation in judging safe speed. To maintain a safe stopping distance, slow down, but not so much that you become a hazard to drivers behind.
- Apply brakes gently and steer without jerky movements.
- Beware when running empty or bobtailing. Lightly loaded wheels lock up easily during braking and this induces jackknifing.
- Beware of travelling too slowly on slick, banked curves. The vehicle might slide sideways into opposing traffic or off the road.
-

Reduced visibility conditions:

- Use moderation in judging safe speed. To maintain a safe stopping distance during reduced visibility, slow down, but not so much that you become a hazard to drivers behind. Keep vehicle clean, especially headlights, windshield, taillights. Use emergency flashers in extreme conditions.
- Be prepared to get off road and wait for conditions to improve if necessary.

How To Prevent A Jackknife

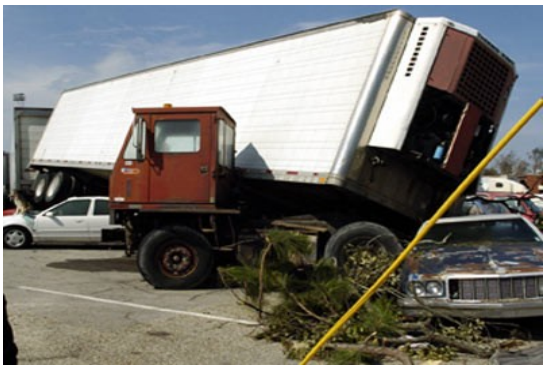
A jackknife occurs when the angle between the tractor and the trailer gets to a point where it can't be straightened out by the driver. When action is taken promptly, an angle of up to 15 degrees is correctible.

Causes:

A jackknife can start with the trailer swinging out of line with the tractor, or it can originate with the tractor skidding sideways, Tractor skid out can occur when the drive wheels spin from too much power, or lock from over braking and from engine deceleration. Or it can be due to going into a turn too fast when the drive wheel tires can't hold the tractor on course. That also can happen on a dry road. Too fast for conditions is usually the cause.

Trailer swing out usually results from over braking the trailer. Crowned roads, sharp turns, or rough roads can contribute to the problem as well.

Prevention:



The best way to prevent a jackknife is to prevent it from happening in the first place.

Here are some actions that will help prevent a jackknife.

- Brake before a turn, not in it.
- Apply power to the drive axle smoothly.
- Make smooth gear shifts and clutch engagements.
- Decelerate slowly, going easy on the brakes.

Trailer hand valves (trolley valves) have their place, but it's easy to lock trailer wheels with them and that can start trailer swing. Keep an eye on the mirrors when making stops on ice. If the trailer starts getting out of line, release the brakes and get things straight before applying them again.

Steering is more important than braking when making a recovery. When the correction is started promptly, there is a pretty good chance of getting things lined up again. When the jackknife reaches 15 degrees, the chances diminish rapidly. If the trouble starts with the tractor skidding sideways, the trailer will quickly push it around to the point where damage may be done. The whole business happens in a matter of seconds. Either you make the right correction in that time or it's too late.

Skillful drivers think ahead. They may leave room ahead to maneuver if jackknifing starts. They plan what to do if the tractor skids right or left. By planning ahead, by making sort of a "dry run" in their minds, they know what to do to keep control. They stay calm. They know a sudden jerk of the wheel makes things worse. When the tractor has a tendency to skid out, they back off the power. If they have to shift, they do it carefully. It's easy to spin out right after shifting.

There are plenty of drivers who have driven years without a jackknife. Superior performance doesn't just happen. Thought, planning, and alertness are the ingredients of fine driving records.

Welding And Torch Cutting In Automotive Repair Facilities

Welding and torch cutting operations represent numerous personal injury hazards and fire property damage hazards in automotive repair facilities. The following welding and torch cutting safety best practices should be periodically reviewed in your shop:

Electric Arc Welding and MIG/TIG Welding

1. Are welding cables clean and free of exposed wires?
2. Are welding cables free of splices within 10 feet of the electrode holders?
3. Are welding cables coiled on a rack and removed from the floors when the welding machine is not in use?
4. Are welding rods removed from the electrode holders when the arc welding machine is not in use?
5. Do employees check for combustible materials within 35 feet of the welding area prior to performing welding?
6. Do employees wear face shields with ultraviolet radiation protection when performing welding?
7. Are portable welding screens provided to shield employees working adjacent to the welding operation from ultraviolet radiation?
8. Have employees been instructed not to use the welding machine on pressurized gas cylinders or storage drums?
9. Do employees remove butane lighters from their pockets before performing welding operations?
10. Is a small fire extinguisher mounted on every welding machine?
11. Is welding performed in a well ventilated area?
12. Is stainless steel welding performed near a fan to provide extra ventilation to the outside?
13. Is the compressed gas cylinder secured to the MIG/TIG welding cart?

Oxygen/Acetylene Torch Cutting

1. Are oil and grease residues cleaned off the torch hoses and regulators?
2. Are the torch hoses free of pitting or cuts?
3. Are the valves on the regulators turned off when the torches are not in use?
4. Do employees wear safety goggles and face shields when performing torch cutting?
5. Are oxygen and acetylene cylinders stored at least 20 feet apart when not installed on a torch cart?
6. Are oxygen and acetylene cylinders chained in the upright position when not installed on a torch cart?
7. Are oxygen and acetylene cylinders stored in areas that are protected from being struck by vehicles or equipment?
8. Are reverse flow check valves provided on the oxygen and acetylene torch hoses or inside the regulators?
9. Is a small fire extinguisher mounted on every torch cart?
10. Do employees check for combustible materials within 35 feet of the torch cutting area when performing torch cutting operations?

Training

Has every shop employee received documented training to provide demonstrable knowledge of the hazards and controls for welding and torch cutting operations?

Defensive Driving

The defensive driver tries to recognize potentially hazardous situations sufficiently in advance to allow time to safely maneuver past them. The defensive driver assumes that other drivers may make mistakes and is on guard in the event an error is made. The defensive driver searches ahead of what is immediately in front, to have advance warning of approaching hazards.

Questions for Management:

1. Do you periodically have a qualified person ride along with the drivers to evaluate their defensive driving habits?
2. Do the drivers understand how they should be driving to be defensive drivers?
3. Do drivers recognize that common situations such as crossing intersections, entering expressways and stopping can be hazardous?
4. What does the company do to encourage defensive driving?
5. Have the drivers been trained in regard to defensive driving?
6. Are the drivers aware of the concept of "preventable accident"?
7. Does the company have an accident review program for classifying preventable and non-preventable accidents?
8. Has the company defined a standard for judging safe driving performance for its drivers?

Driving Tips:

- Learn to recognize driving situations that can be hazardous.
- Assume other drivers will make errors.
- Adjust speed, position, direction, and attention to be able to maneuver safely if a hazard develops.
- Scan far enough ahead to be able to react safely to approaching situations.
- Scan frequently to the side and rear for passing or approaching vehicles.
- Scan thoroughly before changing speed or direction.

Hiring And Keeping The Best Drivers

Hiring the most qualified drivers you can find is a challenge facing every fleet manager. The most powerful recruiting tool any fleet owner can offer is to treat your current drivers with the respect they deserve. Referrals from your current drivers are more cost effective and productive than any other recruiting technique. Current drivers should be incentivized for their referral efforts.

When an individual is being interviewed for a driving position ensure you thoroughly explain the positive and the negative aspects of the work. Every employee comes with their own set of expectations and it is important that your position can accommodate these expectations. Privately drivers will agree that compensation does not vary significantly from one employer to the next. Drivers also understand that being away from home for extended periods is part of the job. What you think are objectionable aspects of the job may not be critical aspects to the driver. A driver will remember if you listened well and explained all of the job aspects when it's time to make an employment decision.

When drivers terminate their employment, it is usually due to discord with a dispatcher or supervisor. Drivers leave bosses not jobs. Heightening the standards of respect throughout your organization will go a long way towards retaining drivers. Often it is just a matter of listening to their concerns and explaining why something out of the ordinary or extremely difficult is necessary. The number one way to keep good drivers productive and committed to the company is to make them feel like a valuable part of the organization.

702 Oberlin Rd.
Box 10800
Raleigh, NC 27605
Phone: 800-525-7486
Fax: 919-833-8535
E-mail: jlegge@ofc-wic.com

IAT Group's loss control professionals work in a dynamic and collaborative business environment, advising clients, and exercising specialized skills in representing, handling, and managing all matters with our strategic business units. Our goal is to understand each customer's business and interests to enable them to manage risk successfully with an eye to enhancing the bottom line. IAT Group's loss control department believes in this philosophy, evaluates your risks, and provides risk management solutions and loss control services to ensure that your business continues to grow and prosper.

Our role is to assist in establishing a working partnership with the carrier to provide the best utilization of loss control services, to define and document objectives in a written risk management plan, and to develop methods of monitoring and measuring risk.

For additional information regarding loss control consulting services, please contact Jim Legge, AVP Loss Control at 1-800-525-7486 or send an email to jlegge@ofc-wic.com.

Safety Meetings & Their Importance

As Loss Control Professionals, one concern we occasionally have is how often policyholders conduct safety meetings for their employees. Companies may find it time consuming or too expensive to conduct formal safety meetings. We would like to address some ways to save time and money and still convey your company's safety message to employees.
A safety meeting does not have to shut down your operations or be in a formal setting with a meal to convey the message. Your company can address smaller groups of employees with selected topics at separate times. This can include handout material on subjects to be reviewed by employees or PowerPoint presentations, which can easily be reviewed by one or more employees at a time.

Remember that the message your company conveys to employees concerning safety is indispensable. Our Loss Control Representatives have found that companies who have regularly scheduled safety meetings more often than not have fewer losses.

If you need assistance arranging safety meetings for your company or selecting topics to discuss please feel free to contact the IAT Loss Control Representative in your area.