

SAFETY TALK

WINTER 2018



PREVENTING LOSS OF CONTROL CRASHES

Tips for avoiding jackknives and rollovers

ALSO INSIDE:

- › Elements of a Successful Safety Culture
- › Ask the Liability Adjuster
- › Time to Discuss Winter Driving Hazards
- › Great West Safety Awards

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Safety Talk WINTER 2018

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What is Value-Driven[®] Company?

Value-Driven Company (VDC) is more than just the suite of industry-leading safety products developed by Great West Casualty Company. It is a mindset, an operating philosophy. Behind every VDC product is the belief that an organization's core values directly impact employee performance. Values such as honesty, integrity, professionalism, and protecting life are common themes found in our products because these values, if shared throughout the organization, aid in forming the foundation to achieve organizational excellence. VDC products focus on engaging all employees in the company's loss prevention efforts. Each product targets four key areas, or pillars, within a motor carrier: Leadership, Operations, Driving, and Life.

Value-Driven[®] Leadership is intended for owners, CEOs, and other top-level management and leaders. These products concentrate on influencing behavior, changing culture, becoming a change agent, and communicating. Value-Driven Leadership highlights awareness of this critical role and offers insight into actions leaders can take to assess and solidify a strong company culture that is value driven.

Value-Driven[®] Operations is intended for driver managers, dispatchers, load planners, sales people, safety directors, and other key personnel who are involved in day-to-day operations. These products focus on self-diagnosing and overcoming operational interruptions, managing risks, fostering stronger communication and cooperation, and improving overall performance.

Value-Driven[®] Driving is intended for truck drivers and driver managers. These products concentrate on the decisions drivers make behind the wheel and around the truck. They discuss the factors that contribute to large truck crashes and explore techniques to help drivers prevent serious losses by applying values-based decisions to their occupation.

Value-Driven[®] Life is the final piece and focuses on preventing workplace injuries as well as promoting health and wellness. These products are meant for all employees, from drivers and mechanics to office staff and off-site personnel.

Value-Driven Company is not static. We are constantly adding products to help support our insureds' efforts to promote safety and build a culture that values protecting life, both from a moral perspective and as a financial strategy. For more information on Value-Driven Company, please contact your Great West Safety Representative.



Organizational Excellence

Leadership
Operations
Driving
Life

Core Values



How to Use This Booklet

“Safety Talk” is designed to address hazards affecting all areas of trucking operations. The goal is to educate all employees on their roles in your company’s risk management efforts and provide ways for them to apply simple loss prevention techniques to their jobs.

This booklet is divided into four sections: Leadership, Operations, Driving, and Life. Each section includes an overview that outlines the target audience for each section as well as three articles or detachable flyers that can be easily distributed to employees. All articles are available electronically and can be downloaded by going to our Secure Portal (www.gwccnet.com) and navigating to the Value-Driven® Company page.

Our recommendation is to distribute at least one article from each section of the booklet per month to everyone in the company. To help measure your progress, we have provided a tracking sheet located in the back of each booklet to quantify the company’s participation rate and safety performance based on Safety Measurement System (SMS) results, OSHA-recordable incidents, near misses, and loss runs. It is recommended that management review the tracking sheet results and other performance measures at least monthly with employees to identify negative trends and devise a strategy to actively correct these issues.

With this said, how you choose to utilize these materials is up to you. We do not want to tell you how to run your company. If the topics are not relevant to the types of losses or issues your company is experiencing at this time, then, by all means, continue focusing your efforts on those areas and pull this booklet out of your toolbox at a later time. We encourage you to use these materials in a way that best suits your operations.

Lastly, each quarter you will find a product spotlight article that highlights one of Great West’s safety products and services. We want to make sure you are aware of all the tools we provide to help support your safety efforts. If you have additional questions or need help brainstorming ideas on how to incorporate these materials into your organization, please contact your safety representative, safety department, or agent for assistance.





VALUE-DRIVEN[®] LEADERSHIP

TARGET AUDIENCE

Owners, CEOs, and other top-level management and leaders.

SUGGESTED USE

Distribute one article per month to your leadership team. Ask all team members to read the article and challenge them to participate in the “Call to Action” activities.

METRICS

At the end of each month, use the tracking sheet in the back of this booklet to record how many of the “Call to Action” activities were completed by the company’s leadership team. At the end of the quarter, calculate the participation rate, discuss the results, and devise ways to improve, if necessary.

WATER COOLER DISCUSSION

After distributing the articles, ask each person what he/she thought about the topics. Questions to pose can include:

- Did he/she find the topics relevant to his/her job?
- Is there room for improvement in this area of the organization? If yes, what can he/she do to help the organization implement such improvement?



Does Your Company Brand Attract Quality Drivers?

The American Transportation Research Institute (ATRI) publishes a top ten list each year of industry concerns based on surveys conducted with trucking executives. Driver shortage and retention are two related issues which have appeared on the ATRI list for many years and are issues every motor carrier faces. Recruiting and retaining quality drivers seems to be a never-ending process.

The ability to attract and retain quality drivers offers a distinct competitive advantage. Successful motor carriers realize driver retention and recruitment directly impact profitability, safety performance, improved morale, and operational excellence. One key factor to their success is how they market their company brand.

A company's brand, much like the products it hauls, is what sets a motor carrier apart from the competition. Products and services are often selected based on the buyer's clear expectation of quality and performance. Drivers look at motor carriers the same way. Whether it is from word of mouth, the company webpage, social media sites, or the condition of equipment on the road, a motor carrier's company brand can either attract or deter quality drivers from applying and/or staying.

Dealing with the daily challenges of running a successful trucking company can make it difficult to identify opportunities for improvement and to find the time necessary to address branding issues. Successfully improving driver recruitment and retention begins with an honest and accurate assessment of current operations and business practices. A few branding questions to consider are:

Are your social media efforts generating applications from quality drivers?

Besides advertising sign-on bonuses and pay-per-mile incentives, leverage social media to emphasize what makes your fleet special and target the cream of the crop.

Is there an open line of communication between drivers and management?

Helping a driver resolve an issue or conflict while on the road can go a long way to building company loyalty and establishing a strong, employee-focused culture. Social media is another way to engage drivers and help them feel like they are part of the company even though they spend little time at the terminal.

Are pay and benefits competitive with other motor carriers?

According to the Small Business Administration, employees who receive benefits are about 26% less likely to quit in a given year than those who do not.

Is the company invested in training and career development?

Establishing a reputation as a company that cares enough to provide training that develops promotable employees is great for recruitment and retention. It also helps drivers feel engaged in efforts to improve operations, safety, and, ultimately, the bottom line.

CALL TO ACTION

- Develop a comprehensive onboarding program for new employees
- Determine if compensation and benefits packages are competitive
- Create corporate social media sites designed for recruiting and retaining quality drivers
- Implement a driver mentoring program



Elements of a Successful Safety Culture

Culture is a term used often when discussing organizational development, but what is it? Simply put, culture is the shared values and beliefs that govern how employees behave in an organization. It starts from the top down, permeating every job and affecting everything from productivity and customer service to safety and regulatory compliance. In fact, according to the *Harvard Business Review*, culture can account for 20 – 30% of the differential in corporate performance when compared to culturally unremarkable competitors. Imagine being thirty percent better than the competition.

Every organization has a culture, be it good or bad. It's vital to the company's survival that safety is a shared value. A good indicator of a motor carrier's culture is in its safety performance. The frequency of vehicle crashes and workplace injuries, Safety Measurement System (SMS) results, and other loss prevention metrics are a direct reflection of employee behaviors, which stem from the company culture. If preventing losses are not important to the motor carrier's senior leaders, then expect employees to share this perspective.

Successful motor carriers have figured out that building their desired culture will not happen overnight. It takes dedication and, at times, difficult decisions to ensure the ship stays on course. However, once the foundation is established, moving forward is easier as new employees enter the organization and learn up front how things work and their roles in helping the company achieve organizational excellence.

What makes for a good safety culture? There are several factors, but the following are some key elements successful motor carriers have adopted.

ENGAGED AND SUPPORTIVE LEADERSHIP

A commitment to safety is relevant in the company's policies and procedures as well as through senior leadership's visible presence promoting safety initiatives. From adhering to established driver hiring and retention standards to conducting facility inspections, the leadership team must not waver in its commitment to preventing losses.

EDUCATION AND TRAINING

New employee orientation, regular safety meetings, performance reviews, and mentoring are several ways a motor carrier can communicate the importance of safety to all employees. Investing in education and training also shows employees that the company cares about their development and wellbeing.

ACCOUNTABILITY

All departments and employees must be held accountable for safety performance. Crashes, injuries, roadside inspections, regulatory compliance, turnover, etc. can contribute to various types of losses. Measure performance in these areas regularly and develop action plans to improve.

CALL TO ACTION

- Conduct ongoing safety training to prevent vehicle crashes and workplace injuries
- Create an employee-only focus group where safety concerns can be communicated directly to senior management
- Measure safety performance using the tracking sheet in "Safety Talk" or other means
- Hold managers and employees accountable for safety performance



Ask the Liability Adjuster

WHY IS ON-TIME REPORTING OF LIABILITY CLAIMS IMPORTANT?

The primary reasons for timely reporting are to protect the interest of the trucking company and driver after an incident has occurred and to promptly complete a thorough claim investigation that will ultimately help to control claim costs. Plaintiffs attorneys continually monitor trucking crashes and will aggressively pursue claims against trucking companies and their drivers after an incident. For this reason, an assertive defense of these claims requires prompt post-accident notice by our insureds and an immediate investigation. Great West Casualty Company has a nationwide network of trucking experts (attorneys, accident reconstruction specialists, environmental contractors, etc.) who can be utilized to help defend an insured and its driver's rights after an incident.

While incidents involving serious bodily injuries or fatalities create the largest liability exposures, it is also important to promptly report incidents involving third parties even if they appear less severe. Often, crashes that seem to be minor based on initial reports from drivers can turn out to be more costly and problematic if not reported within 24 hours of the incident. Third-party claimants who feel potential property damage or injury claims are not being handled in a timely manner, or worse yet are being ignored, will sometimes inflate their claims against a trucking company and its drivers. For these reasons, Great West Casualty Company has liability adjusters standing by who specialize in handling property damage and bodily injury claims in a fair and cost-effective manner.

CALL TO ACTION

- Educate all employees on the company's liability exposures
- Train all employees on accident reporting procedures
- Provide each driver and dispatcher with a Great West Casualty Company Claim Reporting Packet
- Develop a company policy and procedure to ensure claims are reported to Great West within 24 hours of the incident





VALUE-DRIVEN[®] OPERATIONS

TARGET AUDIENCE

Dispatchers, driver managers, load planners, salespeople, safety staff, and other personnel who have contact with the driver force.

SUGGESTED USE

Distribute one article per month to your Operations team. Ask all team members to read the article and challenge them to participate in the “Call to Action” activities.

METRICS

At the end of each month, use the tracking sheet in the back of this booklet to record how many of the “Call to Action” activities were completed by Operations. At the end of the quarter, calculate the participation rate, discuss the results with the leadership team, and devise ways to improve, if necessary.

WATER COOLER DISCUSSION

After distributing the articles, ask each person what he/she thought about the topics. Questions to pose can include:

- Did he/she find the topics relevant to his/her job?
- Does he/she see room for improvement within himself/herself in this area? If yes, what does he/she need from the company’s leadership team to be successful?



Tips on Continuous Improvement Initiatives

Change is a constant in the trucking industry. From hours-of-service changes, the ELD mandate, and other proposed regulatory changes, this state of flux requires motor carriers to either rise to the challenge and improve or risk being left behind. Henry Ford once said, “If you always do what you always did, you always get what you always got.” Motor carriers cannot afford to adopt this mindset. Organizations either get better through continuous improvement efforts or get worse through stagnation as the industry continues to change around them.

The challenge facing motor carriers is how to successfully implement operational improvements. Changes may be made incrementally over time or all at once, depending on urgency, complexity, costs, and other factors. With either approach, here are five tips to help manage this process:

SOLICIT INPUT

Seeking employee input helps leaders see barriers and solutions they may not have been aware of before. Asking for employee ideas also builds trust and support for initiatives because employees feel their voices have been heard.

COMMUNICATE...OFTEN

Successful leaders keep their people pointed in the same direction by keeping them informed. Sharing progress on proposed or impending changes, how the changes will come about, who's involved, and the reasoning behind decisions helps employees understand the change and alleviate fears.

WRITE IT DOWN

Documenting a new process, policy, or procedure is the best way to avoid confusion and frustration in employees and customers. It also helps managers and supervisors communicate a consistent message.

MAKE CHANGES IF IT MAKES SENSE

Continuous improvement can certainly be good but not all the time, especially if it is done reactively, without considering all factors. A case in point: a driver is involved in a rear-end crash, so the company invests in expensive collision avoidance technology. This technology can be a great tool for drivers, but if the root cause of the driver's distraction is constant phone calls from dispatch, then that money may be spent more wisely on distracted driving training for dispatchers.

PRIORITIZE OPPORTUNITIES FOR IMPROVEMENT

Motor carriers must contend with change on a daily basis, and at times this can feel overwhelming. Manage these opportunities for improvement by keeping a prioritized list. Consider which to choose first, the low-hanging fruit or tackling the big project.

CALL TO ACTION

- Conduct a S.W.O.T. Analysis (Strengths, Weaknesses, Opportunities, and Threats) to identify areas to improve
- Create an employee survey to gather feedback on ways the company can improve
- Develop a written policies and procedures manual for employees



Time to Discuss Winter Driving Hazards

Winter will soon be back, and truck drivers across the country must deal with extreme weather and winter driving conditions. Ice, snow, high winds, poor visibility, frigid temperatures, and other hazards greatly impact driver safety. These factors can also lead to a critical crash, such as a rollover, jackknife, or lane departure. Critical crashes can have negative repercussions throughout the organization and severely disrupt operations. That is why the time is now for operations staff to remind drivers of winter driving hazards and protective driving techniques needed to prevent a serious loss. Here are some key points operations staff should cover with drivers.

PREPARATION

Four areas a driver should always prepare for are vehicle inspections, maintenance, route planning, and roadside emergencies. Conducting thorough vehicle inspections before, during, and after a trip and resolving any maintenance issues promptly are important. Great West Casualty Company provides insureds with free vehicle inspection checklists to help drivers cover every area of the vehicle. Drivers should also plan their routes by watching weather reports and reviewing state chain laws to determine which requirements will be applicable. Operations staff can help relieve stress by routing drivers away from hazardous areas, communicating up-to-date weather changes, and working with shippers and receivers in the event of roadside delays. Finally, remind drivers to pack cold weather clothing, extra food and water, and other emergency supplies in the event they get caught out in the elements.

VALUE-BASED DECISION MAKING

When road conditions deteriorate, it is up to a driver (with the support of operations) to make a value-based decision to park the truck if conditions are too hazardous to drive in. Likewise, operations can help drivers by reminding them of the Essential 7 Driving Techniques:

- **Avoid distractions** – Drivers should get plenty of sleep to avoid fatigue, put away cells phones before driving, and wear polarized sunglasses to reduce sun glare, etc.
- **Maintain proper following distance** – Drivers should maintain a minimum of six seconds following distance in normal conditions and add an additional second for each hazard present, like snow or high winds.
- **Observe proper speed for conditions** – Drivers should slow down as road conditions worsen, and at the very least, reduce speed 2-3 mph below the flow of traffic, not to exceed the posted speed limit.
- **Be attentive to the road ahead** – Drivers should watch for slowing traffic ahead as well as other hazards, like deer, potholes, or road construction.
- **Maintain one lane** – Drivers should avoid lane-hopping and other aggressive driving behaviors that can lead to a jackknife, lane change crash, or cause others to lose control.
- **React properly to hazards** – Drivers should practice being mentally focused on how to react to a hazardous situation, like how to recover from a jackknife.

CALL TO ACTION

- Communicate weather reports to drivers to keep them informed of potentially hazardous areas
- Provide drivers with a checklist of essential emergency roadside items (i.e. clothing, food, water, etc.)
- Train each driver using Great West's Value-Driven® Driving – Preventing Loss of Control Crashes video



Ask the Safety Rep

If a driver is permitted to use a Commercial Motor Vehicle (CMV) for personal reasons, how must the driving time be recorded with an ELD?

Good question! The Federal Motor Carrier Safety Regulations (FMCSR) do not provide a specific regulation on this matter, but the guidance in FMCSR Part 395.8, Question 26, helps clarify any confusion. First and foremost, the guidance states, “A driver may not operate a laden CMV (commercial motor vehicle) as a personal conveyance.” A driver can only bobtail the tractor or drive a tractor and empty trailer when the driver is relieved from work and all responsibility for performing work. Driving an unladen CMV from a driver’s home to his/her terminal (normal work reporting location), or from a driver’s terminal to his/her home, may be recorded as off-duty time on an electronic logging device (ELD). Similarly, time spent traveling short distances from a driver’s en route lodgings, such as a shipper’s terminal or motel, to a restaurant in the vicinity of such lodgings, would be considered authorized personal use and entered as off-duty time, as well. Keep in mind, though, if the driver uses a motor carrier’s CMV for transportation home, and is then dispatched from home, this would be entered as on-duty from the time the driver leaves home.

An ELD does not change the duty status following a period of personal conveyance. The driver should change the duty status to off-duty before powering off, or later annotate the record to explain the off-duty status at the end of the driving time. The FMCSA does not set a threshold for distance or time, but officials can and will use the data from the ELD to determine whether the special category was properly used by the driver.

CALL TO ACTION

- Establish a written policy on the personal use of company vehicles
- Conduct training for drivers, dispatchers, and driver managers on how to properly log authorized personal use of company CMVs
- Audit logs to ensure compliance with FMCSR Part 395 – Hours-of-Service of Drivers





VALUE-DRIVEN[®] DRIVING

TARGET AUDIENCE

Truck drivers, driver trainers, and driver managers.

SUGGESTED USE

Distribute one article per month to your drivers and challenge them to read the article and reflect on the hazards and loss prevention techniques presented. Afterward, reinforce the material by assigning each driver the “Test Your Knowledge” activity. Instruct drivers to turn the completed activity into management so the training can be documented.

SAFETY CONTESTS

The “Test Your Knowledge” activities are great for safety contests. When drivers turn in their activity, put the names of those who finished it correctly in a prize drawing. At the end of the month, rotate having senior leaders in the company announce the winners. Make it fun, and be as creative as you like!

METRICS

Each month, fill out the “Value-Driven Driving” section of the tracking sheet located in the back of this booklet. Determine if the participation rate and safety performance results reflect the goals the company has set for itself. Discuss the results with the leadership team and devise ways to improve, if necessary.

WATER COOLER DISCUSSION

After distributing the articles, ask drivers what they thought about the subject, the hazards, and the defensive techniques discussed. Questions to pose can include:

- Did they find the topics relevant to their job?
- Can they relate to the “A Driver’s Story” testimonies?
- What can they do to help avoid this type of crash?



Winter Driving Hazards

Winter driving presents unique hazards that require a truck driver to continually adjust his or her driving style to account for constantly changing conditions. Drivers must be able to recognize these hazards and apply the right defenses to prevent a large truck crash. Read the information below and ask yourself if there are actions you can take to improve your driving skills and reduce the risk of a crash.

RECOGNIZE THE HAZARDS

Environment/equipment

- Ice and snow
- Freezing rain
- Poor visibility
- Sub-zero temperatures
- Shorter days
- Sun glare
- Dirty mirrors and windows
- Potholes
- Slippery roads
- Reduced lane sizes due to snow piles
- Blocked or closed roadways
- Insufficient tire tread
- Inoperable heater/defroster

Personal behaviors

- Driving too fast for conditions
- Following too closely
- Distractions
- Driving while ill or fatigued
- Using over-the-counter cold medications or prescriptions that cause drowsiness
- Using cruise control in slippery conditions
- Improper vehicle inspection

Note: These lists are not intended to be all-inclusive.

KNOW THE DEFENSE

Observe proper speed for conditions

- Reduce speed 2-3 mph below the flow of traffic, not to exceed the posted speed limit
- Adjust speed if road conditions worsen

React properly to hazards

- Do not use cruise control on slippery or wet surfaces
- Pull over if driving conditions are too hazardous to drive in

Maintain proper following distance

- Keep a minimum of six seconds behind the vehicle in front of you
- Add one second of following distance for each additional hazard present

Be attentive to the road ahead

- Monitor weather forecasts
- Watch traffic for signs of deteriorating road conditions ahead

Avoid distractions

- Store cell phone while driving
- Do not eat or drink while driving

Vehicle inspections

- Conduct a thorough pre-trip inspection
- Clean mirrors, windows, lights, and reflectors at each stop or as needed
- Keep extra windshield wipers and fluid on hand



Winter Driving Hazards

A DRIVER'S STORY

During a trip in the middle of winter, an inexperienced driver made his first trip to Michigan's Upper Peninsula. Soon after departing the terminal in Lansing, the driver found himself in blizzard conditions with heavy snowfall and sub-zero temperatures. Unaware the state highway patrol had closed the highway and suspended snow removal and emergency services, the driver made the fateful decision to take his chances and continue as scheduled. It was not long before whiteout conditions forced the driver to pull over. After a long night, the storm subsided. The next morning, the driver was roused by a state trooper who issued him a citation for not complying with the road closing order.

TEST YOUR KNOWLEDGE

Name: _____

1. When visibility is poor, you should:
 - A. *Slow down*
 - B. *Increase following distance*
 - C. *Turn on your headlights*
 - D. *All of the above*

2. All of the following are winter driving hazards EXCEPT:
 - A. *Black ice*
 - B. *Snow*
 - C. *Spoiled cargo*
 - D. *Potholes*

3. Drivers should avoid taking over-the-counter medications before or while driving if they cause drowsiness.
 - A. *True*
 - B. *False*

4. Which of the following tasks should be performed before driving in hazardous winter conditions?
 - A. *Check tire tread depth*
 - B. *Ensure lights and reflectors work properly*
 - C. *Clean windows and mirrors of snow, ice, and dirt*
 - D. *All of the above*

5. Drivers should check weather reports periodically to stay informed of possible driving hazards.
 - A. *True*
 - B. *False*

Answers can be found on pg. 35.





Jackknives

There is an increased risk of jackknives in winter due to icy roadways, but this type of loss of control crash can occur any time of the year. To avoid a jackknife, or recover from one, drivers must be able to recognize the hazards that contribute to a jackknife and how to defend against it. Read the information below and ask yourself if there are actions you can take to improve your driving skills and reduce the risk of a crash.

RECOGNIZE THE HAZARDS

Environment

- Adverse road conditions:
 - Black ice, snow, sand, salt, etc.
- Adverse weather:
 - Poor visibility, high winds, rain, etc.

Equipment

- Loss of rolling traction:
 - Tractor: drive wheels slide or spin and try to lead the steer tires
 - Tractor: steer tires lock up
 - Trailer: tandems slide or spin and try to lead the tractor
- Insufficient tire tread depth
- Brake failure or improper adjustment
- Disconnected air hose
- Cargo shift
- Lightly-loaded or empty trailers

Personal behaviors

- Driving too fast for conditions
- Inattention/distractions
- Using the engine brake or cruise control on slippery surfaces
- Braking abruptly
- Sharp turn of the steering wheel
- Accelerating suddenly
- Inexperience
- Driving in adverse conditions

KNOW THE DEFENSE

Essential 7 Driving Techniques

- React properly to hazards
 - Do not use the engine brake or cruise control in slippery road conditions
 - Find a safe place to park if driving conditions are too hazardous
 - Use the inter-axle differential lock, if necessary, according to manufacturer's specifications
- Avoid distractions
 - Get plenty of rest to avoid fatigue
 - Put away mobile devices and other distractions inside the cab
- Be attentive to the road ahead
 - Watch for slowing or stopping traffic ahead
- Maintain proper following distance
 - Leave yourself extra stopping distance
- Observe proper speed for conditions
 - Slow down in slippery road conditions

Recovering from a jackknife

- Disengage the clutch (manual) or shift to neutral (automatic) to regain rolling traction
- Avoid using the brakes
- Steer in the direction of the skid, then counter-steer, as needed, to straighten the truck

Note: These lists are not intended to be all-inclusive.





Jackknifes

A DRIVER'S STORY

A truck driver with over 20 years of experience was traveling on I-90 near Chicago. Traffic was moderate and moving steadily, but freezing rain had started to fall, making visibility and road conditions worse. As the driver continued on the route, he came upon slower traffic and chose to go around. As he changed lanes, the driver unexpectedly hit a patch of black ice as he drove under an overpass. In an instant, the driver felt something was wrong and realized the trailer wheels had lost rolling traction and started to jackknife. The driver panicked, and, before he knew it, the truck was off the road and into the median. Fortunately, this preventable crash did not involve any other vehicles, but it caused significant damage to the driver's vehicle and cargo.

TEST YOUR KNOWLEDGE

Name: _____

- Which of the following factors contribute to a jackknife?
 - Empty or lightly-laden trailers
 - Adverse road conditions
 - Equipment failure
 - Driver behavior
 - All of the above
- Jackknifes can occur in slippery or dry conditions.
 - True
 - False
- _____ refers to a tire's adhesion or grip to the road surface as the vehicle is moving.
 - Slippage
 - Rolling traction
 - Depth
 - Retreads
- What should a driver do to recover from a jackknife?
 - Regain rolling traction by disengaging the clutch (manual) or shifting to neutral (automatic)
 - Avoid braking
 - Steer into the skid
 - All of the above
- Drivers should not use the cruise control or engine brake in slippery road conditions.
 - True
 - False

Answers can be found on pg. 35.





Rollovers

Tractor-trailers typically have a high center of gravity; this makes them susceptible to rollover crashes. The key to preventing rollovers is for drivers to be able to recognize the hazards that increase the likelihood of a crash and to take appropriate defensive measures. Read the information below and ask yourself if there are actions you can take to improve your driving skills and reduce the risk of a rollover.

RECOGNIZE THE HAZARDS

Environment/equipment

- Centrifugal force
- High center of gravity
- High winds
- Slippery road conditions:
 - Ice, sand, rain, snow, etc.
- Uneven road surfaces
- Cargo shift
- Slosh/surge of liquid commodities
- Improper load securement
- Brakes out of adjustment
- Trailer improperly or not hooked

Personal behaviors

- Driving too fast on a ramp, curve, or turn
- Overcorrecting when reacting to a hazard
- Putting a wheel off the road surface
- Turning the wheel too sharply
- Hitting a curb and upsetting the vehicle
- Distractions:
 - Visual – looking at anything other than the road ahead
 - Manual – taking one or both hands off the wheel for anything other than shifting (i.e. talking on a cell phone or changing the radio station)
 - Mental – mind is not focused on driving (i.e. daydreaming, dwelling on a work or home issue, etc.)

KNOW THE DEFENSE

Essential 7 Driving Techniques

- Maintain proper following distance
 - Maintain a minimum six seconds
 - Add one second of following distance for every hazard present
- Observe proper speed for conditions
 - Reduce speed by 5-10 mph on entrance/exit ramps
 - Reduce speed 2-3 mph below the flow of traffic, not to exceed the posted speed limit
 - Adjust speed for stability based on vehicle weight and height of load
- Be attentive to the road ahead
 - Be alert for traffic slowing or stopping abruptly
- React properly to hazards
 - At the first sign of vehicles slowing ahead, get off the accelerator and apply controlled braking
 - Avoid understeering on ramps, curves, and turns and overcorrecting in reaction to hazards
 - Stay in one lane
- Avoid distractions
 - Preplan your route
 - Avoid distractions inside or outside of the cab

Note: These lists are not intended to be all-inclusive.





Rollovers

A DRIVER'S STORY

After a long, hot day on the road, a driver was traveling west in the far left lane on Antelope Road in Citrus Heights, CA. Due to congested traffic and his unfamiliarity with the area, the driver was caught unaware of his exit to get onto I-80. The driver hastily changed lanes and entered the ramp too fast. Fearing the combination of speed, centrifugal force, and the sharp angle of the curve would upset the vehicle, the driver reacted improperly and pressed hard on the brakes to compensate. It was too late. The truck rolled over. Fortunately, the driver had his seat belt on and only received minor cuts and bruises, but the load was spoiled due to the damage to the trailer.

TEST YOUR KNOWLEDGE

Name: _____

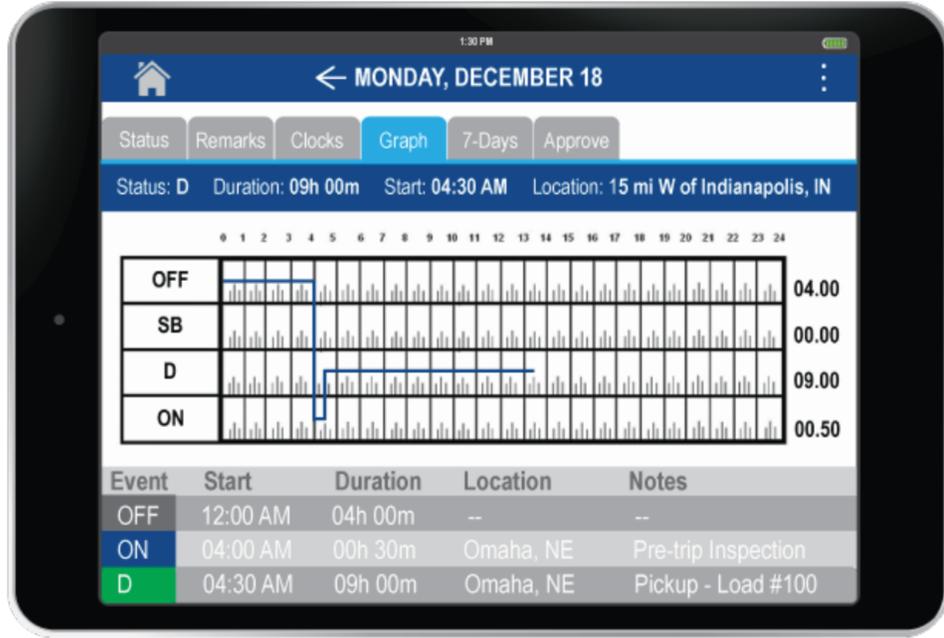
1. The speed limits posted on exit and entrance ramps are intended for passenger vehicles.
 - A. *True*
 - B. *False*
2. To avoid a rollover on a ramp, how should you manage your speed?
 - A. *Increase speed to carry you through the curve.*
 - B. *Reduce speed by at least 5-10 mph below the posted speed limit.*
 - C. *Travel at the posted speed limit.*
 - D. *Hit the brakes hard if you enter the curve too fast.*
3. If a tractor-trailer is going too fast on a ramp, curve, or turn, _____ will push the unit outward.
 - A. *Centrifugal force*
 - B. *Gravity*
 - C. *Inertia*
4. Which statement represents the best technique to use when negotiating curves?
 - A. *If you go into a curve too fast, you can always apply a hard brake to avoid a rollover.*
 - B. *If you feel centrifugal force pulling you to the outside of the curve, get off the power.*
5. When you notice traffic slowing abruptly or stopped ahead, the best reaction is to:
 - A. *Stay in your lane*
 - B. *Get off the power*
 - C. *Apply controlled braking*
 - D. *All of the above*

Answers can be found on pg. 35.



DECEMBER 18TH AND THE ELD MANDATE ARE APPROACHING

ARE YOU READY?

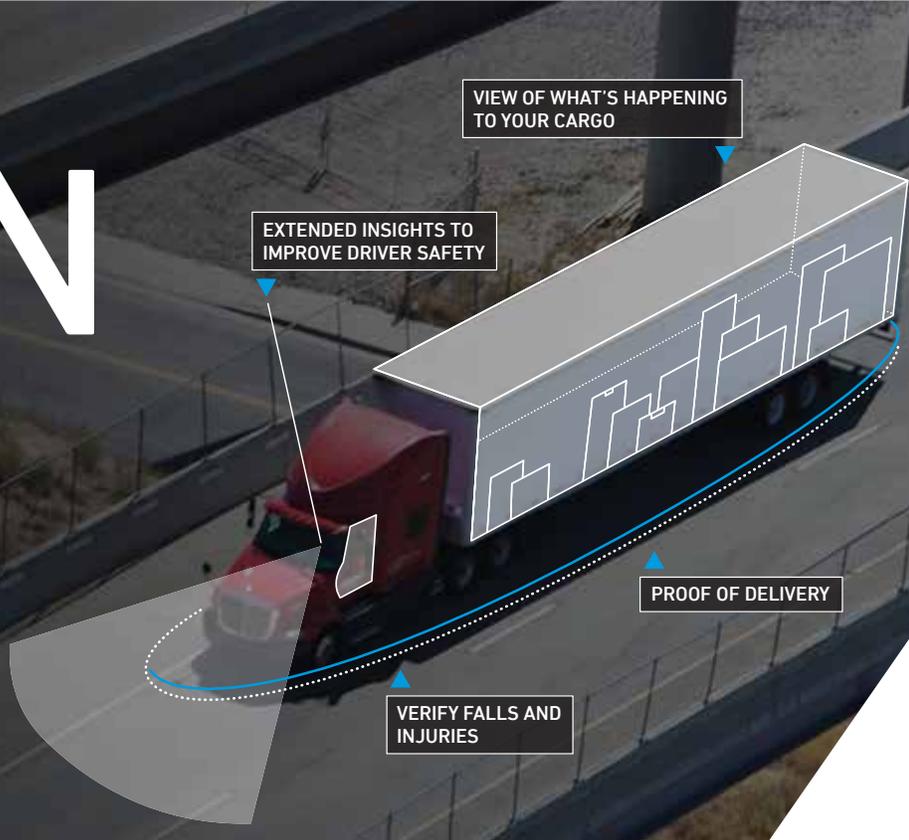


Visit <http://info.gwccnet.com/eld> for additional ELD resources.

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VALUE-DRIVEN[®] LIFE

TARGET AUDIENCE

Office staff, mechanics, material handlers, and drivers.

SUGGESTED USE

The “Value-Driven Life” section contains three articles, each covering a topic that applies to all employees. Distribute one article per month to employees and encourage them to read the article and reflect on the hazards presented and recommended loss prevention techniques. Afterward, reinforce the material by assigning each person the “Test Your Knowledge” activity. Instruct them to turn the completed activity into management so the training can be documented. Be aware that in certain editions of “Safety Talk,” there could be three “Value-Driven Life” articles that cover the same topic but are intended for different audiences, such as drivers, mechanics, and office personnel. In this case, distribute the appropriate article to the target audience.

SAFETY CONTESTS

The “Test Your Knowledge” activities are great for safety contests. For example, when drivers turn in their activities, put the names of those who finished it correctly in a prize drawing. At the end of the month, rotate having senior leaders in the company announce the winners. Make it fun, and be as creative as you like!

METRICS

Each month, fill out the “Value-Driven Life” section of the tracking sheet located in the back of this booklet. Determine if the participation rate and safety performance results reflect the goals the company has set for itself. Discuss the results with the leadership team and devise ways to improve, if necessary.

WATER COOLER DISCUSSION

After distributing the articles, ask drivers what they thought about the subject, the hazards, and defensive techniques discussed. Questions to pose can include:

- Did they find the topics relevant to their job?
- Can they relate to the “A Lesson Learned” section of the article?
- What can they do to avoid work-related injuries?



Slips and Falls

Slips are the result of a person losing balance or footing due to a lack of friction between the foot and the ground. Falls that result from slipping are the leading cause of workplace injuries. From cuts and bruises to broken bones, traumatic brain injuries, and even death, a simple loss of traction could seriously jeopardize your quality of life. The key to protecting yourself is being able to recognize the hazards that can lead to slips and falls and know how to reduce your risk of injury.

RECOGNIZE THE HAZARDS

Environment/equipment

- Contaminants on the floor
 - Snow and ice in the parking lot
 - Water in the bathroom
 - Spilled drink in the break room
 - Oil on the shop floor
 - Polished or waxed floors
 - Dust on the loading dock floor
- Floor irregularities
 - Buckled carpets and mats
 - Uneven floors, like steps or stairwells
 - Floor openings, like service pits or loading docks
 - Sloped ramps
 - Broken sidewalks or potholes
- Low-lit areas that reduce visibility
 - Service pits
 - Areas around the truck at night
- Tractor steps worn or covered with ice, snow, and mud

Personal behaviors

- Failing to use three-point contact climbing in or out of the cab or trailer
- Wearing improper footwear
 - Cowboy boots, flip flops, sandals, etc.
- Hurrying
- Distracted walking
 - Talking on cell phone
 - Conversing with another person
 - Eating or drinking

Note: These lists are not intended to be all-inclusive.

KNOW THE DEFENSE

Essential 7 Driving Techniques

- Be attentive to surroundings
 - Check the ground for hazards ahead
- Avoid distractions
 - Do not talk or text on a cell phone while walking
 - Avoid watching videos on mobile devices when walking
 - Check messages and status updates while standing still or sitting
 - Keep eyes focused on the path ahead while walking and conversing with others
- Practice good housekeeping
 - Clean up spills on the floor
 - Pick up objects that others could slip on
 - Sweep floors to remove dust and dirt
- Communicate hazards immediately
 - If a hazard cannot be removed by yourself, ask for help
 - Never leave a hazard for someone else to slip on
- Follow established safety procedures
 - Utilize three-point contact when climbing on/off equipment or ladders
 - Two hands and one foot or one hand and both feet while facing the vehicle
 - Walk, do not run or hurry
 - Take shorter steps for stability
 - Keep hands free of objects for balance
- Utilize personal protective equipment
 - Wear shoes with slip-resistant soles
 - Use a flashlight in low-lit areas





Slips and Falls

A LESSON LEARNED

A truck driver was late getting back to the terminal and feared missing the start of his daughter's soccer game. On arriving at the terminal, the driver parked the truck and shut it down. He then made a fateful decision. In his mind, he knew using three-point contact was the proper way to exit the cab, but in his haste, he disregarded his good judgment. The driver grabbed his paperwork and slid out of his seat with his back to the truck instead of facing it. With one foot on the cab step and one on the door handle, the driver lost footing and fell to the ground. He hit his head on the cab steps and rolled his ankle. The driver suffered a concussion and strained the ligaments in his ankle. He missed three weeks of work. The injury was determined to be preventable and subject to the company's disciplinary policy for safety violations.

TEST YOUR KNOWLEDGE

Name: _____

- Which of the following techniques can help prevent a slip and fall?
 - Take shorter steps
 - Be on the lookout for ice on sidewalks
 - Wear shoes with slip-resistant soles
 - All of the above
- Maintaining three points of contact with equipment means keeping both hands and one foot or both feet and one hand on the equipment while facing away from the vehicle.
 - True
 - False
- All of the following are examples of distracted walking EXCEPT:
 - Talking and texting on a cell phone
 - Reading a book
 - Stepping around a pothole
 - Checking your status on social media
- Slipping is the result of a person's foot losing traction with the ground and causing him/her to fall to the ground or against an object.
 - True
 - False
- Which of the following is not a slip and fall hazard?
 - Ice on the cab steps
 - Snow on the windshield
 - Spilled drink in the break room
 - Mud puddle in the parking lot

Answers can be found on pg. 35.





Seasonal Affective Disorder

Seasonal Affective Disorder (SAD) is a form of major depression that is typically associated with the change of seasons. SAD can occur in the winter or summer months but is most common during periods of reduced daylight hours and colder temperatures. This psychological condition can seriously affect a person's health and wellness. SAD can also act as a distraction and lead to a vehicle crash or workplace injury. Here are some warning signs of SAD and some suggestions on how to address the issue either for you or someone you know:

RECOGNIZE THE SYMPTOMS

Major depression (part of SAD)*

- Frequent and lasting feelings of depression
- Losing interest in enjoyable activities
- Having problems sleeping
- Changes in appetite or weight
- Feeling sluggish or agitated
- Having difficulty concentrating
- Thoughts of death or suicide
- Family history of depression

Winter-onset SAD*

- Irritability
- Tiredness or low energy
- Problems getting along with other people
- Hypersensitivity to rejection
- Oversleeping
- Cravings for foods high in carbohydrates
- Weight gain
- Age - young people have a higher risk of winter SAD

Summer-onset SAD*

- Depression
- Trouble sleeping (insomnia)
- Weight loss
- Poor appetite
- Agitation or anxiety

KNOW THE DEFENSE

Lifestyle and home remedies

- Open window blinds
- Sit closer to bright windows
- Communicate regularly with friends, family, and coworkers
- Take frequent walks
- Get outside, even if briefly, on colder days
- Exercise regularly
- Eat healthier, portion-controlled meals and avoid carbohydrates

Medical treatment

- **Phototherapy (light therapy)** - sitting in front of a special light box that exposes you to bright light which mimics natural outdoor light may help improve your mood
- **Medications** - doctor-prescribed antidepressant medications may help prevent depressive episodes
- **Psychotherapy** - individual counseling by a professional psychologist can help you change negative thoughts and behaviors, manage stress, and cope with SAD

Note: These lists are not intended to be all-inclusive.

*Source: <http://www.mayoclinic.org/diseases-conditions/seasonal-affective-disorder/basics/symptoms/con-20021047>



Seasonal Affective Disorder

A LESSON LEARNED

It was early February, and a long-haul truck driver was having trouble keeping his eyes open and staying focused. He had just slept over eight hours, but the continued feeling of grogginess and lack of motivation had lingered for the past several days. Heading west on I-80 through Wyoming, snow began to fall, and the wind was howling pretty fiercely, making him more tired. After a big yawn, he looked up to find another tractor-trailer had jackknifed up ahead. The driver reacted by slamming on the brakes. He lost traction and slid off the road. The impact knocked him unconscious and he woke up later in a hospital room. After learning of the crash, he realized if he had paid attention to the warning signs, he could have been more alert and focused and reacted better.

TEST YOUR KNOWLEDGE

Name: _____

1. Which of the following are symptoms of winter-onset seasonal affective disorder?
 - A. *Depression*
 - B. *Low energy*
 - C. *Weight gain*
 - D. *All of the above*
2. If a driver is feeling run down and fatigued as a result of seasonal affective disorder, s/he should:
 - A. *Suck it up and deliver the load.*
 - B. *Drink lots of coffee.*
 - C. *Pull over and get some rest.*
 - D. *Roll down the window for fresh air.*
3. Getting outside to walk, exercise, and even perform a vehicle inspection can help remedy the symptoms of seasonal affective disorder.
 - A. *True*
 - B. *False*
4. All of the following are medical treatments for seasonal affective disorder EXCEPT:
 - A. *Light therapy*
 - B. *Prescription medications*
 - C. *Laxatives*
 - D. *Psychotherapy*
5. Which of the following is good for dealing with winter-onset seasonal affective disorder?
 - A. *Exercise regularly*
 - B. *Avoid carbohydrates*
 - C. *Consult a physician*
 - D. *All of the above*

Answers can be found on pg. 35.





Winter Safety

For most of the country, winter brings frigid temperatures, slippery road conditions, and treacherous walking surfaces. In the event of a possible roadside emergency, you do not want to risk frostbite or hypothermia. The key to protecting yourself is to be able to recognize the hazards that can lead to winter-related injuries and illnesses and know how to protect yourself.

RECOGNIZE THE HAZARDS

Environment/equipment

- Adverse weather:
 - Frigid temperatures
 - Snow
 - Ice
 - Freezing rain
 - High winds
 - Blizzards
 - Whiteout conditions
- Sun glare
- Carbon monoxide poisoning
- Sunburn
- Longer hours of darkness
- Slower-moving vehicles
- Inoperable equipment:
 - Heater, defroster, wiper blades, etc.
- Dirty windows, mirrors, or windshield

Personal behaviors

- Poor planning
- Failing to wear proper winter clothing
- Improper vehicle inspection
- Driving while fatigued
- Failing to warm up muscles before removing snow from vehicle
- Wearing improper footwear

Note: These lists are not intended to be all-inclusive.

KNOW THE DEFENSE

Stay informed

- Monitor weather reports
- Communicate regularly with dispatch

Plan ahead

- Pack cold weather clothing
- Pack extra food and water
- Pack extra blankets
- Pack waterproof gloves

Vehicle maintenance

- Conduct vehicle inspections
- Use a carbon monoxide detector
- Pack additional safety items:
 - Tire chains
 - Reflective vest
 - Flashlight
 - Kneeling pad
 - Washer fluid
 - Anti-gel

Personal safety

- Dress in layers
- Wear footwear with slip-resistant soles
- Wear a hat, gloves, and winter coat, even if outside for short periods
- Slow down; do not hurry
- Wear sunglasses to reduce sun glare
- Get plenty of rest
- Wear sunscreen when outside





Winter Safety

A LESSON LEARNED

A driver based out of Fort Lauderdale was traveling on I-94 towards Bismarck, North Dakota, in the middle of January. This was her first trip for a new customer. She was heading west when she ran into heavy snowfall and whiteout conditions. Having driven most of her career regionally in the south, this was her first experience in conditions as bad as this. Her first instinct was to pull over and wait it out, but she was only twenty miles from her destination. Confident she could make it, the driver continued. Five miles up the road, however, a moose appeared unexpectedly, crossing the road. The driver slammed on her brakes and lost control. The truck wound up in a ditch, and she was stuck for nearly three hours before highway patrol was able to get to her.

TEST YOUR KNOWLEDGE

Name: _____

1. In case you get stuck on the roadside in adverse winter conditions, you should:
 - A. *Plan ahead and pack winter supplies*
 - B. *Wear proper winter clothing and footwear*
 - C. *Monitor weather reports*
 - D. *All of the above*
2. Conducting a proper vehicle inspection can help prevent mechanical breakdowns which could leave you stranded on the roadside in adverse winter conditions.
 - A. *True*
 - B. *False*
3. All of the following are winter hazards EXCEPT:
 - A. *Slippery roads and walking surfaces*
 - B. *Frostbite*
 - C. *Bulky clothes*
 - D. *Hypothermia*
4. A carbon monoxide (CO) detector is an inexpensive piece of safety equipment that can help prevent carbon monoxide poisoning.
 - A. *True*
 - B. *False*
5. Which of the following items should be packed before a trip in case of adverse winter weather?
 - A. *Cold weather gear*
 - B. *Extra food and water*
 - C. *Blankets*
 - D. *All of the above*

Answers can be found on pg. 35.





APPENDIX

Tracking Sheet

Tracking Sheet Instructions

For each of the four categories (SMS, Crashes, Injuries, Training), assign a member of the company's leadership team to use the tracking sheet to record the company's quarterly results.

SAFETY MEASUREMENT SYSTEM (SMS) PERFORMANCE

The purpose of this activity is to set a quarterly goal for the company's SMS results and measure if the goal has been met. Answer the questions below the chart and discuss results with management.

Instructions

1. Open your internet browser and go to <https://ai.fmcsa.dot.gov/sms/>
2. In the table below, enter each of your company's BASIC measures in the "DEC 31" column.
3. In the "GOAL" column, enter the score you plan to achieve by March 31.
4. At the end of each month, enter the motor carrier's updated BASIC measures.

BASIC	DEC 31	GOAL	JAN 31	FEB 28	MAR 31
UNSAFE DRIVING					
CRASH INDICATOR					
HOURS-OF-SERVICE					
VEHICLE MAINTENANCE					
CONTROLLED SUBSTANCES & ALCOHOL					
HAZARDOUS MATERIALS					
DRIVER FITNESS					

Questions

1. Did you achieve your goal for each BASIC measure? If not, why?
2. Can you identify any positive and negative trends in your results? If yes, to what do you attribute these trends?
3. What can be done to improve these results next quarter?
4. What are your SMS performance goals for next quarter?



Tracking Sheet (cont.)

VEHICLE CRASH PREVENTION

The purpose of this activity is to track ALL vehicle-related incidents and measure the company's monthly and quarterly safety performance.

Instructions

At the end of each month, fill in the chart with the company's vehicle crash results. At the end of the quarter, add the results together for each column and enter the sum in the "Quarterly Results" field.

MONTH	TOTAL # CRASHES	# DOT RECORDABLE	# CRITICAL CRASHES*	# PREVENTABLE CRASHES	TOTAL EXPENSES
JANUARY					
FEBRUARY					
MARCH					
QUARTERLY RESULTS					

*The four Critical Crashes are: Rear-End, Run Under, Lane Change, and Loss of Control.

Questions

1. Can you identify any positive or negative trends in the results? If yes, to what do you attribute these trends?
2. What can be done to improve these results next quarter?

INJURY AND ILLNESS PREVENTION

The purpose of this activity is to track ALL workplace incidents (injuries and illnesses) to measure the company's monthly and quarterly safety performance.

Instructions

At the end of each month, fill in the chart with the company's vehicle crash results. At the end of the quarter, add the results together for each column and enter the sum in the "Quarterly Results" field.

MONTH	TOTAL # INCIDENTS	# OSHA RECORDABLE*	# CRITICAL INJURIES**	# DEATHS	# DAYS AWAY FROM WORK	# DAYS TRANSFER/ RESTRICTION	TOTAL EXPENSES
JANUARY							
FEBRUARY							
MARCH							
QUARTERLY RESULTS							

*See OSHA 300 for the definition of recordable workplace injuries and illnesses.

**Critical Injuries include slips, trips, and falls as well as injuries caused by lifting, pushing, and pulling.

Questions

1. Can you identify any positive or negative trends in the results? If yes, to what do you attribute to these trends?
2. What can be done to improve these results next quarter?



Tracking Sheet (cont.)

TRAINING

The purpose of this activity is to track ALL workplace incidents (injuries and illnesses) to measure the company's monthly and quarterly safety performance.

Instructions

- Each month, distribute one Safety Talk article to each member of the target audience.
For example, all personnel in a leadership role receive that month's Leadership article.
- After distributing the articles, track the following:
 - Leadership and Operations** – Place a check mark (✓) next to each "Call to Action" activity completed.
 - Driving and Life** – Record the number of quizzes completed vs. the number distributed.
- At the end of each quarter, calculate the participation rate for each group.

MONTH	LEADERSHIP	OPERATIONS	DRIVING	LIFE
JANUARY	Activity 1: _____ Activity 2: _____ Activity 3: _____ Activity 4: _____	Activity 1: _____ Activity 2: _____ Activity 3: _____	_____ of _____ (Completed) (Distributed)	_____ of _____ (Completed) (Distributed)
FEBRUARY	Activity 1: _____ Activity 2: _____ Activity 3: _____ Activity 4: _____	Activity 1: _____ Activity 2: _____ Activity 3: _____	_____ of _____ (Completed) (Distributed)	_____ of _____ (Completed) (Distributed)
MARCH	Activity 1: _____ Activity 2: _____ Activity 3: _____ Activity 4: _____	Activity 1: _____ Activity 2: _____ Activity 3: _____	_____ of _____ (Completed) (Distributed)	_____ of _____ (Completed) (Distributed)
Calculate Participation Rate	$\frac{\text{_____}}{\text{(Activities Completed)}} \div 12$ = _____ % (Participation Rate)	$\frac{\text{_____}}{\text{(Activities Completed)}} \div 9$ = _____ % (Participation Rate)	$\frac{\text{_____}}{\text{(Total Completed)}} \div \frac{\text{_____}}{\text{(Total Distributed)}}$ = _____ % (Participation Rate)	$\frac{\text{_____}}{\text{(Total Completed)}} \div \frac{\text{_____}}{\text{(Total Distributed)}}$ = _____ % (Participation Rate)

Questions

- Is the participation rate for each group acceptable?
- What can be done to improve these results next quarter?

Notes



Product Spotlight Safety Awards

Great West Casualty Company appreciates your business and efforts to prevent large truck crashes and workplace injuries. We take great pleasure in recognizing these accomplishments. For this reason, Great West's National Safety Awards and Workplace Safety Awards are two programs in which eligible insureds may voluntarily participate. The awards are free and are a great way to honor the efforts of your employees and highlight your company's safety performance to your community and customers.

The National Safety Awards (NSA) program recognizes motor carriers in similar operations (truckload and less than truckload) with awards based on their year-end preventable crash results. To be eligible, a current insured must operate five or more power units and carry primary liability coverage with Great West Casualty Company for at least the previous nine months (April 1 – December 31). Insureds are eligible to receive a Platinum, Gold, Silver, or Participatory award.

The Workplace Safety Awards (WSA) program recognizes trucking companies for their dedication to creating and fostering a safe work environment for their employees. Awards are based on a motor carrier's year-end workplace incident rate. To be eligible, a current insured must employ five or more employees and carry Workers' Compensation coverage with Great West Casualty Company for at least the previous nine months (April 1 – December 31). Workers' Compensation insureds are eligible to receive a Platinum, Gold, Silver, or Participatory award.

In addition to receiving a Platinum, Gold, or Silver plaque, or a Participatory certificate, insureds will receive a press release that can be given to their local newspaper. This press release can also be used for the company website and social media sites.

NSA and WSA submission packets will be mailed out in early January 2018. Eligible insureds must submit separate forms for each award. The deadline for submissions is **March 1, 2018**.





Learning Library Login Instructions

The Learning Library is Great West's online video delivery system. Insureds have free access to over 150 safety videos that can be accessed online 24/7 using an internet-ready device such as a PC, laptop, tablet, or smartphone. Insureds are encouraged to share their Learning Library user name and password with other employees so they can watch safety videos at the terminal, at home, or on the road. Here's how to get started!

LOGIN INSTRUCTIONS

1. Open your internet browser and go to www.gwccnet.com
2. On the left-hand side of the Great West homepage, click the "LEARNING LIBRARY" link
3. At the Learning Library home page, enter your User Name and Password to log in
4. On the Classroom page, select a topic and click on the video link to begin watching



LOGIN HELP

If you have problems logging in, please contact Vertical Alliance Group at 877.792.3866 x300, Monday - Friday, 8:00 AM to 5:00 PM CST.

TIPS

1. **User Name** - Enter your primary Great West policy number in the User Name field. Ex. GWP12345A
2. **Password** - First-time users enter the temporary password: **greatwest** (all lowercase, all one word)

Note: As soon as you log in, you will be prompted to change your temporary password. Make the new password easy for all employees to remember. These login credentials grant access to the safety videos only, not to the company's sensitive insurance policy information.

RECOMMENDED VIDEOS

- Value-Driven® Driving:
 - Preventing Loss of Control Crashes
- Value-Driven® Life:
 - Slips, Trips, and Falls



Secure Portal Login Instructions

SECURE PORTAL

The Secure Portal is where insureds can view their sensitive policy information, such as claims, premiums, and driver lists as well as additional safety products and services. Unlike the Learning Library, insureds should not share their Secure Portal login credentials with unauthorized personnel. Please follow these easy steps to access the Secure Portal:

1. Open your internet browser and go to www.gwccnet.com
2. Enter your Email / User ID
3. Enter your Password
4. Click the “Sign In” button
5. Click on the “Secure Portal” link to access Safety Services

REQUEST SIGN ON

If you do not have a User ID, follow these steps:

1. Click the “Request Sign On?” link to the right of Email / User ID
2. Fill in the required fields
3. Click the “Submit Request” button

LOGIN HELP

You can also call our Help Desk at 800.552.9118 for assistance. After submitting your request, you will receive an email from Great West with your login information.





Test Your Knowledge

Answer Sheet

VALUE-DRIVEN® DRIVING

WINTER DRIVING HAZARDS (p. 16)

1. D
2. C
3. A
4. D
5. A

JACKKNIFES (p. 18)

1. E
2. A
3. B
4. D
5. A

ROLLOVERS (p. 20)

1. A
2. B
3. A
4. B
5. D

VALUE-DRIVEN® LIFE

SLIPS AND FALLS (p. 24)

1. D
2. B
3. C
4. A
5. B

SEASONAL AFFECTIVE DISORDER (p. 26)

1. D
2. C
3. A
4. C
5. D

WINTER SAFETY (p. 28)

1. D
2. A
3. C
4. A
5. D

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