



CRUM & FORSTER®

A FAIRFAX COMPANY

RISK ENGINEERING



BACKING ACCIDENTS

"One out of four trucking accidents can be blamed on poor backing techniques."

- The National Safety Council

Backing accidents account for a large percentage of losses that companies experience. They are usually considered preventable because it is the driver's responsibility to ensure that the path behind the vehicle is clear.

Contact Information

Todd Buechler | Director, Risk Engineering
m: 309.838.3231
Todd.Buechler@cfins.com
www.cfins.com

Claims | 24-hour toll free number
1.800.392.1970

Backing Accidents

Risk Management

C&F RISK ENGINEERS UNDERSTAND YOUR BUSINESS

Since 1822, Crum & Forster has successfully anticipated what's next. Our insurance policy is our promise to help you - the policyholder - in the event of a loss. It gives you a future benefit that you can count on. But C&F offers something more. Our Risk Engineers can help your operation right now.

Before you ever encounter a claim, our Risk Engineers can meet you and identify actual and potential loss sources. We'll conduct a thorough study of your company that includes exposures, hazards and accident trends. Together we'll review your current loss prevention efforts, physical location, loss information and other business records to pinpoint fundamental loss causes. Then we'll create an action plan with practical recommendations to strengthen existing safety programs. We can maintain an ongoing review of it to evaluate progress and effectiveness. We can even conduct a legal exposure review of your company's agreements. Everything we do is aimed at putting into place an effective loss control strategy that works consistently over time to lower your operation's risk of loss.

Our highly specialized Risk Engineers are strategically located throughout the country and have the experience, training and professionalism to provide risk management solutions to meet your business needs and contribute to your success. They have on average more than 20 years industry experience, many with roles dedicated to safety and training. And we invest not only in our insureds, but in the industry. We are members of and participate in many state associations and regularly present at industry conventions and events. These connections and experience are invaluable, and are key in assisting you in developing and deploying a modern, up-to-date safety and training program.

Our solutions are both innovative and established. Whether it's Accident Event Recorders (AERs) to help identify vehicle accident causes and tailor safety training, digital tracking systems, or online video training to assure OSHA compliance, we bring you the latest technology. Matched with the experience of our Risk Engineers, your operation benefits from the engineering awareness built over a lifetime and cutting edge safety science.

The most common types of backing claims are:

1. Backing into parked vehicles
2. Backing into vehicles while at stop sign or intersection
3. Backed into pedestrian when loading children into their vehicle
4. Backing into dock and hitting guard rail
5. Backed into dock and hitting overhang
6. Vehicle rolled back into other vehicle or fixed object.

What are some of the main causes that contribute to backing accidents?

1. The driver lacks experience or training
2. The driver is in a hurry
3. The driver is inattentive or distracted
4. The driver is parking in a crowded area
5. There are obstructions that block the driver's view

Most backing accidents are preventable. If you are not confident the area behind you is clear you should stop, look and proceed with caution. Never assume that an area is clear; you should always get out and look.

Backing Accidents

Risk Management

Ways to prevent a backing accident:

1. When possible, plan your route to avoid or minimize backing. The lower the number of backing maneuvers, the lower the potential for accident.
2. Know where blind spots and other vision limitations are, and reduce them by adjusting or adding mirrors or backup cameras.
3. Avoid busy or crowded areas.
4. Know the area before you begin the backing maneuver. Walk around the vehicle and begin the backing maneuver as soon as you're satisfied that the area is safe for backing.
5. Avoid backing into traffic. Backing into a driveway and then driving forward may be the best option.
6. Turn your flashers on as they will alert others to your intent.
7. Back up slowly. Use your horn if necessary.
8. Back from driver's side
9. When backing, beware of overhead obstructions like power lines, signs and canopies.
10. Reduce distractions like radio and open cab windows to better hear surrounding areas.
11. Use a spotter with whom you've reviewed hand signals.

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