



VFIS[®] news

Bringing important information to emergency service organizations

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We welcome comments, suggestions and questions from our readers.

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Emergency Vehicles – ARRIVING SAFELY IS NO ACCIDENT

By Scott Harkins, Senior Vice President of Risk Control Services

The VFIS Risk Control Department uses the tagline "Real Risks – Realistic Solutions." It is more than just a snappy tagline. The team looks at claims data to help determine where the real risks are (i.e. what is happening to clients that cause the losses). The department works closely with the Education, Training and Consulting staff to develop resources that can help clients address these loss exposures (Realistic Solutions). The loss leader, by far, in the VFIS program is the automobile (vehicle operations) line of business. This is not surprising since operation of emergency vehicles is at the heart of what is done in emergency services. The following aims to provide insight on what is causing these losses (i.e. what the high-risk areas are) and steps that can be taken to help protect the organization.

Cau

Auto Liability (bodily injury or damage to property of others) and auto physical damage (damage to vehicles) accounted for

74 percent of the claims submitted to VFIS by emergency service organizations (ESOs) and 56 percent of the claim dollars we paid out on behalf of those clients (policy effective dates 2005 – 2012). The most frequent causes of these accidents are:

- Struck stationary vehicle or object
- Backing
- Intersections
- Leaving the road surface/pavement (including vehicle rollovers)
- Struck rear of other vehicle

VFIS uses dollars paid as a measure of claim severity. Looking at these claims from a severity standpoint, the order changes to:

- Intersections
- Leaving the road surface/pavement (including rollovers)
- Struck stationary vehicle or object
- Struck rear of other vehicle
- Backing

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What Can ESOs Do?

Chief officers, as well as drivers, need to recognize that emergency vehicle response is the basis for the success or failure of all other emergency functions. These expensive vehicles carry the portable emergency equipment in addition to the personnel of the organization. Without the safe conveyance of these vehicles to the emergency scene, the emergency service organization cannot achieve its mission of saving lives and protecting property.

With so much literally riding in the driver's hands, do not leave selection, training and management of drivers to chance. Implement an Emergency Vehicle Operations Program. Consider the following areas for the program:

- Selection criteria for drivers (experience, health and driving record)
- Training requirements
- Written emergency vehicle response safety guidelines
- Disciplinary actions for driving violations
- Preventive maintenance
- Accident investigation

ESOs can maximize the good qualities of a driver and minimize negative aspects by proactively addressing the key issues of emergency driving. Develop procedures and guidelines that are reasonable for the organization so they can be maintained, monitored and enforced.

Resources Available

The task of developing an extensive emergency vehicle operations program may seem daunting. VFIS can help make it a much less daunting task. Visit www.vfis.com where a wealth of information is available to make this task much simpler. There are Risk Communiqués (under the Risk Control tab) that can be used to develop or enhance emergency vehicle response guidelines, driver selection criteria and accident investigation procedures. There are sample forms and policies to help with training, maintenance and management of drivers.

The education and training catalog (accessible under the Education, Training & Consulting tab), contains training programs that can be used for initial and ongoing driver training programs. It also has a listing of the training programs available through the VFIS distance-learning site. These can be beneficial in meeting the training needs of members/employees that are not available during regularly scheduled training sessions. There is also a listing of regional Train the Trainer seminars and workshops on the website to help train ESO driver trainers.

Looking for ways to enhance the ongoing driver training program? Consider the Safety and Risk Management video series. These one topic training programs can be used during a drill night or shift training to emphasize a particular topic. The topics covered include:

- Preventive Maintenance for Emergency Services
- Intersections: Operation Safe Arrival
- Emergency Vehicle Rollover Prevention
- Safe Backing Practices for Fire and EMS
- Privately Owned Vehicle (POV) Operations: Answering the Call Safely
- Highway Safety for Emergency Responders

These topics closely match the causes of loss listed earlier in this article.

Not sure where to start? Consider making use of the self-assessment tool (Mutual Aid by VFIS). This tool is available online and can help identify areas where ESOs may be able to enhance its current practices. The answers to the assessment also identify tools that VFIS has available to provide assistance.

Conclusion

Implementing and enforcing an emergency vehicle operations program can help responders arrive safely. VFIS can help develop a program or enhance an existing program, through the free resources available. To discuss specific issues, feel free to contact your broker/agent or call VFIS directly at 1-800-233-1957. 