



Drive Times

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Are you driving like you are drunk?

Most professional drivers have a healthy respect for drinking alcohol and driving. They understand it's dangerous, illegal and that it could end their driving careers. Driving while you are sleepy can be just as dangerous. In fact, it can be like driving drunk.

This comparison comes from research studies examining the effect of drowsiness on a person's ability to perceive and react. In one study, driving after not sleeping for 18 hours was equivalent to having a blood alcohol concentration (BAC) equal to 0.05 percent. Driving after not sleeping for up to 24 hours was comparable to having a BAC of 0.1 percent, over the legal limit for automobile drivers and more than double the legal limit for CDL holders.¹

Truck drivers fall into a category of workers who are at a higher risk of drowsy driving, according to the National Sleep Foundation.² One reason is because they regularly work long schedules. They also frequently drive during the early morning and late night when the risk of drowsy driving is highest. Some also suffer from untreated sleep disorders like obstructive sleep apnea.


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Drowsy driving facts:

1 in 10 
One in 10 drivers say they have fallen asleep at the wheel during the past year

1 in 8 
One out of eight injury crashes requiring hospitalization is due to drowsy driving

1 in 6 
One out of six deadly crashes are the direct result of drowsy driving

Source: Drowsydriving.org

¹ Moderate sleep deprivation produces impairments in cognitive and motor performance equivalent to legally prescribed levels of alcohol intoxication, University of New South Wales School of Psychology, 2000.

² National Sleep Foundation, drowsydriving.org.

Are you driving like you are drunk? *(continued)*

How can you lower your risk? Here are some tips:



Get enough sleep. Although it can vary from person to person, sleep experts recommend seven to nine hours of sleep each day to feel fully rested and alert.



Plan effectively so you have time to get a good night's sleep. If you use a sleeper berth, plan ahead for a safe place to park for the night before you get drowsy.



Know when to say "no." Don't commit to a trip if it means driving excessive hours without the opportunity to get the sleep you need, especially if it also requires you to be awake when you would normally be sleeping.



Take breaks and naps. Stop every 100 miles to take a break and stretch. A short nap can also help.



Avoid medications that can cause drowsiness. Read warning labels before taking any prescription or over-the-counter medications that can cause drowsiness while you drive.



Talk to your doctor about potential sleep disorders and treatment if you have difficulties sleeping, suffer from frequent daytime sleepiness or snore loudly every night.



Recognize when you are drowsy. Don't ignore the warning signs. If you feel drowsy, make the right decision to find a safe place to stop and get rest.

Fleet managers and company owners also play a key role in controlling drowsy driving. It starts by respecting drivers' sleep needs. Adhering to the hours-of-service rules is another basic step. Also consider how much time drivers have spent working and resting when assigning work. Be aware of health problems that might contribute to drowsiness. Finally, help make drivers aware of the importance of sleep by providing resources. A good place to start is drowsydriving.org, a website sponsored by the National Sleep Foundation.

Are you prepared for winter driving?

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

Adverse weather

When crashes occur during adverse weather, it's often because a driver ignored a basic precaution for driving during adverse road and weather conditions. Keep these basic tips in mind to help keep you safe this winter:

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

Above all, keep a safe following distance. Wet, snow-covered or icy roads increase the distance you need to stop. If you are going too fast, you may not be able to control your vehicle if you need to stop or maneuver to avoid a crash. The recommended safe following distance for heavy trucks during good road and weather conditions is six to eight seconds. During hazardous road and weather conditions, increase your following distance even more.

Road and weather condition resources

These days, you don't have to guess what road and weather conditions will be like 100 or 500 miles away. The Internet, national road and weather condition telephone hotlines, and mobile technology applications have made getting up-to-date road and weather condition information a snap. Here are some resources that can help you prepare for and plan around this winter's worst conditions:

National Weather Service	weather.gov
National Traffic and Road Closure Information	fhwa.dot.gov/trafficinfo/
State DOT websites	fhwa.dot.gov/webstate.cfm
U.S. DOT Travel Information Telephone Service	Dial 511



Night driving

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

Before your trip:

- Get plenty of rest before you begin your trip
- Schedule your trip so you can take breaks
- Avoid heavy meals that can cause you to feel drowsy
- Clean your windshield, windows, lights and reflectors

During your trip:

- Maintain a safe following distance
- Reduce your speed to avoid overdriving the range of your headlights
- Look away from oncoming headlights to avoid being blinded
- Watch for animals, especially in rural areas and where caution signs are posted
- Avoid swerving and stay in control if you encounter wildlife on the roadway
- Watch for other motorists who may be drowsy or impaired or who may be having difficulties driving at night
- If you become drowsy, find a safe place to stop and rest

Chain laws

It has been four decades since music legend C.W. McCall glorified the dangers of driving a truck through the Rocky Mountains. If you find yourself in that position this winter, though, it might not be amusing. It's best to be prepared. Keep in mind that several western states have chain laws that dictate when you must have and use tire chains, the number and size of chains, as well as the type of chains. Several of these states have information about their chain laws on their websites.

After you have done your homework, keep in mind two rules of the road that many seasoned drivers have lived by for years:

- 1) If you really need to use tire chains, it's probably safer to stay parked.
- 2) No load is so important that it is worth risking your or someone else's safety. During severe weather, consider waiting until conditions improve before continuing your trip.

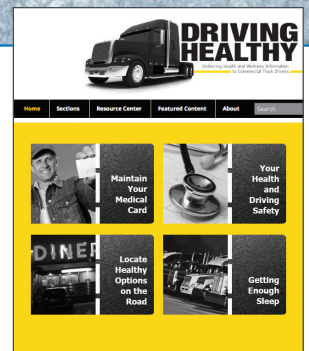
Personal health and safety

To drive your best, you need to feel your best. A few simple steps can help keep you feeling healthy and reduce your risk of becoming sick this winter.

- **Have your eyes checked.** If you need prescription lenses, wear them. They'll help you see your best and reduce eye strain
- **Get plenty of sleep.** Experts agree that most people require 7-9 hours of sleep each day to feel rested and alert
- **Eat healthy foods.** They provide your body with the nutrients needed to function well and stay healthy. They can also help you maintain a healthy body weight
- **Stay hydrated.** Air is naturally drier during the winter and even drier in the cab of a truck that is being continuously heated
- **Incorporate exercise into your daily routine.** Exercise can boost your energy and help keep you alert
- **Wash your hands.** Flu viruses and other illness-causing germs thrive during the winter months. Washing your hands often, especially after being in public places, can help reduce your risk of becoming sick
- **Get a seasonal flu vaccination.** For information about the flu and prevention tips, go to flu.gov
- **Don't put off seeing your doctor** if you are concerned about your health

Answers to basic health and wellness questions are available from these websites:

MedlinePlus health information	medlineplus.gov
American Heart Association	heart.org
American Diabetes Association	diabetes.org
National Sleep Foundation	sleepfoundation.org
Healthfinder	healthfinder.gov
Centers for Disease Control	cdc.gov



To learn more about how living a healthy lifestyle can benefit you, go to drivinghealthy.org.

Winter weather toolkit

Be prepared for weather emergencies on the road to avoid dangerous situations that can lead to an accident or endanger your safety. Keep these winter driving supplies in your vehicle if you will be traveling to areas of the country where severe cold weather, snow and ice are possible:


- Snow shovel and windshield scraper
- Supply of salt/sand mix for traction on ice
- De-icing liquids for locks and air brake system
- Windshield wiper fluid
- Fuel additives to prevent fuel gelling/freezing
- Spare fuel filter
- Basic hand tools
- Flashlight and extra batteries
- Jumper cables
- Tire chains
- Extra clothing, gloves and boots
- Extra blankets or sleeping bag
- Supply of water and non-perishable food
- First-aid kit



Covert tracking devices – one more way to protect against theft

Taking precautions to keep your equipment and cargo safe is the most effective way to protect against theft. Using quality locks and parking only in secure areas are basic steps. Advances in GPS tracking and battery technology have now made affordable covert tracking devices available to help you watch over your vehicle and recover your load if it is stolen.

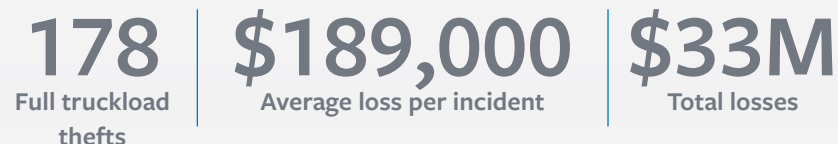
The latest numbers are out, and they confirm two well-known cargo theft facts:



Nine out of 10 thefts involve an unattended trailer or container being stolen from a truck stop, shopping center parking lot or unsecured trucking company property.¹

Cargo thieves have a broad appetite. Electronics are good, but food, beverages, garden supplies, construction materials, and just about any other retail-ready items are also popular.

Truckload theft losses reported last quarter:²



There were nearly 178 full truckload thefts reported just last quarter. With an average loss value of more than \$189,000 per incident, total losses for the quarter exceeded \$33 million. But that's really just a sampling of the overall cargo theft activity. Many thefts go unreported and are not included in these official numbers.

How can you protect yourself?

Prevention is your first line of defense. Simple steps include parking in secure areas and using sturdy devices to lock your truck and trailer. Kingpin locks, air cuff locks and heavy-duty trailer door locks are good deterrents. But to organized cargo theft groups, this still might not be enough.

Despite these measures, if your truck or trailer is stolen, the chances for a quick recovery are slim. After the cargo has been unloaded, the vehicle is usually abandoned. Some vehicles are eventually located weeks or months later. In the meantime, you may not be able to continue operating unless you can quickly replace your truck or trailer.

This is where a covert tracking device can help. A hidden tracking device can help protect against theft by alerting you if your truck or trailer are stolen. Your vehicle's location can be reported to law enforcement, increasing the likelihood that cargo thieves are apprehended and your equipment and cargo recovered.

Covert tracking devices are available from a variety of vendors. About the size of a cigarette pack, or smaller, they can be easily hidden in or on a trailer or within your cargo. Covert trackers are designed to emit a signal that can be used to identify the location of the device. Battery life depends on how frequently the device sends a signal. Some can be purchased with extended battery packs. In some cases, the device can be hardwired to a power supply to recharge the battery when the truck and trailer are attached. Additional capabilities can include temperature monitoring, motion sensing, open door alerts and the ability to remotely disable the truck's ignition.

Considering the value of your cargo, your truck and your trailer – and the disruption to your business if they are stolen – a tracking device can be a good security investment.

Northland's Special Investigations Group (SIG)

Northland's Special Investigations Group (SIG) works closely with our claim and risk control partners, as well as law enforcement, to investigate, recover and help prevent theft claims. In addition to providing consulting services, SIG has formed alliances with the following transportation security solution providers. Where permitted by applicable law, customers receive the benefit of a reduced price on the security products provided by these vendors.

Transport Security 952.442.5625 transportsecurity.com	FreightWatch International 512.225.6490 freightwatchintl.com	Supply Chain Integrity 800.616.8581 lojacksci.com
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¹ U.S. Cargo Theft Report 2nd Qtr. 2015, FreightWatch International.
² U.S. Cargo Theft Report 2nd Qtr. 2015, FreightWatch International.



Dash cams – the new way to document crashes

Search for “dash cam video” on YouTube, and you can amuse yourself for hours watching videos showing drivers doing the most amazing, and dangerous, stunts. Some are funny. Others are tragic. One thing is certain: Dash cams are becoming a handy tool for truck drivers to document what’s happening around them, including accidents, if they are involved in one.

For decades drivers have used disposable film cameras – and more recently cell phone cameras – to document an accident scene. That’s still a good practice. Photographs can help answer the what, where, when and how questions that invariably come up.

A growing number of drivers are taking this idea one step further. They are buying dash cams to record what’s happening around them minute by minute. If they are involved in an accident, a recording of the event may be able to help show what really happened. With their professional driving career – and maybe their business reputation – at stake, it’s understandable that truck drivers are eager to prove when they are not at fault.

This dash cam trend is also proving to be helpful in the claim investigation process. Insurance companies often are able to use these recordings to investigate the details of a claim and come to a fair resolution. They are helping to explain how accidents happen and, in some cases, protect against fraudulent or exaggerated claims.

Dash cams are available in different shapes, sizes and configurations from a variety of sources. A quick online search will turn up scores of options. Keep in mind that many states have restrictions on placing devices, such as video cameras, on your windshield. Make sure you are able to attach your camera in a location where it will not obstruct your view or violate state laws.

If you are involved in an accident, contact Northland’s claim department promptly by calling 800.328.5972. If you have a dash cam recording of the event, discuss it with the claim representative handling the claim.

While dash cams work well for owner-operators, video-based telematics systems are more ideal for fleets. These systems do more than just record video events like accidents. They are fleet management systems that can help managers understand if vehicles are being operated safely and efficiently. Video recordings from events such as hard stops, speeding and aggressive acceleration, can be used to provide drivers feedback about driving behaviors that increase the risk of an accident.

Loss scenario

Mark is closing in on his delivery location in a western suburb of St. Louis. He’s delivering a load of PVC pipe to a construction site located two blocks off a four-lane business highway. It’s early, so traffic is light.

As he nears an intersection, a white car approaches from a side street. Mark’s traffic signal is still green.

The white car slows down to a near stop, but then abruptly enters the intersection right in front of Mark. With only a split second to react, he slams on the brakes and swerves to avoid the white car.

The hard stop triggers Mark’s dash cam video, recording the whole event. It shows Mark approaching the intersection with a green light and the white car pulling in front of him just before he enters the intersection. They collide, but luckily most of the damage is to the white car’s rear quarter panel. The other driver is okay, but his car is probably a total loss.

Although the police were called to the scene, the crash report was inconclusive. Both drivers claimed the other was at fault. The police report merely stated each driver’s story. There were no witnesses to support either driver’s claim.

Mark’s dash cam recording was the best evidence available to help show what really happened. Based on his recording, the claim examiner had valuable information that could be used to resolve the claim in Mark’s favor.

While Mark’s story is a fictitious scenario, it’s an example of the power of having video proof of what really happened just before, during and after a crash. Videos like this are becoming a key part of crash investigations and impacting the outcomes of claims.

Dash cams are available in different shapes, sizes and configurations from a variety of sources. A quick online search will turn up scores of options. Many are available for less than \$200.

Shopping for a dash cam?

If you are shopping for a dash cam, here are some helpful features to consider:

- ✓ Emergency button you can use to manually capture specific events
- ✓ G-force triggered event recording so accidents are captured automatically
- ✓ Time and date stamp
- ✓ Loop recording to support continuous operation
- ✓ Integrated GPS to identify your vehicle’s location at the time of the recording
- ✓ Automatic on/off switch to help ensure the device is recording while you are driving



Risk Control Services
385 Washington Street, SB03N
St. Paul, MN 55102



Drive Times

YOUR SOURCE FOR SAFETY AND LOSS PREVENTION INFORMATION

Visit **truckinsurance.com**, a Northland Insurance-sponsored website for truck owners, and one of the industry's most comprehensive resources for truck insurance and safety. It's free!



Northland Insurance risk control services

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

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

Loss prevention and Department of Transportation (DOT) compliance materials. Access Northland's wide selection of free safety management, regulatory compliance and driver safety training resources on our website, **truckinsurance.com**. Here's how:

Step 1: Locate your 10-digit Northland account number on your *Drive Times* newsletter mailing label. You can also obtain your Northland account number by calling 800.363.2242 and selecting Option 2 (available 7:30 a.m. to 4:30 p.m. CT on normal business days) or by emailing us at: **agencyautomation@northlandins.com**.

Step 2: Locate your Northland Insurance policy number (e.g., TN123456) on your insurance policy.

Step 3: Go to **truckinsurance.com/login.asp**. If you have already created a **User ID** and **Password**, use them to sign in. If you are new to the site, you must first register by selecting the **Create User ID** link. Follow the instructions to create your own personal **User ID** and **Password**. Save your User ID and Password for future reference.

Step 4: After signing in, select **Safety Information** to access Northland's Transportation Safety Library.

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Texas Customers: Insurance provided by Southern County Mutual Insurance Company, administered by Northland Insurance Company.

.....▶ **Need to report a claim?**
Call 800.328.5972



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