

Loss Control

INSIGHTS

STEER CLEAR OF ACCIDENTS



The single most dangerous place for working people to be is, strangely, behind the wheel of a car or truck. More on-the-job fatalities occur every year on America's highways and city streets than anywhere else. However, you and your employees can minimize the risk of being in an accident by taking a few precautions when driving.

Inside you'll find facts and helpful hints for reducing driving risks and a written test that will determine your knowledge of road safety (just like when you were a teenager).

...Continued inside

Preventing Workplace Violence By Improving Hiring Practices



A flick of the television switch is all it takes to see how violence has permeated the workplace. As an employer, it is imperative that you understand the magnitude of the problem and implement methods to minimize violence in the workplace. You have a number of options within your control to help combat workplace violence — become a

better hirer; train employees in violence avoidance methods and recognition of early warning signs, and develop companywide violence prevention procedures. All can have an impact on violence. The following tips from EMC's *Employment Practices Guide* will help

you maintain a safe environment for your workers.

Identify potentially violent employees during the interview process by asking behavior-based questions that test how applicants would react in a given situation.

Becoming A Better Hirer

Unfortunately, you cannot in all circumstances select nonviolent employees, but you can take proactive steps to minimize the selection of such persons. These steps include checking professional references, performing background checks and becoming a better interviewer. You must become adept at identifying potentially violent employees. Interviewers can ask behavior-based questions that test how applicants would react in a given situation.

Early Warning Sign Training

Managers should be trained to recognize warning signs and to defuse potentially violent situations. Warning signs

include, but are not limited to, direct or veiled threats of harm; numerous conflicts with supervisors and other employees; bringing a weapon to the workplace or demonstrating a fascination with guns; statements indicating desperation; and extreme changes in behavior. It is crucial that managers document these types of behavior because proper documentation will support any responsive management action.

Violence Prevention

Employers should develop policies and procedures that specifically address violence in the workplace. These policies should convey that all employees are responsible for maintaining a safe work environment; that the policy covers not only physical acts but also harassment, intimidation and disruptive ridicule; and that the employer will act promptly to stop inappropriate behavior. Additionally, you may want to consider offering an employee assistance program to give employees an outlet to express their frustrations as well as give some measure of control over the work environment.

How human resource policies may help prevent workplace violence is just one of the many topics addressed in EMC's *Employment Practices Guide*. Check with your EMC agent or visit emcinsurance.com to obtain a copy of this valuable resource.

WHAT YOU CAN AND CAN'T ASK APPLICANTS

Remember that certain areas of inquiry must be avoided on an application, during an interview or at any time during the preemployment process. The following questions are considered **unacceptable** and must be avoided to maintain hiring practices that are free of discrimination:

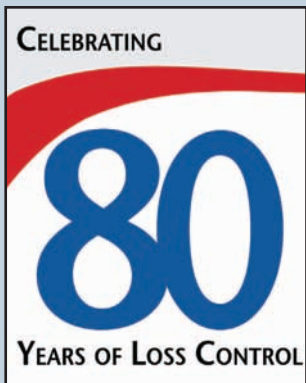
- What does your spouse do for a living?
- Are you planning any additions to your family?
- How will you get to work?
- What was your mother's maiden name?
- Do you own a car?
- Have you ever received workers' compensation benefits at a former job?
- When do you plan to retire?
- Do you have a bank account?
- To what clubs/organizations do you belong?
- Have you ever been arrested? (You may ask if they have ever been convicted of a felony or a major misdemeanor if it is related to the position in question.)
- What nationality are you?
- Who will take care of your children after school?

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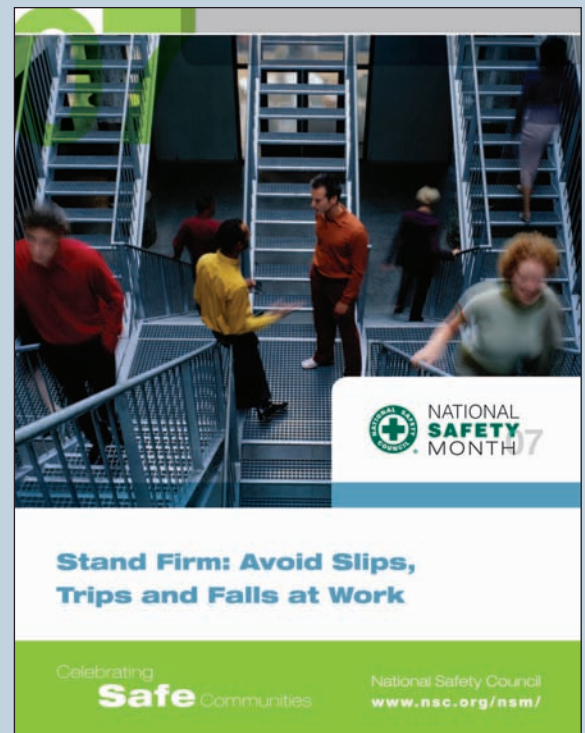


Celebrate National Safety Month In June

The National Safety Council sets aside one month of the year to stress safety messages for the workplace, for communities and for the home. This June, National Safety Month is “Celebrating Safe Communities.”

Workplace injuries are on the decline, but the number of off-the-job injuries continues to rise. Since a person inhabits many different communities throughout the day — work, home and every stop in between — the National Safety Council encourages businesses and individuals to take advantage of safety education materials and reduce the risk of injury and death in everyday life.

Join the National Safety Council and EMC in promoting safety this June and every month of the year. You will find a selection of safety materials at nsc.org or in the Loss Control section of emcinsurance.com.



This is one of several workplace posters you can download from the National Safety Council's website at nsc.org.

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Loss Control Insights is also available online at emcinsurance.com.

THE ROAD TEST

Are you following the rules of the road? Here's what you need to know to steer clear of accidents.

OBSTACLE #1

THE SEAT BELT

It doesn't get any more basic than this: Seat belts save lives. Using them cuts the fatality rate by 45% in cars and by as much as 60% in trucks and SUVs. We all know it. But one in five Americans still fails to buckle up.

Contrary to popular belief, seat belts save 14,000 lives each year, and every state in the nation has a law mandating the use of seat belts. All states require front seat passengers to wear them, and many require all passengers to be buckled up.

For more information on seat belt safety, visit the Insurance Institute for Highway Safety at www.iihs.org.

QUICK FACT

Illegal drug or alcohol use by truck drivers was cited as the cause of an accident in less than 1% of cases.

OBSTACLE #2

DISTRACTIONS



Driving for commercial purposes is not a lazy Sunday afternoon pleasure cruise. You have a specific job to do and a responsibility to yourself and your employer to get it done accident free. To that end, make every effort to avoid any activity that could distract you from the task at hand. Distractions slow your reaction time and create split-second periods where your attention is somewhere other than on the road. As the estimated 284,000 drivers who are involved in serious crashes every year know, a split second is all it takes to have an accident.

Such distractions may include:

- Fatigue
- Talking or text messaging on a cell phone
- Eating
- Excessive use of the radio or loud music
- Chatting with dispatch or other drivers for reasons other than the job
- Reading
- Sending email with a Blackberry or other handheld device
- Putting on or removing articles of clothing (e.g., gloves, hats, sunglasses)

OBSTACLE #3

POOR DECISIONS



According to a recent study, the No. 1 way to avoid an accident is to make good decisions and be aware of what's going on around you. In fact, in two-car accidents where a truck driver was at fault, poor decision making or lack of driver recognition was cited as the cause in more than 60% of cases.

QUICK FACT

Truck drivers are over 50% more likely than drivers of passenger cars to drive at a speed too fast for road conditions.

» ERGONOMICS IN THE PRINTING INDUSTRY

A new eTool from OSHA provides information for printers on industry best practices to reduce work-related musculoskeletal disorders. To access this eTool visit www.osha.gov/dcsp/products/etools/printing/.

» PANDEMIC FLU GUIDELINES

Guidance on Preparing Workplaces for an Influenza Pandemic is a new publication available from OSHA. Learn more about the nature of a potential pandemic at www.osha.gov/Publications/influenza_pandemic.html.

» OSHA RELEASES NEW "IT'S THE LAW" POSTER

Required to be displayed in every American workplace, OSHA's "It's The Law" poster has a new look. Copies are available online from www.osha.gov. Free printed copies may be obtained at any OSHA office.

OBSTACLE #4

ILLEGAL ACTIVITIES



A variety of activities and behaviors have been recognized as dangerous and have thus been declared illegal to do while operating a car or truck. Some of these are obvious and are, for the most part, taken very seriously by commercial drivers. Others, however, are things that, despite being against the law, nearly all of us do from time to time.

Illegal and Prescription Drugs

Everyone knows that operating a vehicle while under the influence of drugs or alcohol is one of the riskiest behaviors in which we can engage. As a whole, commercial drivers are aware of this fact and avoid such behaviors. In fact, a recent study shows that only 0.4% of truck drivers involved in accidents were under the influence of illegal drugs and only 0.3% were using alcohol. However, prescription drug use was present in 28.7% of two-car accidents — and many prescription drugs can be just as damaging to your judgment and reaction time as illegal drugs.

Everyday Violations

Speeding, failure to use a blinker and driving with a taillight out are minor violations for which most of us are occasionally guilty. But these minor violations have a dramatic effect on the number of accidents on America's highways. Speeding, for instance, raises the chance of an accident by 300%. And 57% of Americans recently admitted to not using their turn signals when changing lanes. These types of "minor" violations may not be things that get you a ticket from the police, but they do put you and other drivers at risk of accident and injury.

QUICK FACT

Men and young drivers are more likely than any other groups, 62% and 71% respectively, to not use their turn signals when changing lanes.

OBSTACLE #5

NONACCIDENT SAFETY CONCERNS



Not all safety hazards occur while the vehicle is in motion. Because they often carry valuable cargo, commercial vehicles are prime targets for theft or carjacking. Below are a few tips to protect you and your load when on the job:

- Maintain regular contact with your dispatcher.
- Plan your route and switch up your routine.
- There's safety in numbers. Park in well-lit areas near other truckers.
- Look confident, like you know where you're going and what you're doing.
- Never discuss your cargo over the radio or when stopped. Thieves may be monitoring your conversations.
- Lock your vehicle at each stop and check it before re-entering.

Now that you've learned some driving facts and tips, take the written road test to see how well you score.

THE WRITTEN TEST

Do you know your stuff?

Answer these eight multiple-choice questions to determine just how much you know about road safety and risk control.

- 1) **The most common cause of two-car accidents where truck drivers are at fault is**
 - a. alcohol or drugs.
 - b. adverse road conditions.
 - c. poor decision making.
 - d. fatigue.
- 2) **The most common type of accident is**
 - a. rear-end collision.
 - b. side swipe.
 - c. ran off road/lane.
 - d. "T-bone" collision.
- 3) **Speeding _____ the odds of crashing.**
 - a. doubles
 - b. triples
 - c. quadruples
 - d. reduces
- 4) **As opposed to the average car, which weighs 3,000 pounds, a fully loaded truck can weigh up to**
 - a. 15,000 pounds.
 - b. 30,000 pounds.
 - c. 50,000 pounds.
 - d. 80,000 pounds.
- 5) **Traffic crashes are the leading cause of on-the-job fatalities.**
 - a. true
 - b. false
- 6) **The safe distance to allow when driving in front of a truck is**
 - a. 5 car lengths.
 - b. 10 car lengths.
 - c. 20 car lengths.
 - d. 30 car lengths.
- 7) **Driving with a blood alcohol level of more than _____ is illegal in all 50 states.**
 - a. 0.06%
 - b. 0.08%
 - c. 0.12%
 - d. 0.15%
- 8) **The simple act of wearing a seat belt cuts the incidence of death in truck and SUV accidents by**
 - a. 20%.
 - b. 40%.
 - c. 60%.
 - d. 90%.

# of Correct Answers	Rating
8	Baby, you can drive my car!
6-7	Safer than most.
4-5	If you must drive, wear a helmet.
3 or fewer	Stay off the road!

Answer Key
1) c 2) a 3) b 4) d 5) a 6) b 7) b 8) c



Employment Practices Guide

To assist you in hiring, EMC has created the *Employment Practices Guide*. This valuable document should serve as a guide for various measures that can be used to achieve a balance between the competing interests during the hiring process. The document contains information in the following areas:

- Truth-In-Hiring Claims
- Negligent Hiring, Retention & Supervision
- Noncompetition Agreements
- Workplace Violence
- Job/Position Advertisements
- Sample Hiring Criteria
- Employment Applications
- Evaluating & Interviewing Applicants
- Unacceptable Discriminatory Questions
- Reference/Background Checks
- Pre- & Post-Job Offer Testing
- New Employee Orientation Checklist
- Employee Handbooks
- Employee Warning Notices

You can find the *Employment Practices Guide* and many other loss control resources at emcinsurance.com. Count on EMC to help reduce the stress associated with hiring qualified employees for your organization.

New OSHA Guidelines Seek To Help Reduce Motor Vehicle Crashes

OSHA, the National Highway Safety Administration and Network for Employers for Traffic Safety have developed new guidelines to help employers and employees reduce motor vehicle crashes. The 32-page *Guidelines for Employers To Reduce Motor Vehicle Crashes* offers information to help you design an effective driver safety program in your workplace. It features a 10-step program outlining what you can do to improve traffic safety performance and minimize the risk of motor vehicle crashes. The document also includes success stories from employers who have benefited from effective driver safety programs. The guideline is available as a PDF at www.osha.gov/Publications/motor_vehicle_guide.pdf. You can also order this publication by calling 202-693-1888.