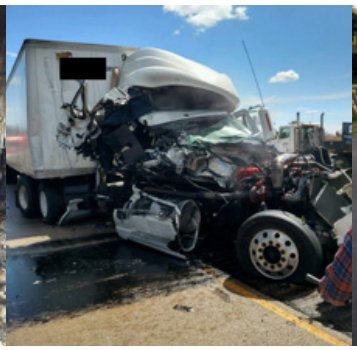
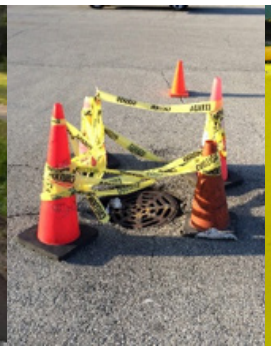
WEST BEND®
THE SILVER LINING®

Loss Lessons

FROM the EXPERIENCE of OTHERS





Initial Estimated Cost of the Loss: $899,085

Type of Business: Delivery & Hauling

Line of Insurance Coverage: Auto & Workers Compensation

Incident Type: Weather Induced Crashes

Description of the Incident:

There have been two recent vehicle accidents caused by erratic weather conditions. The first incident involved a delivery box truck with a high profile that was impacted by strong winds. High wind weather warnings were in effect. As the vehicle was about to enter a bridge area, a gust of wind caught the vehicle and caused the driver to lose control. The vehicle plummeted over 30 feet off the bridge. The driver and passenger both survived the crash but sustained serious injuries.

The second incident involved a fully loaded dump truck hauling aggregate. A flash sleet storm that only lasted minutes rapidly changed the road conditions. Despite driving under the posted speed limit, the truck lost traction and slid, striking an oncoming vehicle head on. The driver of the other vehicle sustained serious injuries leading to multiple surgeries.

Recommendations for Best Practices to prevent future, similar losses:

Weather conditions can be unpredictable and erratic at times. Drivers must be aware of ever-changing weather conditions such as strong winds, rain, sleet, snow, and ice and be capable of making defensive driving decisions, including stopping and getting off the road into a safe place/position until road conditions improve.

Fleet managers and dispatchers need to monitor weather conditions and provide notice to drivers of the potential hazards of changing conditions and assist drivers in making safe operational decisions. Operational policies need to provide clear instruction to drivers, fleet managers, and dispatchers on safe vehicle operation during high wind events, heavy rain, snow/ice events. These safe operational policies and procedures are for both the safety of the vehicle driver and for others that share the roadway

Regulatory Safety References:

Company specific severe weather operational policies/procedures.

Driver Safety Meetings that communicate the companies position on safe vehicle operations in severe weather conditions.

National Safety Council Defensive Driving Techniques