

THE **TOP 5** TRUCKING CLAIMS **OF 2014**



**...AND HOW TO PREVENT
OTHERS LIKE THEM**

Accidents can be financially ruinous for trucking companies. In addition to the cost of repairing or replacing a truck, the company could also lose revenue while its unit is unable to make deliveries. Cargo could be damaged, causing issues for customers. Reputational damage is certainly a concern. And, of course, an accident can affect a company's loss experience and its insurance premiums going forward. For these reasons, and especially for the safety of all drivers, trucking company clients need to invest in accident prevention.

HOW TO PREVENT THE TOP 5 TRUCKING CLAIMS

5. Rear-ended by another vehicle

AVERAGE CLAIM: \$12,000

As big as transport trucks are, other drivers on the road don't always see them. The key to preventing this type of accident, says Jessica Wilson, claims manager of the Auto PD and Cargo Unit at Northbridge Insurance, is ensuring the truck is as visible as possible. "Drivers of slow-moving vehicles should be encouraged to put their hazards on," she says. Additionally, the trailer of a transport truck may not be as visible as the cab, so drivers could also put reflective tape on their trailers, or extra lights. "We just want to make sure that [trucks are] very visible for other vehicles on the road."

4. Rollover accidents

AVERAGE CLAIM: \$93,000

"These are usually a result of driver fatigue, drivers having a very high rate of speed around curbs, or often unsecured cargo that could shift en route," says Wilson. She suggests that companies look into fatigue management programs that help drivers remain alert while on the road as well as courses on how to properly secure their cargo. "We always encourage reducing speed on curbs

and ramps, and always knowing your cargo and making sure you have it safely secured in your vehicle," she adds.

3. Backing up and striking objects

AVERAGE CLAIM: \$2,500

These accidents largely occur because of visibility issues or blind spots. "Often, we'll see these types of losses in a loading dock or a delivery yard," says Wilson. She stresses that drivers need to know the areas where they are parking, unloading or stopping. "Plan ahead. Be aware of any sort of height requirements. Be comfortable with the loading dock you're going into; know how to get in and how to get out, so that you're not stuck maneuvering in a very tight spot that you maybe don't have the space to exit safely."

2. Rear-ending another vehicle

AVERAGE CLAIM: \$20,000

Heavy vehicles require much more room to stop than private passenger vehicles. "The stopping distance for these vehicles can be more than double that of a car," says Wilson. "And it can often be very difficult to see small vehicles that are right in front of the truck." She recommends that drivers

maintain a proper stopping distance from the vehicle ahead of them and that braking systems be maintained regularly. Telematics can also be used to identify driving habits that can put a carrier at risk for these types of losses.

1. Sideswipe accidents

AVERAGE CLAIM: \$7,000

One of the best ways to prevent sideswipe accidents is to ensure that trucks have properly adjusted mirrors. "Some companies will have areas where drivers can pull in, adjust their mirrors and take a look at what's around them to make sure that they can see all the areas of the vehicle," says Wilson. Drivers also need to ensure that they are seated in the proper position. "In these big vehicles, you have a lot of blind spots and there's a lot going on, so you just have to make sure that you're maximizing your visibility."

Ultimately, for brokers, it shouldn't be too hard to sell clients on safety. "What a client would have to pay in terms of a deductible [in the event of an accident]," says Wilson, "will come back to them very quickly if they put [that money] toward prevention."

All figures are from Northbridge Commercial Insurance Corporation as of November 20, 2014.

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