



# 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 Risk Management & Safety Services 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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## Seasons Greetings

As we go into the Holiday Season, our entire Risk Management Team would like to thank all of you for your total commitment in ensuring that our nation's highways are safe. Our truck drivers are the fabric of what makes up this great country, without them, we would all be struggling. Please take a moment to honor your drivers and thank them for the great job that they are tasked to do each and every day.

Now that the Holiday Season is upon us, we find ourselves reflecting on the past year and on those who have helped us shape our business. We value our relationship with you and look forward to working with you in the year to come.

The Carolina Casualty Risk Management Team thanks you for supporting our CAARE Newsletter and wish you a Happy Holiday Season and a New Year filled with Peace and Prosperity.

Best Regards,

Bob Perew, CDS  
VP Risk Management and Fleet Safety  
Carolina Casualty Insurance Group



# Tarping Best Practices

Do I have to tarp it? This is typically the first question a flatbed driver asks when getting dispatched. Why? Because tarping loads can be difficult *and* dangerous. Tarping a load is one of the most dangerous tasks of being a flatbed hauler. Each year many drivers are injured or even killed while tarping a load. Safety is always the first key to tarping a load successfully.

The following are some Best Practices to be used when tarping a load:

Check your gear for damage. Replace damaged bungees, straps and tie downs immediately.

Dress for success. Wear high-visibility clothing/vest, safety glasses, hard hat, gloves and shoes/boots with good traction.

Keep the deck free from debris and watch your footing.

Choose a good spot. Whenever possible, use a tarping station or tarping machine, even if you have to wait for it. When a tarping station is not available try to park inside or on the leeward side of a building to block the wind.

Ask the forklift driver to place your tarp(s) on top of the load, but don't ride the forks along with the tarp.

Whenever possible, use a partner to help lift and place tarps.

If you must lift the tarp, use proper lifting techniques. Hold it close to your body. The potential for back injuries increases as you bend, twist and extend your reach.

Use a ladder to access the trailer or top of the load and always maintain 3 points of contact.

Never stand on the load or tarp. The best advice is to stay off the load or tarp entirely. But if you have to get up there, crawl, don't walk. Use your hands to test for voids or uneven spots in the load.

Position the tarp on the back of the load first. For loads requiring 2 tarps, completely secure the rear tarp before unrolling the front tarp.

Secure all four corners first. Attach rolled up straps before dropping the sides of the tarp to help keep the tarp flush with the cargo.

Always pull bungees away from your body and face, turning bungee hooks out, facing away from your tarps.

Mind the weather. Adverse weather conditions like wind, rain, snow and ice make a difficult job even tougher.

Pay close attention to the weather and wait it out if possible. In freezing weather, ask if you can take your tarps inside to thaw out while loading. A warm tarp is easier to handle.

Tarping can be dangerous and should be discussed often during safety meetings. Ask your drivers to share techniques or tricks for tarping safely with each other. Drivers should be encouraged to ask questions and offer advice. Tarping is not a competition and whenever possible, drivers should help each other.

Most accidents are caused by unsafe acts implemented to save time and effort. Rushing or taking shortcuts can have disastrous effects. Take your time. It's worth a few extra minutes to make sure you and your load arrive safely.



James Jenkins, a driver instructor at Maverick, demonstrates lifting a tarp onto a trailer in the training room at company headquarters in North Little Rock, Ark. Before lifting the tarp a driver would have already passed some other physical testing at Maverick. (The Trucker: BARB KAMPBELL)

# Tarping Best Practices

Truck Tarping System by Hy-Safe



## Driving Humor

### Driving Under the Limit

A state trooper was sitting at his usual speed trap location when he noticed a car pattering along at 22 miles per hour. Knowing that it was dangerous to be going so slowly, he pulled out with his sirens to stop the car.

He approached the car and looked inside. In the front were two old ladies and three more were sitting in the back. The passengers were white as ghosts and their eyes were open wide.

The driver seemed confused and asked, "Officer, what is the problem? I wasn't speeding."

"Well no, ma'am," he replied. "But you should know that going so much under the speed limit on this type of road is a danger to other drivers."

"Under the speed limit?" she exclaimed. "No, I was going the speed limit—exactly 22 miles an hour."

The trooper chuckled and then explained to her that "22" was the highway number, not the speed limit. Embarrassed, the old lady thanked the officer for pointing out her error.

"Before I let you go, ma'am, I have to ask...Is everyone in the car ok? They seem a little shaken up," asked the officer.

"Oh, they'll be alright in a minute I'm sure," replied the old lady. "We just got off Route 119."

### Toasting To a New Year

Toasts have existed for almost as long as drinking itself. To help you bring in the New Year properly, here are some great Irish toasts.

In the New Year, may your right hand always be stretched out in friendship but never in want.

May you live as long as you want and never want as long as you live.

May you be in heaven a full half hour before the devil knows you're dead.

May you be poor in misfortune, rich in blessings, slow to make enemies, quick to make friends. But rich or poor, quick or slow, may you know nothing but happiness from this day forward.

May the roof above us never fall in, and may we friends gathered below never fall out.

Here's to you and yours and to mine and ours, and if mine and ours ever come across you and yours, I hope you and yours will do as much for mine and ours as mine and ours have done for you and yours.

May you have warm words on a cold evening, a full moon on a dark night, and the road downhill all the way to your door.

May the Lord keep you in his hand and never close his fist too tight on you.

May your home always be too small to hold all your friends.



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To Report a Claim:

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 Loss Reporting:

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 Management  
 information, contact  
 your local Fleet Safety  
 Specialist.

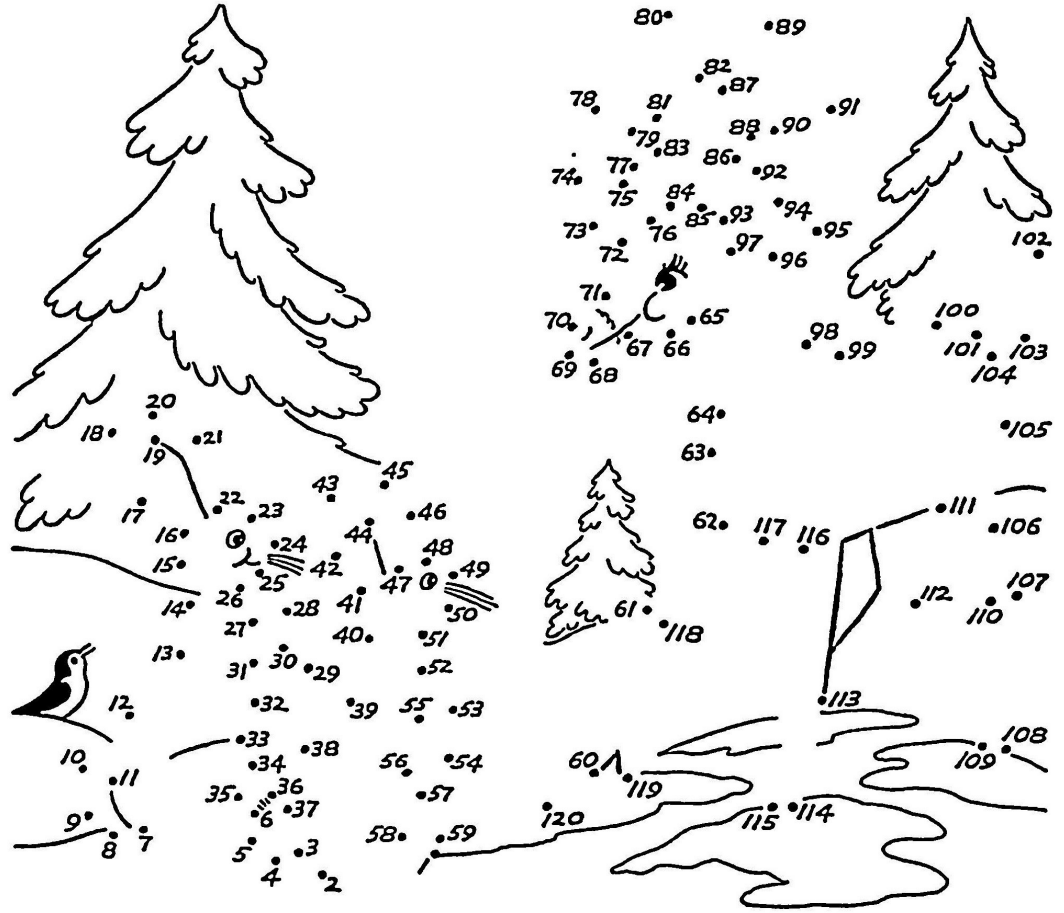


We're on the Web!  
[carolinacas.com](http://carolinacas.com)



# December Puzzle

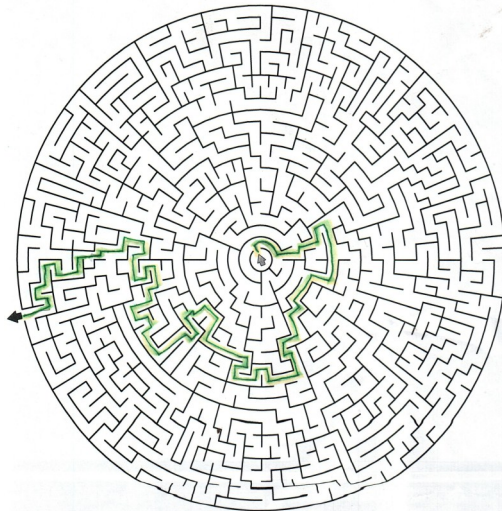
Do you remember Dot-to-Dot puzzles. Another favorite of mine, and available in extreme numbers **and** they can be found on-line free. Enjoy!



RaisingOurKids.com

## November Answer

This puzzle was a big hit, based on the number of submissions I received, more than 20!



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 :

- Jean Claycomb—E.F. Smith, Inc.
- William Baum—Baum Transport
- Bridget Barrett—Road Scholar
- Lisa Loper—Dixon Auto Transport
- Jessica Aceves—AC Campbell

Must be currently insured by Carolina Casualty.

**One winner per company.**

Fax to 866-731-8177 or e-mail to  
[nross-anderson@wrberkley.com](mailto:nross-anderson@wrberkley.com)

Name \_\_\_\_\_

Company \_\_\_\_\_

Insurance policy # \_\_\_\_\_

Phone # \_\_\_\_\_

If you are a winner, we'll contact you for an address.