

SAFETY GAZETTE

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Proper Fuel Mileage and Tire Pressure Maintenance

by Nancy Ross-Anderson, Loss Control Specialist

Did you know that keeping your tires properly inflated will improve gas mileage, increase diesel fuel economy, and even make your tires last longer?

Here are the critical things you need to know:

THE CORRECT TIME TO MEASURE YOUR TIRE PRESSURE

It is crucial to check your tire pressure only when your tires are cold. If you set the pressure when your tires are warm from driving, they will be underinflated as tire pressure naturally increases as your tires get warm from driving. The inflation pressure listed on the tire and on your vehicle is the COLD inflation pressure. Your tires are considered cold when your vehicle has not been driven for three hours, or driven for less than one mile.

Never reduce the pressure when your tires are warm from driving. If you have to add air when your tires are warm, add four pounds to the recommended pressure. Then, recheck the cold inflation pressure as soon as possible.

Tire pressure is also effected by cold temperatures. As the outside temperature decreases, so does the pressure in your tires. If the temperature has dropped by 20 degrees or more since you last checked, you need to readjust the pressure.

You cannot accurately judge pressure by simply looking at tires. Tires can be underinflated by as much as 50% and still look fine. Always check them with a tire gauge. Buy a good gauge and check them in the morning at least once a month, always before a long trip, or before you carry a heavy load.

USE THE RIGHT PRESSURE GAUGE

Do not rely on a pencil-type tire pressure gauge for an accurate pressure measurement. They are notoriously unreliable and inaccurate. Gas station tire gauges can be just as bad. You can buy an accurate digital or dial tire pressure gauge for only a few dollars at an auto parts store. A good tire gauge is an essential tool that everyone should have in their car.

Read the tire sticker on your vehicle. This lists the manufacturer's recommended tire inflation pressure. It is usually located on the edge of the driver's door, door jam, or on the inside of the fuel filler flap. Find it and read it. It is critical to use the correct tire pressure for the load you

are carrying for safety and to improve gas mileage. Never set your tire pressure below the recommended values.

Running too low of a tire pressure for the load in your vehicle can cause sudden tire failure and an accident.

WHAT IS YOUR TIRE'S MAXIMUM COLD INFLATION PRESSURE?

The maximum cold tire inflation pressure for passenger vehicles is listed on the side wall of the tire. Never exceed this value when setting the cold inflation pressure. Most passenger car tires in the United States have a maximum cold inflation pressure of a least 35 PSI (pounds per square inch). High performance tires can be up to 44 PSI, and high-load truck tires can be much higher.



Truck and RV tires require special attention, since these vehicles are much heavier and can carry higher loads. The pressure listed on the side of a truck tire is the minimum pressure required to carry the rated load of the tire. You must set the truck tire pressure at or above the minimum pressure to carry your load. Be sure to follow your vehicle manufacturer's recommendations. Always check your tires before you carry a lot of people, or a heavy load. Most vehicles specify lower tire pressure when lightly loaded. This provides a softer ride and better traction when you are only carrying one or two people, and a light load. Increase your tire pressure to the maximum recommended values any time that you carry a full load of people or cargo. This will improve your fuel mileage, handling, and safety.

Fleetowner.com



The Importance of Motor Vehicle Record Monitoring

by Chris Parker, Loss Control Specialist

The cornerstone of a sound Fleet Risk Management Program is the review of Motor Vehicle Records (MVRs) during the qualification of drivers. For commercial trucking fleets, this is a federally regulated requirement and has become a way of life as DOT-compliant Driver Qualifications (DQ) files should be basic table stakes. For non-regulated employers, MVR review is often part of the hiring process but has been somewhat neglected in subsequent years; however, even if MVRs are obtained and reviewed on an annual basis, employers may have some liability if events during the year impact drivers' status or standing. A few typical scenarios are provided below:

- A well-tenured driver just informed you that he received a speeding violation and has now accumulated too many points, so his license is being suspended. You'll have to try to replace him in a marketplace with a shortage of qualified drivers. You wish you'd intervened before it came to this.
- Its 2 A.M. and you get a call that your driver is being detained at a roadside inspection due to a suspended license for an unpaid ticket. He's going to miss his appointment for that scheduled delivery, and you'll lose at least one day of productivity, in addition to a big hit on your CSA scores.
- Your driver was just involved in a crash and upon investigation, the police determined that your employee's license was recently suspended for any variety of reasons. The ability to defend your driver and liability is impacted.
- Studies have shown that drivers that have received a citation within the last 12 months are significantly more likely to be involved in a fatal crash ⁽¹⁾ Another study demonstrated that suspended drivers have a crash rate that is 14 times higher than other drivers. ⁽²⁾

An effective way to have a proactive approach and prevent common scenarios noted above is to enroll in an MVR monitoring program.

MVR monitoring programs provide employers with "push" notifications of infractions or changes to a driver's license. Push notifications mean simply that the employer is notified by the service provider that a change has taken place. These programs are available from vendors as well as specific states offering the service. At least 11 states have some sort of MVR monitoring system that allow employers to register their driver and receive notification of changes that impacts their

driver's license. These include New York, California, Arkansas, Illinois, Maryland, Michigan, Nebraska, North Carolina, Oregon, Virginia and Wisconsin. All are slightly different in their application and program requirements.

An internet search can provide a list of vendors that offer "push" notifications. You can also contact your IAT Loss Control representative for more information.

1. Driver Violation Notification Service Feasibility Study, July 2005
2. National driver record notification system report to congress | Pursuant to Section 32303 of the Moving Ahead for Progress in the 21st Century Act (P.L. 112-141), September 2015





The Value of Early Claims Reporting

by Brandon Gimbel, Senior Loss Control Representative

At IAT Insurance Group, we know having a loss can be stressful, but processing your claim does not have to be. Prompt reporting of claims allows our experienced and knowledgeable staff to begin their investigation to mitigate your loss. There are many benefits to prompt claims reporting, including:

- Allowing your claims professional to immediately begin investigating the claim
 - An early investigation into a claim can prevent important evidence from getting lost or discarded
- Increasing the likelihood of an early resolution/settlement
- Lower claim costs
- Decreasing potential for litigation
- Potential for subrogation against an at-fault party
 - Early claims reporting allows the insurer to legally pursue a third-party that may have some negligence for the loss. Subrogation can reduce the overall costs of a claim for the insurance carrier and the insured

The most common reason for not filing a claim promptly is the fear of increased insurance premiums. In many cases, a policyholder tries to handle an accident or loss themselves, only to report the loss after issues arise that cause increased expenses. Such delays in reporting could potentially jeopardize your coverage. An easy solution is to file a Report Only Claim which allows the claims professional to obtain key facts of the loss and note the file. A Report Only Claim will not immediately impact your loss ratio or automatically increase your premium.

Timely claims reporting will help you maintain compliance with your insurance contract as well as manage your risk properly. It is important to train your employees to report all accidents or potential claims to their manager as soon as possible. Training should be conducted during the new hire orientation program with frequent refreshers during company safety meetings.





Avoiding Injury by Using Eye Protection

by Orlando Gutierrez, Senior Loss Control Representative

Eye injuries are very common in the workplace, especially among service techs and body shop employees in a dealership. The National Institute for Occupational Safety & Health reports that about 2,000 U.S. workers sustain job-related eye injuries each day that require medical attention. Experts believe that 90% of those injuries could have been lessened or prevented with the right eye protection. All dealership employees who perform tasks that can cause eye injuries, whether it be service techs, body shop employees or porters should wear eye protection at all times while performing those tasks.

There are various hazards in a garage environment that require eye protection. For example, working under a vehicle, using a grinding wheel, or the handling of hazardous materials all require eye protection. Having the proper eye protection will not only protect your eyes from debris such as dirt, pieces of metal or hazardous liquids which can cause serious injuries to your corneas, but it can also reduce the time employees miss work due to injury. It is much better to wear eye protection more often than less. All it takes is the development, implementation, and enforcement of an effective eye protection program to reduce eye injuries at a dealership.



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