



CAARE Newsletter

Combined Awareness and Accident Reduction Effort



Carolina Casualty

Insurance Group

CAARE Mission Statement

Reduce Property Damage and Liability losses by coordinating efforts with the CCI Loss Prevention Department and our insured's safety management through the exchange of information and services made directly to you on a monthly basis.

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Special points of interest:

National Medical Examiner Registry

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Dispatcher Training

An all too often overlooked training opportunity in the trucking industry is dispatcher training. Most carriers understand the importance and benefit of an ongoing training program for drivers, but dispatchers are also an important part of your company's over all safety performance and profitability.

In the highly competitive market for quality, qualified drivers it is essential that those who are on the front lines and have daily contact with your drivers remain properly trained and up to date regarding changing regulations.

A properly trained dispatcher will understand the hours of service rules as well as how violations affect a driver and the companies CSA scores. He/she will be able to assist a driver who may have been involved in an accident by keeping him/her calm and documenting vital information. A properly trained dispatcher should also be aware of cargo securement rules and regulations (flatbeds) as well as overall cargo and driver security measures.



Owner Operator Insurance Coverage

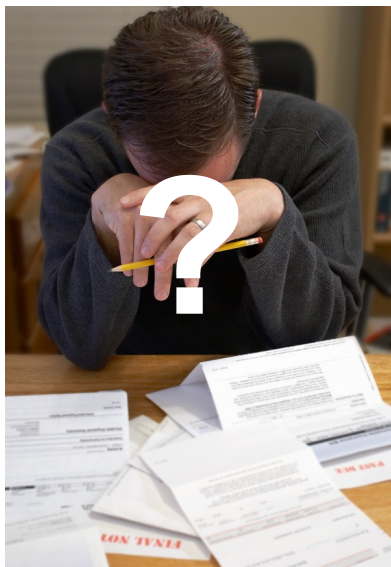
Do Your Owner-Operators Carry Proper Coverage? If your trucking company uses owner-operators you should ask yourself that question. While some may think, “That’s the owner-operator’s problem, not mine,” they could be wrong. If an owner-operator does not carry the right liability coverage, a loss that should be paid by their insurance could end up being paid by yours.

When discussing owner-operator liability coverage's, a review of terminology can be useful. Many common terms that are used are not quite accurate, such as “bobtail” or “bobtail/deadhead” coverage's. While such policies exist, they are rare these days. They provided coverage only while bobtailing - driving a tractor without a trailer - or deadheading, also referred to as “unladen” – which is driving with no cargo on board. These days the most common type of liability coverage is referred to as non-trucking liability. Some insurance companies specialize in providing non-trucking, though it is often also available from the same companies that write a trucker’s primary liability coverage.

It is important to understand when non-trucking liability applies and when it doesn’t. Though coverage terms vary among companies that write non-trucking insurance, in general it applies when the owner-operator is not under dispatch, or in a broader sense when not operating on behalf of the motor carrier they are leased to. While wording in owner-operator leases may address what specifically constitutes being under dispatch or operating on behalf of the carrier, courts tend to broadly interpret this. Not only is an owner-operator usually considered under dispatch while returning from delivering a load, but they are also likely to be considered to be operating on behalf of the carrier if they are simply driving to the company’s terminal to await dispatching.



Many gray areas can be imagined. For instance, what if the owner-operator, while home after finishing all work for the carrier the previous day, takes the truck to be serviced or washed? This may seem like a classic example of when they are not under dispatch. However, if the lease agreement stipulates that the truck be kept in proper condition, which most leases do, an argument could be made that the owner-operator is acting on behalf of the carrier. A more extreme example would be where the owner-operator, while on the way home after a delivery, decides to stop off at a bar for a few drinks then has a crash. While certainly not within the scope of the trucking company’s business, the owner-operator had not yet made it home. It’s likely both insurance companies would argue against being liable, but you can see there are many situations where coverage is not clear-cut.



Regardless, it’s important for companies that use owner-operators to require they carry non-trucking liability coverage. Otherwise, if an owner-operator has a crash that should be paid by non-trucking coverage, the trucking company’s insurance could very well end up paying. Owner-operators should be required to furnish certificates of insurance annually to the companies they are leased to, proving that non-trucking coverage is in place. Further, many trucking companies require they be added as an “additional insured” on the owner-operator’s policy. While the benefits of that vary from insurer to insurer and

Owner Operator Insurance...

state to state, in most cases if you are named an additional insured you will be notified if the policy is going to be cancelled. While a certificate of insurance is good, it's only a snapshot from the moment it was sent. If coverage is cancelled for non-payment of premium or other reasons, certificate holders often do not get notified.

One way to avoid coverage arguments between the insurance company that provides a carrier's primary liability insurance and an owner-operator's non-trucking insurer is to buy both from the same provider. If the insurance company knows they are paying one way or the other, they will be less likely to look for grounds for denials of coverage. This option is not always available. Further, some think requiring owner-operators to buy their non-trucking coverage through the trucking company may cross the "independent contractor" line. However, if this can be done it's worth considering.

A final piece of advice on this topic is to deal with insurance agents and attorneys who are experienced in such matters. Having your owner-operator lease reviewed by an attorney familiar with the terms and conditions of such legal documents is certainly beneficial. Similarly, using an agent or broker that is knowledgeable in the coverage's needed by today's truckers is essential.

Dispatcher Training...

All of these topics and more are available to you, your dispatchers and drivers through Interactive and/or Video on Demand training through Carolina Casualty Insurance Group and our partner J.J. Keller & Associates. Some topics you may consider for your dispatch staff include: CSA training for non-driving personnel, Hours of Service, Cargo Securement, Driver and Cargo Security, Accident Procedures, Hazardous Materials training & Supervisors Guide to Reasonable Suspicion Drug and Alcohol Testing. In addition there is also available Effective Communication and Workplace Stress training that may improve communication between dispatchers and drivers that will lead to improved driver retention and job satisfaction for both driver and dispatcher.

For a complete list of available training topics or to begin or advance your dispatcher training program please contact your CCIG Loss Prevention Specialist.

NATIONAL REGISTRY OF CERTIFIED MEDICAL EXAMINERS

<https://nationalregistry.fmcsa.dot.gov/NRPublicUI/home.seam>

Trucker Funnies

A young kid starting his first job as a waiter in a diner has a trucker come in and sit down at the counter. The truck driver says "Gimme three flat tires and a couple of headlights." Bewildered, the kid goes to the kitchen and tells the cook, "I think this guy's in the wrong store. Look at what he ordered!" The cook says, "He wants three flapjacks and a couple of eggs, sunny-side up." The waiter then takes a bowl of beans to the driver. The driver looks at it and growls, "What's this? I didn't order this!" The kid tells him, "The cook says that while your parts are ordered, you might as well gas up while you're waiting."



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To Report a Claim:

800-874-8053

**Nights and Weekends
 Loss Reporting:**

866-724-2416

**Available 24/7 for all
 claims...**

**For more Loss
 Prevention information,
 contact your local Loss
 Prevention Specialist.**



Peterbilt 359

1/4 Scale Model

We're on the Web!
carolinacas.com

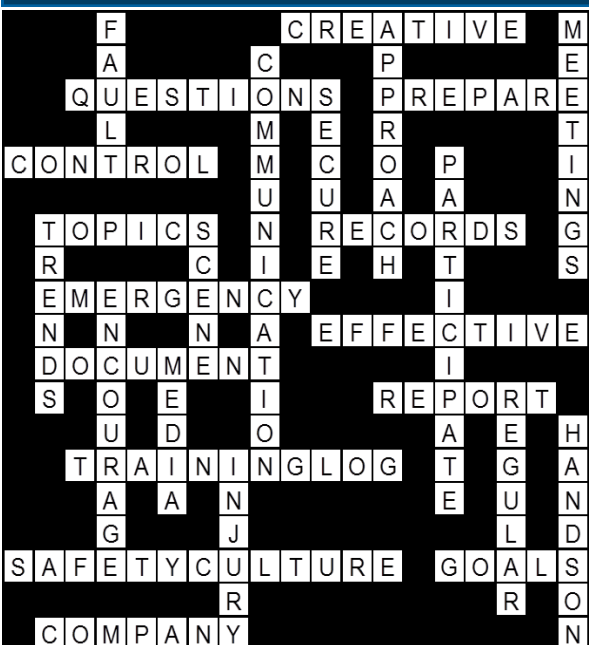


May Puzzle

Spelling Sudoku

dispatcher		quality				satisfaction	communication	
	communication					Registry		
training		Registry				liability	policy	quality
communication	quality							policy
	satisfaction		training		policy		liability	
					non-trucking		dispatcher	
liability				satisfaction				
quality		non-trucking			training			
			dispatcher	liability			quality	

April Answers



**The first 5 people* to fax a correct puzzle to
 Nancy Ross at 866-731-8177
 will receive a \$25 Visa gift card.**

Congratulations to :

- Karen Simmons—Bulk or Liquid Transport
- Katrina Jackson—Classic Transport
- Candy Donaldson—Cimarron, Inc.
- Natalie Bui—George Kishida
- Carrie Phillips—Dixon Auto Transport

Must be currently insured by Carolina Casualty.

One winner per company.
 Fax to 866-731-8177 or e-mail to nross@carolinacas.com

Name _____
 Company _____
 Insurance policy # _____
 Phone # _____
 If you are a winner, we'll contact you for an address.