

Feds Ban Texting For Truckers

U.S. Transportation Secretary Ray LaHood today announced federal guidance to expressly prohibit texting by drivers of commercial vehicles such as large trucks and buses. The prohibition is effective immediately and is the latest in a series of actions taken by the Department to combat distracted driving since the Secretary convened a national summit on the issue last September.

"We want the drivers of big rigs and buses and those who share the roads with them to be safe," said Secretary LaHood. "This is an important safety step and we will be taking more to eliminate the threat of distracted driving."

The action is the result of the Department's interpretation of standing rules. Truck and bus drivers who text while driving commercial vehicles may be subject to civil or criminal penalties of up to \$2,750.



Hydroplaning (Cont. from pg.3)

depth, there's simply not enough area for water to be evacuated by a tire, resulting in increased stopping length due to hydroplaning.

Minimize your risk of hydroplaning:

- 1) maintain a minimum 4/32" tread depth.
- 2) regularly check your tire pressure to be sure they are properly inflated
- 3) increase the distance between you and vehicle in front of you to allow enough time to stop and avoid a crash.
- 4) slow down before running across large puddles to allow your tires to effectively evacuate the water.
- 5) slow down when dealing with extra heavy downpours of rain – the water may not be able to run off of the highway surface quickly enough and it may provide an ideal surface for hydroplaning.
- 6) NEVER use your cruise control when conditions are ideal for hydroplaning. You wouldn't want the vehicle thinking that it should speed up when the tires lose contact with the road surface (your speed may drop as you ride up on top of the water).

If you feel that you're losing control:

- 1) slow down by taking your foot off of the accelerator – do not rush to the brake pedal. Remember, your vehicle is riding on top of the water – a sudden application of brakes could lock the wheels, contribute to a skid or general loss of control. As the tires slow down, you'll recover traction.
- 2) don't make sudden moves with the steering wheel (if already under control) – if in a slide, allow the vehicle to slow down to get traction and make gradual moves instead of sharp, sudden movements. As your tires regain traction, you'll reestablish control.

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CSA★2010

Feds to intervene more frequently with carriers

Comprehensive Safety Analysis 2010 (CSA 2010), is the Federal Motor Carrier Safety Administration's (FMCSA) newest compliance and enforcement program designed to achieve a greater reduction in large truck and bus crashes, injuries, and fatalities.

CSA 2010 replaces the current model "SafeStat" with a new Safety Measurement System (SMS) that measures the previous two years of roadside violations and crash data. With SMS, every inspection counts, not just out-of-service violations, and both driver and carrier safety performance are monitored. The data collected is used to rank a carriers' performance relative to their peers in any of six Behavior Analysis and Safety Improvement Categories (BASICs) as well as crash involvement (Crash Indicator). Rankings within these BASICs and the Crash Indicator will be used by law enforcement to select carriers for appropriate interventions.

The SMS assesses carriers in each of the BASICs listed below:

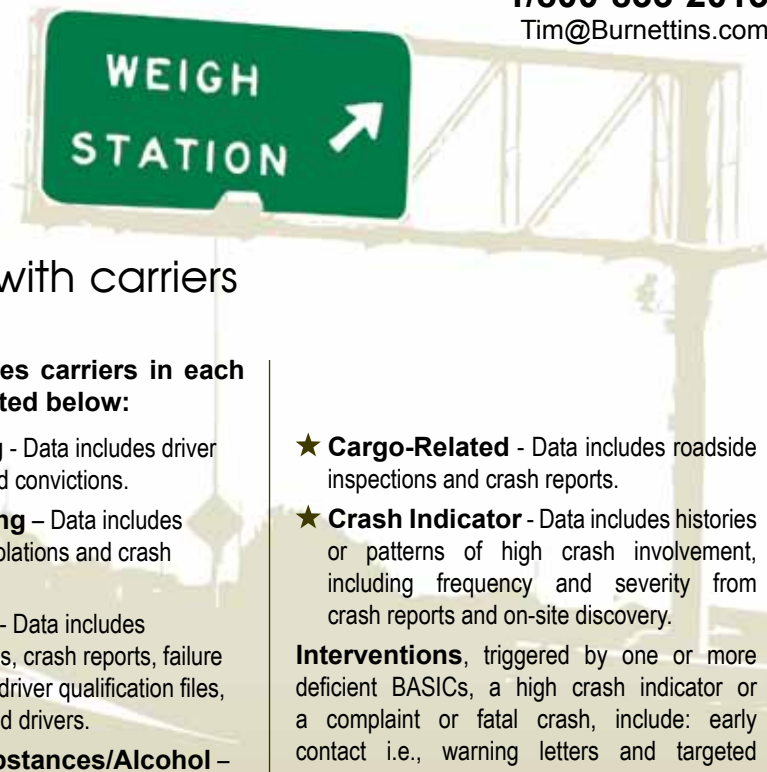
- ★ **Unsafe Driving** - Data includes driver traffic violations and convictions.
- ★ **Fatigued Driving** - Data includes hours-of-service violations and crash reports.
- ★ **Driver Fitness** - Data includes inspection violations, crash reports, failure to maintain proper driver qualification files, or use of unqualified drivers.
- ★ **Controlled Substances/Alcohol** - Data includes roadside violations, crash reports, positive drug or alcohol test results and lack of appropriate testing.
- ★ **Vehicle Maintenance** - Data includes roadside violations, crash reports and violations associated with pre-trip inspections, maintenance records, and repair records.

★ **Cargo-Related** - Data includes roadside inspections and crash reports.

★ **Crash Indicator** - Data includes histories or patterns of high crash involvement, including frequency and severity from crash reports and on-site discovery.

Interventions, triggered by one or more deficient BASICs, a high crash indicator or a complaint or fatal crash, include: early contact i.e., warning letters and targeted roadside inspections; offsite and onsite investigations; and follow-on interventions i.e., cooperative safety plans.

CSA 2010 is expected to rollout the warning letter component of the new intervention process in the summer of 2010 with full implementation by the year's end. Carriers can find out more at csa2010.fmcsa.dot.gov and can challenge FMCSA data online at dataqs.fmcsa.dot.gov.



BASICs



Photo Radars

Cash Cows or Due Justice

You are no doubt familiar with the large strobe lights and camera lenses adorning various intersections throughout your neighborhood known as Red Light Cameras, but are you aware that those cameras may soon be equipped with speed sensors as well?

The current economic downturn in the U.S. has revealed gross budget mismanagement in many states leading to record unemployment and massive deficits, and to get back on track, you must refill the coffers. To generate that much-needed revenue, states have since raised taxes, cut spending, implemented furloughs and layoffs, increased tolls, privatized roads and yes... introduced and/or increased the usage of Red Light and Speed cameras. Regardless of whether the cameras are in place for "public safety", the fact is that these automated ticket machines are generating huge amounts of revenue for local cities and counties.

In Baltimore Maryland, highway officials say nearly 8,800 citations were issued during its first six weeks in mid-November using speed cameras. The cameras were installed in white Jeeps and placed on stretches of highway marked as work zones where officials began photographing vehicles exceeding the speed limit and sending out \$40 tickets.

In Arizona, their three-year-old camera system has generated 100s of thousands of tickets and hundreds of millions of dollars for the state and the private Australian company that operates the cameras. For fiscal year 2011, Arizona's budget plan predicts that freeway speed cameras will issue 384,864, \$181 tickets worth over \$69 million. However, Arizona citizens are fighting back, challenging the legality and legitimacy of the cameras and citations by putting a ballot measure on their November elections that would ban the use of such cameras.

In 2008, Tennessee gave the green light to the use of Red Light and Speed cameras. Again, outrage from the public has now led to a two-year moratorium on the installation of any new cameras, but those in place will stay for the remainder of their contracts.

Buried in California's recent spending plan is a proposal to outfit 500 existing red light cameras with Speed camera technology to issue citations to motorists. The Governor anticipates \$338 million in revenues being generated from the cameras in the first year alone. Unlike Maryland's \$40 fine and Tennessee's \$50 ticket, California's lesson in speeding will cost you \$325.

Currently, 15 states have bans on automated ticketing: Alaska, Arkansas, Indiana, Maine, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, South Carolina, Utah, West Virginia, Wisconsin.

Whether these devices are truly in place for the safety of the public or the generation of revenue for local government, excessive speeding is dangerous and irresponsible. Be cautious out on the road and let's all get home safely.

Crash Scene Photo Tip

From your claims professionals

Charged with the huge responsibility of defending your liability, claims handlers are constantly looking for anything that can paint a better picture of what truly occurred during a crash. One thing that helps is photographs of the scene immediately following the crash. However, as we are not all professional photographers, we often don't take the picture that tells the best story. Here is a tip your claims staff would like to pass on.

While taking accident-scene photos, many insureds take close-up shots of accident damage. While this is all well and good, it is equally important to show that same shot with a background perspective. For example, a close up shot of the collision area of a crash does show that damage occurred, but by itself, doesn't often produce enough evidence to form an opinion. However, that same photo accompanied by a wider shot showing the damaged area, the intersection, lane markers, curbs, etc. captures the scene in a way that gives investigators and adjusters a better understanding of how/why the accident happened and provides validation or reason for concern for statements made.

In the event of an accident, and when safe to do so, take photos of: all sides of the scene (wide and close-up), persons involved, license plates and skid marks.

EIA FUEL UPDATE

The U.S. average price for **regular gasoline** dropped for the third week in a row settling at \$2.66 per gallon, down \$.044 from a week ago, but still \$.77 above last year. Gasoline prices fell in all regions of the country led by the Central Atlantic region with a \$.061 per gallon drop.

Ultra-Low Sulfur diesel prices dropped for the third consecutive week, with the national average falling \$.051 to \$2.787 per gallon, \$.0497 above a year ago. Diesel prices fell in all regions of the country led by the Central Atlantic region with a \$.059 per gallon drop.

Ultra-Low Sulfur Diesel

Region	2/01/10	1/04/10	2/02/09
East Coast	283.8	283.1	234.1
New England	301.7	293.5	258.3
Central Atlantic	292.7	293.1	249.2
Lower Atlantic	278.1	277.7	224.5
Midwest	273.9	277.6	221.2
Gulf Coast	274.4	275.1	219.1
Rocky Mtns	279.6	274.4	222.9
West Coast	287.6	290.8	230.9
California	295.0	295.9	228.8

Prices listed above are diesel averages in dollars per gallon.

Up-to-date statistics are available from the Department of Energy at www.eia.doe.gov.

2/01/10
\$2.787
National ULS
Diesel Avg

2/01/10
\$2.661
National
Gasoline Avg

Hydroplaning

Reduce your chances of losing control

Hydroplaning occurs when a layer of water builds up between your vehicle's tires and the road surface leading to loss of traction and control.

Water depth, vehicle speed, vehicle weight, tire width, tread depth, tread design and tire pressure all contribute to your vehicle's ability to effectively push away water allowing for controlled steering, stopping and accelerating. Under adverse circumstances, your tire(s) may encounter more water than it/they can brush aside, and when this happens, the water pressure in front of the wheel forces a wedge of water under the leading edge of the tire causing it to lift from the road surface. The tire then skates on a sheet of water with little, if any, direct road contact compromising your ability to steer, brake or accelerate. You may encounter one or more tires hydroplaning simultaneously.

Underinflated tires - Tires that are underinflated by as little as 6 psi become flatter than intended while in contact with the road which can weaken the tire's internal structure and eventually lead to tire failure. Underinflated tires will increase rolling resistance causing a reduction in fuel economy and a reduction in tread life by as much as 25% while increasing the probability of irregular treadwear. Drivers would also experience a loss of steering precision and cornering stability.

Stopping Distances/Tread Depth

In a 2007 test completed by online tire retailer The Tire Rack (www.tirerack.com), under simple wet road conditions (.05 in. of water on the road, new, properly inflated tires with a 10/32 in. tread depth), a 2006 BMW 325i travelling at 70 mph on asphalt was able to stop in 195.2 ft. Under the same conditions, a Ford F-150 Supercab 4x2 stopped in 255 ft. With worn treads (4/32 in.), the BMW was able to stop in 290 ft. and the F-150 stopped in 377.8 ft. And, with worn-out tires (2/32 in. tread depth), the stopping distance was 378.8 ft. and 499.5 ft. respectively. These distances do not take into consideration brake-on-tire and driver reaction times. Reaction times vary greatly, but for a minimum one-second reaction time and a .66 second brake-on-tire time, add 170 feet to each total.

The Tire Rack testers concluded that with 2/32 inch of tread

Continues on pg.4

**NEVER
USE CRUISE CONTROL
IN THE RAIN OR
SNOW!**

