



# AmTrust Trucking and Large Vehicle **Safety Snapshot**

AmTrust's insurance products and risk management solutions address critical exposures faced by the transportation industry.



# Accidents Are On the Rise

According to the National Safety Council, 5,788 people died in large-vehicle accidents in 2021. The number of large-vehicle accident-related fatalities has

increased by 47% in the last 10 years.

## Common Causes of Vehicle Accidents

Rear-end incidents are one of the most common types of accident, regardless of which vehicle is at fault. Other very common types of accidents include:



Sideswiping



Striking A Stationary Object or Vehicle



Turning

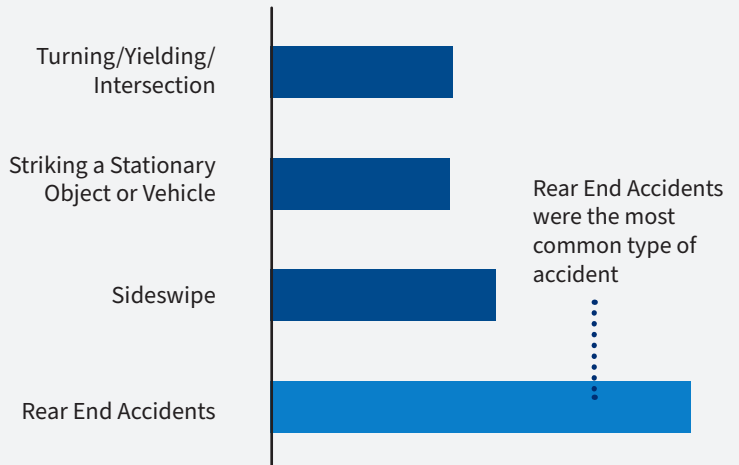


Yielding



Intersection Collisions

### Most Common Types of Accidents\*



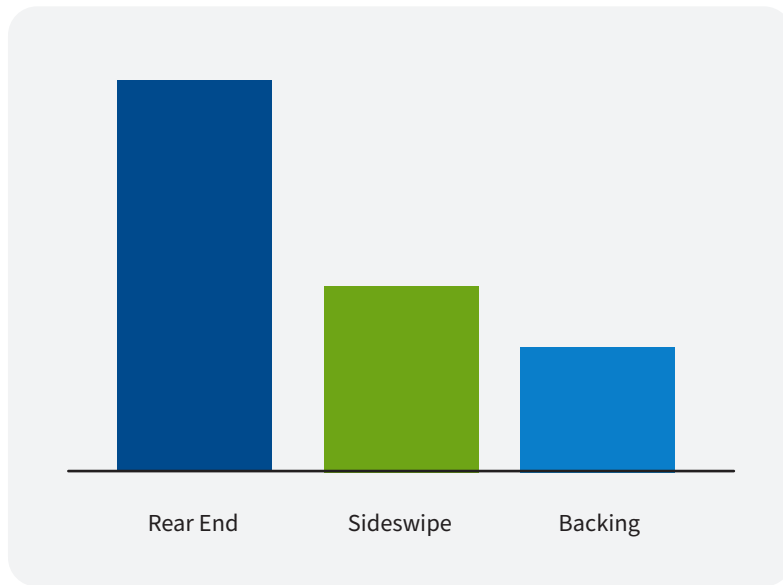
\* Cause of accident describes how the injury was produced or inflicted by the source.



## AmTrust Tips

- Visit [www.amtrustfinancial.com/losscontrol](http://www.amtrustfinancial.com/losscontrol) for free fleet sample policies and training resources.
- Formalize a safety program that includes, but is not necessarily limited to: Motor Vehicle Record (MVR) checks, driver selection process, vehicle selection and maintenance procedures, accident reporting and investigation, Department of Transportation (DOT) requirements, drug testing, and driver training.

# At-Fault Vehicle Accident Costs



\*\*Shows type of claim relative to claim dollars paid out. Claim cost data is derived from commercial auto and liability losses.

## Which Accidents Drive Claim Costs the Most?

When the insured vehicle is at fault, rear end accidents particularly drive claim costs.

Other types of accidents that significantly drive claim costs when the insured is at fault are sideswiping and backing accidents. \*\*

## AmTrust Safety Resources

Visit [www.amtrustfinancial.com/losscontrol](http://www.amtrustfinancial.com/losscontrol) to download AmTrust's Fleet Operations Safety Guide for guidance on preventing accidents and building a robust safety program.

# Preventing Rear-End Accidents

Per the Federal Motor Carrier Safety Administration, at speeds less than 40 miles per hour (mph), the driver should use a minimum following distance of one second for every 10 feet of vehicle length. A typical tractor trailer or other large vehicle will need a minimum of four seconds of following distance if going less than 40 miles per hour in clear weather with dry roads.<sup>2</sup>



### Speed

As speeds increase over 40 mph, a minimum additional second in following distance should be added. Following distance should be increased as speed increases.<sup>2</sup>



### Weather

In inclement weather, or on wet roads, add a minimum additional second of following time. Add a minimum additional second if driving on icy roads.



### Other Conditions

Other conditions warrant an increased following distance. Examples include towing a heavy load, or being tailgated.

# Employee Safety: Falls From a Truck or Trailer



## Falls From a Truck

Falls from a truck or trailer make up 31% of falls from elevation in the trucking industry.



## Exiting a Truck

Workers are five times more likely to fall when exiting a truck than when entering a truck. Ensure that grab rails, steps, and non-slip surfaces are clean and in good condition.



## Three Points of Contact

Always use three points of contact when exiting or entering a vehicle. This can be two hands and a foot or two feet and one hand. Don't jump or slide out of a truck or trailer.

# Employee Safety: Slips / Trips / Falls



## Proper Footwear

Wear appropriate non-slip footwear.



## Proper Lighting

Use adequate lighting indoors and outdoors.



## Clean Floors

Keep walkways clean and free of ice, snow, water, or grease.



## Cleanliness

Ensure housekeeping is tidy.



## Clearly Mark Paths

Clearly mark steps and elevation changes.

## The High Cost Of Injury

According to the United States Bureau of Labor Statistics,

 **25%**

of nonfatal trucking industry employee injuries that required time off in 2020 were slip / trip / fall injuries.<sup>3</sup>

Visit [www.amtrustfinancial.com/losscontrol](http://www.amtrustfinancial.com/losscontrol) for free safety training resources.

## Resources

1. The National Safety Council. Large Trucks—Injury Facts. <https://injuryfacts.nsc.org/motor-vehicle/road-users/large-trucks/>
2. The Federal Motor Carrier Safety Administration. CMV Driving Tips. <https://www.fmcsa.dot.gov/safety/driver-safety/cm-v-driving-tips-following-too-closely#:~:text=If%20you%20are%20driving%20below,should%20leave%20one%20additional%20second.&text=Did%20You%20Know%3F,-On%20October%2015>
3. The United States Bureau of Labor Statistics. Injuries, Illnesses, and Fatalities. Table R4: Number of nonfatal occupational injuries and illnesses involving days away from work by industry and selected events or exposures leading to injury or illness, private industry, 2020. <https://www.bls.gov/iif/nonfatal-injuries-and-illnesses-tables/case-and-demographic-characteristics-table-r4-2020.htm>



## Reduce Risks and Protect Your Employees

AmTrust has the resources and helpful information to help you protect yourself and your business. For more information visit, [www.amtrustfinancial.com/losscontrol](http://www.amtrustfinancial.com/losscontrol)



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