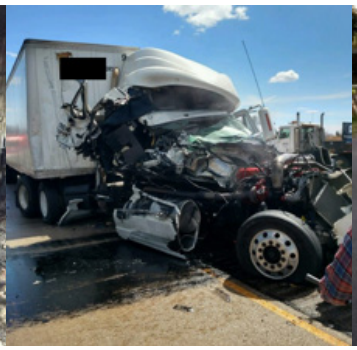
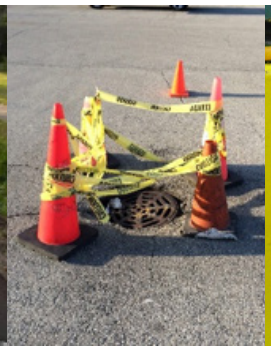
WEST BEND®
THE SILVER LINING®

Loss Lessons

FROM the EXPERIENCE of OTHERS





Initial Estimated Cost of the Loss: $491,125.00

Type of Business: Trucking - Sand Gravel Hauling

Line of Insurance Coverage: Commercial Auto

Incident Type: Intersection Accident with injurie

Description of the Incident:

Contract sand and gravel hauler. The insured vehicle was being driven by a contracted driver. The driver was waiting at a controlled intersection in the left turn lane in preparation to make a left turn. Initially the light was green, as it changed to yellow the driver thought he had enough time to complete his left turn. As he started to make the left turn the vehicle was struck by an oncoming vehicle, an ambulance with a patient operating in a non-emergency mode.

Serious injuries were sustained by occupants of the ambulance.

Local law enforcement cited the truck driver for failure to yield/improper left turn.

The insurance investigation determined that the driver was contracted to drive for the company, with no prior employment motor vehicle record review and no agreement in place as a contract driver.

Recommendations for Best Practices to prevent future, similar losses:

As the driver was a contract employee, the drivers background should have been reviewed to verify a valid drivers license and acceptable driving background. A written agreement with contract drivers that outlines terms and conditions of employment would also help protect the business owner.

Dash cameras are being used more frequently to accurately record the incident. A camera would have assisted in determining the exact light position, green, yellow or red.

Fully loaded vehicles take extra time to accelerate from being stopped to proceed through an intersection. A defensive driver actively scans ahead in traffic at least two blocks, especially while driving in a city. They also look twice to verify there is no oncoming traffic before starting the turn.

Regulatory Safety References:

State specific driving and traffic laws.

National Safety Council Defensive Driving Techniques