

## RISK INSIGHTS

### PREVENTING TRANSPORTATION CLAIMS



**There are many risks associated with operating large commercial vehicles in the transportation industry. Collisions can result in damages to equipment and cargo, and depending on the severity of the incident, there is the potential for a fuel spill. The costs to replace and repair equipment continues to increase as a result of continued advancements in on-board technology. In the event that a third-party is involved and injured, accident benefits may be claimed which often escalates claims costs relative to the severity of the injury.**

COLLISIONS HAVE THE POTENTIAL TO AFFECT YOUR COMPANY'S REPUTATION AND CAUSE DELAYS AND INTERRUPTIONS TO DAILY OPERATIONS.

The good news is that following a proactive risk management program can reduce transportation claims.

Outlined below are the **ten most common causes of transportation claims and countermeasures that you can implement to mitigate your exposure.**

#### 1. Sideswiping vehicles

##### For drivers:

- Adjust your mirrors to maximize visibility on both sides of your vehicle.
- Remember to observe surrounding traffic and anticipate approaching vehicles.

##### For fleet operators:

- Train staff on proper mirror adjustment.
- Set up a mirror adjustment station in your yard by having reference marks that drivers can follow.
- Upgrade your equipment
  - Install fender-mounted mirrors that allow you to have a broader field of vision.
  - Install collision avoidance systems (mandatory on new equipment since 2018) that warns the driver if a hazard is detected in their blind spot.

#### 2. Rear-ending vehicles

##### For drivers:

- Keep in mind that increases in vehicle weight means an increase in the distance required to stop safely.
- Maintain a safe following distance at all times, taking into consideration weather, road conditions, and traffic flow. Eight seconds is the recommended following distance when operating a vehicle that is 21-24 metres long.

##### For fleet operators:

- Consider equipping vehicles with disc brakes to reduce stopping time.
- Consider installing vehicle telematics which monitors the driving activities of your fleet vehicles, such as speeding and hard-braking events.
- Create training solutions that respond to any identified trends.

#### 3. Rear-ended by other vehicles

##### For drivers:

- Turn on your hazard lights when your speed is slower than the flow of traffic.

##### For fleet operators:

- Add extra lights, reflective material, and conspicuity tape to increase the visibility of trailers.

#### 4. Reversing into vehicles or property

##### For drivers:

- Familiarize yourself with your environment once you have arrived. Get out, walk around your vehicle, and plan your path of travel. Back slowly and cautiously, and don't forget to look for overhead objects.

##### For fleet operators:

- Add warning signs and reflective paint on hazards in your own yard.

#### 5. Single-vehicle rollovers

##### For drivers:

- Get enough sleep before driving and take breaks to avoid fatigue.
- Adjust speed when approaching on and off ramps.

##### For fleet operators:

- Establish a fatigue management program that educates drivers and operations staff on the dangers of operating a commercial vehicle while fatigued.
- Install an electronic stability control system that monitors your vehicle's motions, automatically decelerates the engine, and applies braking before a rollover occurs.

#### 6. Animal strikes

##### For drivers:

- Watch for animal crossing signs on the road, which warn you to be extra cautious in areas with large animals that often cross the roadways, such as deer, cattle, or moose.
- Keep in mind that animals are most active from dusk to dawn.
- Maintain a safe speed and scan the road ahead from shoulder to shoulder for animals that may intersect your path.
- If you see an animal (or shining eyes) near the road ahead, reduce your speed and pass carefully in case the animal goes onto the road.
- Do not try to steer around an animal as their movements can be unpredictable.

##### For fleet operators:

- Install reinforced bumpers to reduce vehicle damage in the event of an animal strike.

#### 7. Strikes while parked

##### For drivers:

- Park your vehicle in a safe and secure area as far as possible from any active traffic lanes.

##### For fleet operators:

- Review proper trip planning and parking techniques during new hire orientation and in ongoing refresher training sessions.

- Consider installing a dashboard camera that monitors the activity in front and/or beside your vehicle.

#### 8. Turning left at an intersection

##### For drivers:

- Watch for approaching vehicles. Scanning ahead will alert you to a traffic signal that has been green for an extended period.
- Remember to yield to both oncoming traffic and pedestrians crossing the street.

##### For fleet operators:

- Provide refresher training on defensive driving to reduce complacency.

#### 9. Turning right at an intersection

##### For drivers:

- Beware of vehicles that may try to squeeze in on your right side.
- Properly adjusted mirrors will help to identify risks, such as vehicles, pedestrians, and cyclists.

##### For fleet operators:

- Address these issues with a refresher training on defensive driving.

#### 10. Cargo spoilage

##### For drivers:

- Monitor temperature-controlled equipment during transit to prevent cargo spoilage.

##### For fleet operators:

- Ensure proper maintenance of the trailer and temperature control equipment.
- Train personnel on specific requirements of handling and positioning cargo and setting the temperature.
- Install satellite technology to allow the monitoring of cargo temperatures while in transit and the ability to adjust temperatures remotely.

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at **[www.northbridgeinsurance.ca](http://www.northbridgeinsurance.ca)**.