



Lights! CAMERAS! Action!

No, we're not making a video, but we ARE reminding you of the critical importance of installing SmartDrive cameras in your trucks to avoid the loss of insurance coverage. Installing and monitoring forward-facing in-cab cameras is one of the key requirements you agreed to meet when you joined ICSA and qualified for insurance coverage. If you have not installed cameras and/or don't have an appointment for installation, contact customersvc@mohaveinsco.com or 800-491-8421 Mohave opt. 2 for expediting your installation.

ICSA Announces New Partnership

There's no question that fuel is a driver's biggest expense. That's why ICSA's new partnership with Iron Truck Services (ITS) will be a big benefit for our members by providing access to a fuel discount program to help carriers manage their fuel costs.

Launched in 2021, ITS provides carriers with the support and services they need to do their jobs as safely, efficiently and profitably as possible. Created by and for drivers, ITS is the first company to provide fuel, insurance and vehicle maintenance all "under one roof," and at the highest quality and competitive pricing.

IRON FUEL PROGRAM: Offers a free membership program that provides access to a discount network of over 1,500 fueling locations nationwide, with savings, credit lines, fuel tax filing and other benefits.

IRON INSURANCE (in association with Mohave Insurance): Provides ICSA members with auto, general, and cargo liability insurance, as well as physical damage insurance options, all at affordable rates. All policies are supported by risk management services that promote safe operational practices for policyholders. Low cost SmartDrive cameras are installed at no cost at any Iron Maintenance location.

IRON MAINTENANCE: Offers wholesale prices, free DOT inspections and maintenance services at nearly 30 locations nationwide, with additional sites to open soon. Iron Maintenance makes it easy and affordable to keep trucks in safe working order.

Be watching your email later this month for links you can follow to access ITS fuel discounts and other services!

Are you Ready for Roadcheck 2022?



The Commercial Vehicle Safety Alliance (CVSA) has announced this annual 72-hour blitz of commercial vehicle inspections will take place May 17-19 across North America. This year, enforcement officers will concentrate on inspecting wheel end components, including brakes and slack adjusters.

According to CVSA, violations involving wheel-end components account for about one-fourth of the vehicle out-of-service violations discovered during past Roadcheck activities, and data from these enforcement blitzes identified wheel-end components as a top 10 violation.

The top 20 violations listed by the Federal Motor Carrier Safety Administration (FMCSA) so far in fiscal 2022 include various wheel-end component violations. FMCSA reported the #3 violation being found at roadside inspections is a clamp or roto-type brake out of adjustment. Other top 20 violations listed by FMCSA include inoperative or defective brakes; chafing or kinking of brake hoses and tubing; and a half-dozen other brake-related violations.

In effect, commercial enforcement officials will be conducting Level 1 and Level 2 inspections depending upon the inspection site(s) in each state. Vehicles that pass a Level 1 will receive a CVSA decal sticker to display, exempting these vehicles from other Level 1 inspections for three months.

To ensure your vehicles have the best chance of earning that CVSA decal or to avoid being placed out of service, do thorough pre-trip inspections that focus on finding and correcting the "low-hanging fruit" that attracts officers' attention. We're talking about items like turn signal lights, bald or worn tires or failure to have a fire extinguisher on board (yes, these are among those top 20 violations). And be sure you are wearing your seat belt and not operating any hand-held devices while the truck is moving.

Why does Truck Insurance Cost so Much and What can you do About it?

Guest Editorial by Brett Sant
Volunteer Chairman, ICSA Board of Directors



If you are like many commercial auto insurance buyers, you probably really pay attention to those costs once a year when you shop for coverage. But you really should pay closer attention all year long because cost inflation in commercial auto coverage has been happening for over a decade, and small fleets feel the impact disproportionately to large fleets. Why do your insurance costs continue to rise?

The answer is really just basic economics. The demand for coverage has exceeded the supply of premiums used to pay claims going all the way back to 2011. Simply put, the number and cost of insurance claims has exceeded the amount of premium paid into the pool to pay losses. There are many reasons for this: increasing crash frequency; increased cost to repair damages; inflated medical costs; the impact of “nuclear verdicts”; litigation financing and a host of other “social factors” have yielded greater insurance losses and underwriters have not collected enough premium to cover the costs. The response of the insurance industry has been to increase rates. Commercial auto rates have increased quarterly for the past 40 quarters but increasing rates has not solved the financial problem.

Insurance companies use a ratio to measure profitability. Costs are put into two buckets: losses (including defense and adjusting costs) and expenses. The two buckets of cost combined are referred to as the “Combined Ratio”. A Combined Ratio above 100 means that underwriters are not collecting enough premium to cover the costs. Insurance companies want to avoid underwriting losses. As you can see from the chart below, the Commercial Auto market has experienced underwriting losses every year going back to 2011.

So, premiums continue to go up. In theory, eventually - as rates rise - more insurance capacity enters the marketplace which in turn tends to bring down rates. Insurance companies do not rely solely on underwriting profitably to make money. In addition to underwriting profits, insurance companies generate investment income with their portfolio of earned premium. But in low interest rate environments like we have experienced for the past 20 years, insurance companies place a greater importance on underwriting results. Even additional capacity in the marketplace has

not resulted in lower premiums, as underwriters try to bring premium in line with costs. The reason is that costs continue to rise at a greater rate than additional premium/underwriting capacity.

Carriers feel this impact when they apply for insurance coverage. Until losses are less than the amount of premium collected, you can expect your rates to continue to increase. While you can't really increase the underwriting capacity, you can be part of the solution – and not by paying more premium into the pool!

How? Well, it is a very simple formula – reduce the number and severity of losses. Become the kind of risk the underwriters want to insure – you know, the one who pays premium and doesn't have losses. Because if you are the other type of risk, the one who pays premiums AND generates excessive losses, you might find yourself paying rates you can't afford, if you can find someone who will insure you at all.

So, the answer is quite simple – be safe. Invest in improving your safety results. Start by not referring to accidents as “accidents”. Refer to events as “crashes”, and presume that you can prevent most, if not all of them – even the crashes caused by the mistakes of other motorists. Fleet owners really must start with that mindset. Crashes need to be as unacceptable to you as not having a load to haul with your available tractor and trailer. In fact, as a fleet owner your mindset should be that you would rather park the rig than allow it to be operated unsafely.



Most people certainly are responsible and don't want to have crashes – obviously you don't want to have your rig wrecked in a crash and you certainly do not want to see people get hurt. You don't expect that to happen to you. But wishing and hoping are not strategies. So, if you are really committed to lowering your risk profile and, by extension, your costs and thus making your business more profitable, what do you do?

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Implement an effective safety plan and follow it in a disciplined way. Don't trust to luck. What does an effective safety program look like? Well, there are certain principles or elements that decrease the likelihood of crashes within your fleet. And, if you are operating your own rig, there are safe driving practices you yourself can follow that will reduce risk. You will find these elements in the Model Safety Plan ICSA will soon introduce, along with First Gear, a proven online driver training tool that will soon be made available to ICSA members at no cost. Here are key components of a safe operation:

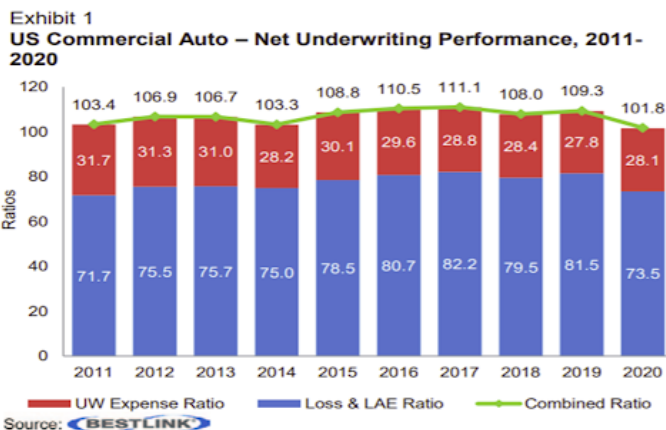
1. **Hire conscientious, capable and competent drivers.** No matter how urgently you are looking to hire a driver for that rig you are paying for, never compromise your expectations just to fill a seat. Implement meaningful hiring standards; conduct an effective background check to ensure the individual meets your expectations; ensure the individual is drug free, properly prepared, a competent operator, and physically able to do your job safely. Properly orient every new driver to ensure they are truly prepared before sending them out on that first load.
2. **Set simple clear safety expectations that everyone agrees to and that are sensible.** Be particularly attentive to imposing clear expectations around four key driving behaviors: speed, following distance (managing the space around the vehicle), distraction and fatigue. One or more of these issues generally factors into a crash. Your expectations must set clear standards around each of these factors.
3. **Observe driving performance and provide feedback.** If you have not already done so, install forward facing event-recorders in your truck cabs. Ensure your driver and a responsible manager are seeing the events and data gathered that quantify the driver's performance relative to your expectations. Provide timely and specific feedback and create accountability for the driver to adjust their driving practices to conform to the expectations they have already agreed are reasonable. Our ICSA team is ready to help you expedite the installation of event recorders to help your business.
4. **Report crashes immediately to your insurance company, preferably from the scene of the crash.** Why? Timely reporting reduces the cost of crashes. If you delay reporting for any reason, the cost of that claim is going to end up being much higher. Don't make the mistake of delaying reporting. A delay may also cause your insurance company to non-renew your coverage at the end of your policy term.
5. **Implement and follow a zero-tolerance drug and alcohol policy.** As a platinum ICSA member, you

have already implemented hair testing, which is eight times more likely to catch that habitual user, and you have also used ICSA's sample zero-tolerance policy to implement your own policy.

6. **Provide regular training to your drivers.** Defensive Driving training is particularly helpful to teach and reinforce driving behaviors and techniques that help the driver prevent crashes caused by the mistakes of others.
7. **Recognize and reward good safety performance.** Make it meaningful for the driver. Sincere, timely expressions of gratitude are impactful. Compensate your driver for their valuable work and connect that compensation to their safety performance and results.
8. **Hold everyone in your business to the standards you have set and create individual ownership for safety.** Establish key metrics to measure your performance and outcomes. Examples might include using the SmartDrive safety score or equivalent; recordable DOT crash rates per million miles; injury rates, et cetera. Create ownership for results in these key areas. As the fleet owner these should be some of your most important business metrics.

All these actions will cultivate a culture of safety. As more and more fleets get into this cadence of safety performance, the industry's safety culture will improve, crashes will be reduced and insurance costs will follow. There is no shortcut to lower insurance costs – safety is the key!

Thank you for joining ICSA and taking this big step toward improving highway safety. Be on the lookout on our website for more tools and information to help you implement your own, effective safety program.



Out-of-Service Criteria Now Updated

If you don't have an updated copy of the North American Standard Out-of-Service (OOS) Criteria, you are missing valuable information that can impact your ability to stay in business. These requirements, developed cooperatively between Canadian, Mexican and U.S. commercial enforcement agencies under the auspices of the Commercial Vehicle Safety Alliance (CVSA), are the pass-fail criteria for truck inspections. The purpose of the criteria is to identify critical violations requiring that the driver, vehicle and/or cargo be placed out of service for a specified period of time until the condition(s) or defect(s) can be corrected or fixed.

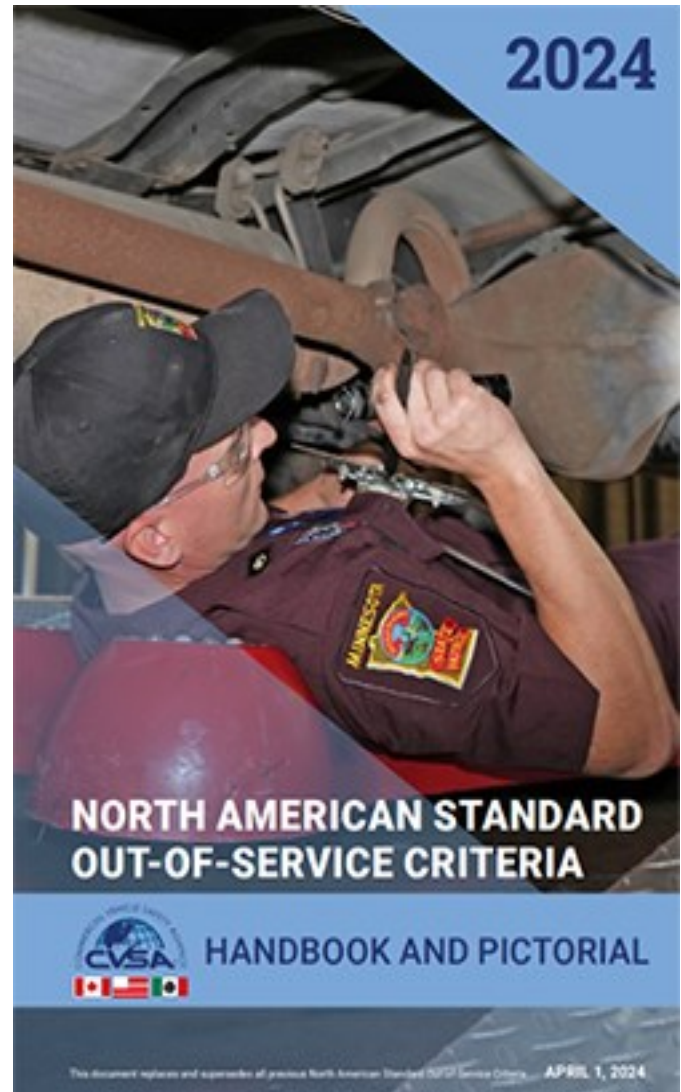
The Out-of-Service Criteria is updated annually, effective April 1 of each year, with the release of that year's edition of the handbook. You can purchase [your own copy of the 2022 Out-of-Service criteria here](#).

Meanwhile, here are relevant OOS updates ICSA members should be aware of:

- The policy statements in Parts I, II, III, and IV were amended to better define out of service and imminent hazard.
- A note was added to each section in Part I, Item 2. OPERATOR'S/CHAUFFEUR'S LICENSE OR PERMIT (NON-CDL) – a. Vehicle 26,000 lbs. (11,793 kg) or less GVWR not designed to transport 16 or more passengers or placarded loads of hazardous materials, or vehicles that, regardless of GVWR, do not require a CDL (e.g., exempt farm vehicles or fire apparatuses, etc.) and Item 3. COMMERCIAL DRIVER'S LICENSE – a. License.
- In Part I, Item 2. OPERATOR'S/CHAUFFEUR'S LICENSE OR PERMIT (NON-CDL) – b. Endorsements and Restrictions and Item 3. COMMERCIAL DRIVER'S LICENSE – c. Endorsement and Restrictions, the note was amended for Mexican LFC Class B and E.
- A clarification table for CDL and non-CDL drivers prohibited in the drug and alcohol clearinghouse was added to Part I, Item 7. DRUGS AND OTHER SUBSTANCES – c. Prohibited from Performing Safety-Sensitive Functions.
- A note was added regarding brakes that are operational but not required in Part II, Item 1. BRAKE SYSTEMS – a. Defective Brakes – Defective Brake Chart.
- Part II, Item 1. BRAKE SYSTEMS – d. Trailer Breakaway and Emergency Brakes (2) was amended to specify that a breakaway device can be attached to a permanently mounted hitch.
- The wording and the reference table were amended in Part II, Item 1. BRAKE SYSTEMS – h. Air Brake

Hose/Tubing (1) to clarify when an air hose should be placed out of service.

- Part II, Item 1. BRAKE SYSTEMS – o. Hydraulic Brakes (1) through (11) was amended to add an out-of-service condition for when the entire master cylinder assembly is found loose.
- Part II, Item 9. LIGHTING DEVICES (HEADLAMPS, TAIL LAMPS, STOP LAMPS, TURN SIGNALS AND LAMPS/ FLAGS ON PROJECTING LOADS) – b. At Any Time – Day or Night (4) was amended to clarify that this section only applies to lighting systems and no other electrical systems.
- Reference to a breaker strip in a steering tire was removed from Part II, Item 12. TIRES – a. Any Tire on Any Front Steering Axle of a Power Unit, (2).
- Part III, Item 4. TRANSPORT VEHICLE MARKINGS – a. Identification (ID) Numbers Displayed on a Transport Vehicle – NOTE was revised to make the guidance clearer.



Coaching Corner

Highlights of CVSA Workshop

By Mike Hitchcock

ICSA Senior Safety Advisor



I had the pleasure of representing ICSA at the annual Commercial Vehicle Safety Alliance (CVSA) workshop in Bellevue, WA last week. ICSA was the sponsor of a special information session for motor carriers on implementing fatigue management programs. I attended several information sessions and committee meetings, but to me the most impactful session I attended was a preview of the FMCSA Digital Inspections Program soon to be launched.

This digital approach to inspections is very impressive, not only allowing the inspector to work an inspection from a tablet, laptop or iPhone simultaneously, but being able to access data in real time from prior inspections, driver data and MVRs, motor carrier information and other related safety information. This approach means inspectors will be able to process inspections much faster and more completely, and more importantly, they will be able to conduct more inspections at road-side and not in weigh stations or inspection facilities.

What it means to ICSA members is that you must step up your efforts to ensure every vehicle and driver you dispatch is operating safely at all times. This starts with establishing a culture of safety within your organization – a culture that starts at the top and has the support of every employee, not just drivers.

ICSA will soon release the components of two important safety tools: a model safety plan that any individual or company can adapt to fit their needs; and First Gear, an exceptional online driver training curriculum that can be accessed from anywhere, any time. Be watching for a special announcement of these new services, available to ICSA members at no additional cost.

Lastly, CVSA convinced me that ICSA members, indeed all carriers, need to be ready for more Level 3 inspections. At a minimum, Level 3 Inspections must include, where required and/or applicable: examination of the driver's license, Medical Examiner's Certificate and Skill Performance Evaluation (SPE) Certificate; driver's record of duty status; hours of service status; seat belt usage; driver vehicle inspection report(s); and carrier identification and status



ICSA HAS NEW OFFICES!
Please change your records accordingly:

Independent Carrier Safety Association
22849 N. 19th Avenue, Suite 135
Phoenix, AZ 85027
Telephone: 866.401.2370

ICSA Names 1Q 2022 Safety Award Winners

ICSA is pleased to announce the inaugural winners of our new Safety Award Program. These awards were based on the company's or the individual's safety performance from January through March 2022. ICSA will be selecting quarterly winners throughout the remainder of 2022. After the 4th Quarter winners are named, annual winners will be chosen from the four quarterly winners. To be considered for an award, carriers must meet these criteria:

- ICSA membership dues paid up and an active member profile set up in safecarriers.org
- SmartDrive camera(s) installed and active
- SmartDrive score under 50 for the quarter
- Enrolled in ICSA's approved drug testing consortium and hair testing completed
- No claims

Congratulations to the following Q1 2022 Winners!

Fleets:

1st Place: **GSL Trans, Inc.**, Manteca, CA

2nd Place: **Lamm Trucking, Inc.**, Torrance, CA

3rd Place: **Manteg Trucking, Inc.**, Ontario, CA

Single Truck Operators:

1st Place: **Mandeep Singh, Farmer Freightline, Inc.**, Manteca, CA

2nd Place: **Lacedrick Caldwell, T-Way Express LLC**, Atlanta, GA

3rd Place: **Israel Guevara, MCA Transport LLC**, Avondale, AZ

First place winners receive a \$500 gift card and an ICSA-branded scale model truck, while 2nd and 3rd place winners receive some useful ICSA-branded merchandise.

