

TRANSPORTATION INDUSTRY GUIDE:

Keep Your Drivers Safe on the Road

Improve your ISS score and keep your drivers
safe and supported on the road



TRANSPORTATION INDUSTRY GUIDE:

Keep your drivers safe on the road

BEING GOOD TO YOUR DRIVERS IS GOOD FOR BUSINESS

Good safety and fleet management practices protect employees — and improve the bottom line.

Taking the right actions to improve driver safety can help improve overall risk and safety ratings, which can have a positive impact on rates and the entire business enterprise.



CONSIDER THIS

Insurers have several considerations to determine risk when pricing coverage. Inspection Selection System (ISS) scores once were the primary determinant, but with ELD, in-cab telematics data and other publicly available fleet safety and performance data, the calculus is different. But that doesn't mean ISS scores don't matter. Even as insurance carriers review other information in determining rates, fleets with poor ISS scores can face higher insurance premiums, while those with lower ISS scores can minimize premiums.

THE STRATEGY: ISS SCORE REDUCTION; THE TACTICS ARE “BASIC”

IMPROVING OVERALL SAFETY AND LOWERING AN ISS SCORE WILL MAKE YOUR OPERATION MORE ATTRACTIVE TO INSURERS AND CUSTOMERS:

- Customers — improved safety means fewer delays and greater reliability
- Drivers — lower Department of Transportation (DOT) safety scores limit inspections and downtime
- Insurance carriers — a better overall safety rating indicates a strong culture of driver and vehicle safety

How can a fleet operator lower the ISS score and risk overall? Organize driver safety initiatives around several safety scores, including driver behavior and ELD scores and Behavior Analysis and Safety Improvement Categories (BASIC) values.

The Federal Motor Carrier Safety Administration’s (FMCSA) Safety, Compliance, Accountability initiative defines the BASICS as follows:

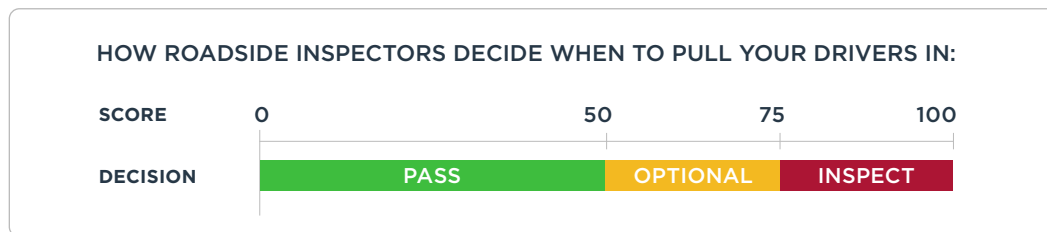
1	Unsafe Driving	Dangerous or careless operation of CMVs
2	Hours of Service (HOS) Compliance	Operation of CMVs while sick, fatigued, or exceeding Hours-Of-Service (HOS) regulations
3	Driver Fitness	Operation of CMVs while unfit to do so due to lack of experience, medical qualification, or suspended or inappropriate operator license
4	Controlled Substances/Alcohol	Operation of a CMV while impaired due to alcohol, illegal drugs, or misuse of prescription medications or over-the-counter medications
5	Vehicle Maintenance	CMV failure due to improper or inadequate maintenance
6	Cargo Related to Hazardous Materials	Shifting loads, spilled or dropped cargo or unsafe handling of hazardous materials
7	Crash Indicator	Histories or patterns of high crash involvement, including frequency and severity

Your HUB broker can help with a range of resources to address these driver safety issues and reduce your ISS score in the process. Visit hubtransportation.com today.

IMPROVE THE BASICS TO IMPROVE DRIVER SAFETY

The FMCSA's ISS is used by roadside inspectors to identify and prioritize motor carriers for safety inspections.

A high ISS score greatly increases the likelihood that vehicles will be pulled in for inspections — an inconvenience at best, and a costly business disruption at worst.



Put the focus on the BASICS to lower your ISS score and avoid roadside inspections.

GO DEEPER

Integrated driver training is available in both English and Spanish through HUB Drive Online's training center.

[HUB Drive Online](#)



BASIC #1:

UNSAFE DRIVING

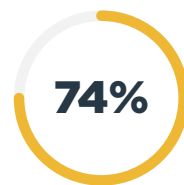
As many as 14% of fatal crashes on the roads involved a large truck or bus.* Speeding, following too closely, lane violations, not using a seat belt, distracted driving: all will increase ISS scores and affect other key metrics — even if drivers only receive a warning.



An inattentive/negligent driving conviction increases the odds of a crash by 69%.*



According to the FMCSA, unsafe driving behavior is the root cause of 88% of large truck crashes.



A past crash increases the odds of a crash by 74%.



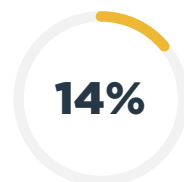
The likelihood of a crash increases 114% if a driver has had a reckless driving violation.

AVOID UNSAFE DRIVING

Driver training will always be the first course of action to combat unsafe driving habits. Drivers should know what's expected of them and how to meet those expectations.

Here are four more ways to address unsafe driving:

- Don't hire a high-risk driver in the first place. Take advantage of the Pre-Employment Screening Program and monitor Motor Vehicle Records (MVRs).
- Set a no-tolerance texting-while-driving policy. An in-cab driving study of commercial truck drivers by the Virginia Tech Transportation Institute revealed that truck drivers who texted while driving were 23 times more likely to be involved in a crash or near-crash incident.
- Know drivers' habits firsthand. Make a management ride-along program a foundation of safety and show drivers that safe driving is a shared responsibility.
- Take advantage of fleet telematics. Train drivers and managers on the ways that telematics data can reveal unsafe driving habits.



According to the FMCSA, 14% of truck drivers do not wear seat belts. Remind your drivers to buckle up and observe speed limits, and regularly review the company's safety operating procedures.

* Unless indicated otherwise, all statistics are from the U.S. Department of Transportation Federal Motor Carrier Safety Administration (FMCSA), the National Highway Traffic Safety Administration (NHTSA) and the American Transportation Research Institute (ATRI).

Fleet risk management solutions from HUB

Our fleet safety professionals work with you to develop and implement driver accountability, incentive and disciplinary programs. Our services include:

- Pre-hire screening
- Driver management and training
- A driver accountability program
- Collision scene management
- DOT audit preparation
- Fleet gap benchmark analysis



GO DEEPER

Distracted driving is the number one cause of motor vehicle crashes resulting in death. Learn more:

[Distracted Driving: What Every Business Should Know](#)

HOURS OF SERVICE (HOS) COMPLIANCE

Active enforcement of the legal requirement to use electronic logging devices (ELDs) to record hours of service (HOS) began in 2018 and underlying HOS regulations have been in place since 2003. But many drivers still don't know how to use the devices properly, don't know what to do if they're pulled in, or simply continue to violate the law by driving beyond the prescribed maximum number of hours.



Big consequences

Getting just one violation for exceeding hours of service will have a serious impact on an ISS score, especially since the score is relative — meaning if others are following the rules and you aren't, the negative impact on the score increases even more.

Work with drivers

ELD awareness and training can reduce the instances of fatigued driving. ELD instructions should be on board at all times, and drivers need to know how the system works and how to provide data to inspectors and law enforcement upon request; they should never profess ignorance of ELDs when talking to an inspector. Companies also have a responsibility to help drivers plan their routes and find safe places to park so they're not in the middle of nowhere when they hit their hours limit.

Good reports from early adopters

It's worth noting that companies that were early adopters of ELDs — and made the necessary effort to communicate the benefits and to train managers, dispatchers and drivers — now report that their drivers are satisfied with the technology and see its advantages.

THE ELD ADVANTAGE

- Decreased fuel costs: ELDs enable you to monitor excessive idle time or speeding. Create an incentive program for drivers that will reward them for improving fuel efficiency.
- Lower crash rates: According to the Center for Truck and Bus Safety at the Virginia Tech Transportation Institute, drivers using e-logs experienced an 11.7% lower crash rate.
- Improved customer service: ELDs enable you to more accurately estimate ETAs.



A HUB advisor can help you choose an ELD solution that meets your needs and can integrate data into the HUB Drive ELD Dashboard. Visit hubtransportation.com today.

GO DEEPER

When properly harnessed, technology can give you a competitive edge while reducing your costs, incident rates and workload.

[Driving Results: Harnessing Technology to Optimize Your Fleet](#)

BASIC #3:

DRIVER FITNESS

There are two dimensions to driver fitness. First, drivers must be healthy, and carry an up-to-date medical card to prove it; second, they must possess a valid license to operate the class of vehicle in question.

Support Driver Health

Good physical and mental health is important for all employees and doubly important for drivers. According to a University of Utah School of Medicine study, commercial truck drivers with three or more medical conditions — such as obesity, diabetes, heart disease and high blood pressure — double to quadruple their chance of being in a crash, compared with drivers who have only one condition.

When you provide medical benefits that are tailored to meet drivers' needs, you help drivers manage their chronic medical conditions and reduce the risk of being sidelined due to a health condition.

Avoid CDL Suspension

Drivers who have been on the road for an extended period may not be aware of a change in the status of their license. If their license has been suspended for any reason, both you and they need to be alerted immediately. To stay on the safe side, fleet operators should sign up for 24/7 MVR monitoring services. Due to regulatory and qualification requirements, transportation companies may have to pull a driver's records several times a year.

Continuous MVR monitoring has multiple benefits, including:

- Helping drivers understand the value of maintaining their license.
- Preserving a corporate reputation in the event of an accident.
- Protecting the company's bottom line — when an accident involves a driver with a suspended license, settlement costs can be astronomical.
- Making you more attractive to insurance companies — insurance underwriters are increasingly requiring ongoing MVR monitoring and doing so provides an advantage in a sometimes difficult insurance market.
- If your state provides it, subscribe to an employer notification system to receive MVRs.

Contact a HUB advisor today to discuss preferred pricing on MVR monitoring services for HUB clients.

GO DEEPER

Discover a strategic approach to employee health benefits that can help keep your drivers safe on the road:

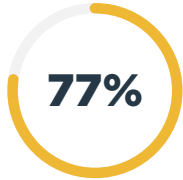
[Support Your Drivers' Health and Financial Well-Being](#)



BASIC #4:

CONTROLLED SUBSTANCES/ALCOHOL

The number of drug and alcohol violations rose 10% year-over-year in 2021, including increased use of cannabis and cocaine. No matter what the substance, violations will drive an ISS score higher.



The number of drivers and other workers in safety-sensitive jobs who have failed drug tests has jumped 77% since 2006.

Show you're serious

The law states that no driver should consume alcohol within four hours of coming on duty. Enforcing a zero-tolerance policy for noncompliance with the law will help employees understand that you're serious about their health and safety.

Start early, repeat often, act immediately

It pays to prescreen drivers for substance abuse risks during the hiring process to avoid problems whenever possible. Frequent refreshers on controlled substances and alcohol policies can also help prevent new problems before they develop.

Learn how to recognize the changes in behavior that may be linked to substance abuse, monitor for them, and act on them immediately.

GO DEEPER

Be aware and act promptly to keep your drivers safe on the road:

[Train Your Staff to Know When There's Reasonable Suspicion of Alcohol or Drug Use](#)
[Maintaining a Drug-Free Workplace](#)

BASIC #5:

VEHICLE MAINTENANCE

A burnt-out backup light is enough to raise an ISS score. And roadside inspectors will never overlook worn tires or weak brakes. Don't allow simple vehicle maintenance issues to compromise drivers' safety and drive up insurance costs:

- Institute a formal program that includes regularly scheduled preventive maintenance. Ensure that required annual inspections and maintenance are being completed by thorough and competent repair facilities.
- Build a good working relationship between mechanics and drivers.
- Provide owner-operators with the facilities and means to get repairs as quickly as possible.
- Train drivers to conduct pre- and post-trip walk-around inspections to spot issues needing attention before they are spotted by a roadside inspector or cause a system failure.
- Before they hit the road, drivers should clean dirt off all lights and conspicuity (reflective) tape, and ensure that all lights and tape are intact, to reduce the likelihood of being pulled over for an inspection.
- For vehicles operating beyond a short-haul radius, consider subscribing to a national truck repair center.

BEST PRACTICE

Safety Lane Inspections

Several HUB clients who have implemented safety lane inspections have seen measurable reductions in roadside inspections and improved their safety scores.

This practice requires all drivers to perform a walk-around of their vehicle, with a mechanic, whenever they pull in or out of the company lot. The benefits are twofold: the driver learns how to spot issues and develops a relationship with the mechanic, while the mechanic gains an opportunity to review every vehicle pre- and post-trip.



GO DEEPER

Use these checklists to help keep your drivers safe all year round:

[Winter Maintenance Checklist for Fleet Vehicles](#)

[Summer Truck Maintenance for Fleet Managers](#)

[Fleet Vehicle Maintenance Checklist](#)

BASIC #6:

CARGO RELATED TO HAZARDOUS MATERIALS

Understand the risks and the rules that apply to the safe transport of all cargo — especially hazardous materials. Sometimes the risk to an ISS score lies in something as simple as inaccurate paperwork or incorrect placarding.

Always ensure that cargo manifests are accurate and complete before a trip begins, and that drivers:

- Are trained in hauling hazardous materials and emergency procedures.
- Have hazmat shipping papers in clear view and within immediate reach.
- Keep an up-to-date copy of the emergency response guidebook in their cab.
- Follow proper loading and unloading procedures.
- Follow load segregation procedures in the Hazardous Materials Regulations (49 CFR 177.848).
- Display exactly the right placards on all sides of the vehicle; there are differences in the details that can trigger a citation.
- Follow state and county route constraints for transporting hazmat.
- Have the right liability coverage for the hazardous materials being hauled. A \$1 million policy is required for many common hazardous materials, but some “more dangerous” materials require a \$5 million policy.

Contact a HUB broker to discuss your insurance needs and confirm that you are adequately covered.

GO DEEPER

Make sure high-risk loads arrive safe and sound:

[Guide for Drivers – Transporting Hazardous Materials](#)



BASIC #7:

CRASH INDICATOR

Drivers make every effort to avoid them, but accidents will happen. Drivers should know how to facilitate better outcomes from post-crash investigations and insurance claims.



In up to 80% of car/truck crashes, the car driver is at fault, but truckers are too often assumed to be at blame.

10 BEST PRACTICES

Consider the following best practices for before and after a vehicle crash:

-
- 1 Have a detailed accident report form. It will help to ensure that all important information is collected, and help you defend against potential claims.

 - 2 Train drivers on what to do at a crash scene as part of their onboarding and annual training.

 - 3 Make sure drivers know which people or departments to inform when an accident occurs. Designate a single person to deal with outside inquiries related to the situation.

 - 4 Instruct drivers on how to take photos at the scene of an accident. Make sure they know what to capture and what not to — and to keep photos confidential.

 - 5 Engage outside resources if the accident is serious. Work with an insurance broker to identify the support and service providers you may need.

 - 6 Report crashes to the insurance carrier or broker, even if you're unsure whether it will result in a claim. This documentation will be important if a claim arises.

 - 7 Report claims properly and promptly to ensure that the claims management process begins in a timely manner and that all critical information is collected.

 - 8 Notify the workers' compensation insurer if the accident resulted in an injury to a driver. This will help ensure that the claim is managed properly.

 - 9 Stay engaged in the claims process to help ensure proper claims management and identify ways to improve safety in the future.

 - 10 Track accidents to improve risk management. This information is critical for tracking loss trends and directing driver training to prevent future crashes.
-

GO DEEPER

Learn more about the benefits of accident preparedness:

[Fleet Accident Best Practices](#)

RULES ARE ONLY AS EFFECTIVE AS ENFORCEMENT

Developing and documenting safe driving policies and practices is the right thing to do, but it's only the critical first step. Failure to enforce rules is like having no rules at all, and that can lead to costly liabilities.



The cost of the judgment against one Texas trucking firm that failed to enforce its own safe driving policies and practices.

REAL STORY

A Texas fleet operator was hit with one of the largest civil penalties ever awarded after one of its drivers was in an accident with injuries.

The driver had been hired despite a driving record that did not meet the company's standard, and the company had both good cause and several opportunities to pull this driver off the road but failed to do so.

\$101 million was the price paid for its failure to make the full commitment to a culture of safety.

Even in the midst of a driver shortage, you must be prepared to terminate any driver who puts business at risk.

GO DEEPER

Learn how rising settlement costs can affect your business:

[What Texas' \\$101 Million Personal Injury Verdict Means for Fleet Operators](#)

[You vs. Plaintiff's Attorneys: Protecting Your Company from Catastrophic Lawsuits](#)

Strategic support that puts you in control

We can advise you on how to navigate the increasingly competitive labor market, and tailor benefits strategies to help you support the health and financial well-being of your drivers.

Contact a HUB advisor today at:

hubtransportation.com

Ready for tomorrow.

Risk & Insurance | Employee Benefits | Retirement & Private Wealth

