



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
Reporting Claims or Loss

24-hour toll free number:
1.800.690.5520

Email to:
riskengineering@cfins.com

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.



Order your free supply of Get Out And Look (G.O.A.L.) mirror decals by sending an email to:

Kimberlee.Bissegger@cfins.com

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Ways to prevent a backing accident:

1. Avoid backing by planning your routes. Although backing is not always avoidable, the key is to reduce the number of times you are backing up. Always think ahead before parking or maneuvering your vehicle, as the best action to avoid backing up.
2. Know your blind spots and other limitations of vision. Reduce them as much as possible.
 - a. Adjust your mirrors properly.
 - b. Add additional mirrors. Some transport companies will utilize front fender mirrors to reduce blind spots.
 - c. Consider adding convex mirrors if your vehicle does not have them. Most semi tractors have convex mirrors, but smaller vehicles normally do not.
 - d. Consider installing back up cameras. More companies are now installing back up cameras on vehicles to aid backing. Remember this is only a tool and should not be used as the only device used when backing.
 - e. Don't always depend solely on your mirrors, when it may be better to look back, get out and look or use a spotter.
3. Avoid busy or crowded areas. If possible, park in an area that is less crowded so there is more visibility around your vehicle. You may have to walk a little more to your destination, but it never hurts to get more exercise and reduce your backing risk when leaving.
4. Before beginning the backing maneuver, walk around the vehicle. Do not wait long before backing, as the environment can change. Vehicles or pedestrians can move in behind you very quickly.
5. Try to avoid backing into traffic. Backing into a driveway may be best option and then driving out and forward.
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, if possible.
9. Don't forget to look overhead for obstructions like power lines, signs and canopies when backing.
10. Reduce distractions:
 - a. Turn off radios
 - b. Avoid in-cab distractions.
 - c. Open vehicle windows to hear surrounding noises.
11. Use a spotter. A spotter can be a great aid to help you back up. Make sure you both have a discussion ahead of time to review your signals so there is no miscommunication. Hand signals tend to be better than verbal.

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