



Auto Loss Analysis

Relying on our risk management expertise and our extensive information database, Utica National analyzed auto losses reported by our Volunteer Fire Department customers during 2009. Three of the more frequent conditions were:

Striking vehicle or fixed object while backing:

- Is there a Standard Operating Procedure established for backing fire apparatus?
- Are drivers aware of the different types of hazards that may arise during backing operations?
- Are spotters used during each backing movement?
- Are spotters always in the driver's view in the mirrors?

Striking other vehicles while moving in the same direction:

- Have drivers been trained regarding safe lane usage and lane changing?
- Do you observe your drivers' practices when changing lanes?
- Do your drivers receive adequate training on safe following distances between fire apparatus and other vehicles?


Failure to yield right-of-way:

- Is there a Standard Operating Procedure established for negotiating intersections and right-of-way situations?
- Do your drivers understand the meaning of "right-of-way"?
- Do you periodically review drivers' behavior in right-of-way situations?
- Do drivers understand their responsibilities when encountering a "right-of-way" situation?
- Are drivers aware of the concept of "preventable accident"?

Use these items as discussion topics when conducting driver training sessions and ask drivers if and how any of the situations have affected them while operating fire apparatus.

Utica National has a wide array of materials available to help you control these types of losses. Visit us online at www.uticanational.com or contact your local Risk Management Representative for more information.

The information contained in this publication has been developed from sources believed to be reliable. It should not, however, be construed or relied upon as legal advice and Utica National accepts no legal responsibility for its correctness or for its application to specific factual situations.

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