

Loss control



Guide to preventing rear-end, loss of control and rollover accidents

Rear-end, loss of control and rollover accidents are some of the most severe accidents in the trucking industry. They frequently result in death or injury to the driver or others and severe damage to the truck, trailer, cargo and other vehicles. These accident types are similar in that they often result from the same causal factors. Therefore, minimizing or eliminating these factors will help to reduce all these accident types.

Causal factors

Causal factors are those actions, behaviors or conditions that caused the accident to occur. In order to prevent accidents, the causal factors need to be eliminated or minimized. Rear-ends, loss of control accidents and rollovers frequently are caused by:

- Speeding or driving too fast for conditions
- Inadequate following distance
- Driver distractions and inattention
- Driver fatigue
- Load positioning and securement
- Mechanical breakdown

To minimize or eliminate these causal factors, organizations need to establish a systematic approach, including development of formal policies, procedures and rules; education and awareness; and monitoring and corrective action.

Policies, procedures and rules

Formal policies, procedures and rules (PPR) should be established to address accident causal factors. PPRs outline expectations for safe operation along with corrective measures for lack of compliance. Driver handbooks typically provide the best means of communicating PPRs to drivers. PPRs related to these accident types include clear requirements for:

- Maintaining safe speeds and adjusting speeds for driving conditions.



- Maintaining a safe following distance.
- Finding a safe place to park if driving conditions become unsafe.
- Limiting or prohibiting distracting activities while driving (texting, using a cell phone, reading, writing, eating, reaching for distant or moving objects, etc.).
- Working within the Federal Motor Carrier Safety Regulations (FMCSR) hours-of-service driving and on-duty time limitations and requiring a driver to stop driving anytime they become fatigued.
- Ensuring cargo is positioned evenly and secured to prevent movement.
- Inspecting and maintaining tractors and trailers so their components and systems function as designed.

Education and awareness

Drivers should have the knowledge and skills required to eliminate or minimize causal factors that lead to these accident types. While most experienced drivers have been trained in these topics sometime in their career, the training may have been inadequate, concepts forgotten or bad habits developed. It is important that you conduct thorough training to ensure all drivers understand safe driving concepts and understand your expectations for adhering to

them. Training should occur during orientation, post-accident and at least annually for all drivers. All training should be documented, including one-on-one sessions. Companies can also keep awareness elevated through regular reminders and communications, such as payroll stuffers, driver newsletters, messages sent to in-cab devices or daily dispatch topics (e.g., “The weather is bad today — remember to increase your following distance”).

Key concepts to cover during training and awareness communications include speed and space management, proper following distance, elimination of distractions and inattention, rollover prevention, recognizing fatigue, cargo positioning and securement and vehicle inspection and maintenance. We offer the following training and awareness tools related to these accident types:

- Driver training DVD, *Truck Safety 1*: segments on aggressive driving (speeding and following distance), distracted driving, and cargo tank rollovers. Ten-question quizzes document understanding of concepts.
- Driver bulletins: *Rear-end Collisions, Distractions and Inattention* and *Rollover Accidents*.
- Following distance posters: *Following Distance — Urban*.

Monitoring and corrective action

It is important that companies identify unsafe driving behavior prior to an accident occurring and initiate corrective actions to eliminate or minimize the behavior. The following are best practices to monitor and identify unsafe behavior relative to rear-end, loss of control and rollover accidents:

- For prospective driver candidates, review Pre-employment Screening Program (PSP) reports, Motor Vehicle Reports (MVRs) and previous employment background reports for signs of aggressive driving and accidents. Road test all candidates to determine if they utilize the safe driving concepts described above. Do not hire drivers with poor driving skills or past violation and accident issues.

- Establish a probationary period for new drivers in which monitoring is frequent.
- Review all violations issued by DOT and other law enforcement personnel.
 - Require drivers to turn in violations immediately.
 - Monitor the Federal Motor Carrier Safety Administration (FMCSA) Portal on a weekly basis for new violations.
 - Review MVRs at least annually.
 - Pay particular attention to violations regarding speeding, reckless driving, following too closely, texting, cell phones, distracted driving, load securement, tires, brakes, and hours-of-service.
- Address complaints from the general public regarding unsafe speed or following too closely. A 1-800 “How’s My Driving” program can be an effective tool.
- Download engine reports to identify frequency of hard braking and speeding (suggest quarterly downloads).
- Monitor and assess alerts and reports of hard braking, speeding and lateral movement (moving too fast into turns) from vehicle telematic systems if the vehicle is so equipped.
- Look for signs of excessive wear of tires or brakes. Ask if maintenance personnel know of their responsibility to report these issues to management.
- Conduct ride-alongs or follow trucks to observe performance (road observation reports).
- Investigate all accidents, near misses and cargo damage reports. Identify causes and implement corrective action.

Management should review with each driver the unsafe behavior identified and be clear as to expectations for improvement and consequences for future incidents. These counseling sessions should be documented. Retraining may be necessary.

For additional loss control assistance, contact the Nationwide E&S/Specialty Loss Control Department toll free at 855-255-3790 or email us at losscontrol@nationwide.com.

Products underwritten by National Casualty Company, Scottsdale Indemnity Company or Scottsdale Insurance Company

The information used to create this brochure was obtained from sources believed to be reliable to help users address their own risk management and insurance needs. It does not and is not intended to provide legal advice. Nationwide, its affiliates and employees do not guarantee improved results based upon the information contained herein and assume no liability in connection with the information or the provided suggestions. The recommendations provided are general in nature; unique circumstances may not warrant or require implementation of some or all of the suggestions.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2017 Nationwide

LC-121 (8-17)

