Impact of Z15.1 on Zurich Services Corporation

Dale Young and Andy Peterson are part of Zurich Services Corp.'s risk engineering transportation team. In this interview, Young and Peterson discuss how ANSI/ASSE Z15.1, Safe Practices for Motor Vehicle Operations, has affected Zurich's employees and clients.

RMI: Provide a brief description of your positions and responsibilities within Zurich Services Corp.

Young: I am a risk engineering consultant in Zurich Services Corp.'s Risk Engineering Transportation Team. I work with customers and underwriters to identify loss exposures and to support improvements in fleet control programs and injury prevention programs.

Peterson: I am manager of the Risk Engineering Transportation Team at Zurich Services Corp. I support 15 transportation consultants located across the U.S.

RMI: How has Zurich Services Corp. applied ANSI/ASSE Z15.1? How has the standard affected Zurich's employees and clients?

DY/AP: Although the concepts in the standard are not new and Zurich has recommended these controls for years, there is now a consensus standard that spells out these as best practices, which helps to elevate their importance. This is true for both our underwriters, who typically evaluate controls as a component of pricing, as well as our clients.

RMI: What kind of response has the Z15.1 standard received from Zurich's clients?

DY/AP: Many of our clients with SH&E professionals in their organization followed the development of the standard but may have already adopted many of its elements. As such, Z15.1 has resulted in little or no change for those clients.

In other organizations, we find they often are unaware of the standard and may not have a sophisticated fleet control program in place. In those situations, our consultants help educate the clients so they have a clear understanding of the best practices and how to implement controls.

RMI: Does client opinion of the Z15.1 standard vary according to client size?

DY/AP: The opinion does not necessarily vary according to client size, but frequently it does seem to vary based on the type of operation. For example, so far the Z15.1 standard has been more widely covered by noncommercial vehicle fleet and safety publications than by publications geared toward the trucking community. It appears that many trucking clients are less familiar with the specific ANSI standard. However, they are currently governed by exist-
has also earned the right to say four things, the first two from competence and the final two from confidence:
1) “I know my safety-related responsibilities.”
2) “Management realizes that I know my safety-related responsibilities.”
3) “I am willing and able to carry out my safety-related responsibilities.”
4) “Management supports me and expects me to carry out my safety-related responsibilities.”

Improved outcomes result from tenacity, innovation and vigilance—all practiced by great contractors.

References


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regulations, and many already follow some of the key best practices communicated by the standard.

RMI: How has Zurich Services Corp. used the Z15.1 standard to train its risk engineers?

DY/AP: Our consultants have recommended these best practices controls for fleet programs for many years, but the issuance of the Z15.1 standard has given us the opportunity to revisit these issues with clients. It also allows us to train our consultants on how to use Z15.1 as a tool in working with our customers. Once the standard was released, we summarized the key elements and provided the summary to our consultants. We also discussed fleet best practices with a focus on the Z15.1 standard during a meeting of consultants at our national meeting.

RMI: How can Zurich’s clients use the standard to manage risk and reduce injury and accident rates?

DY/AP: It is an excellent tool for any company to evaluate its existing program. While it may not be a complete program, it does provide a list of important program elements. We encourage our clients to use Z15.1 to identify and address gaps in their programs, and we frequently work with them to develop the necessary improvements.

RMI: How have Zurich’s clients incorporated the Z15.1 standard into their fleet safety programs? What role has the standard played in clients’ fleet vehicle management?

DY/AP: The Z15.1 standard has only been released recently and we must wait to see how it will affect our customers. However, we have seen several instances in which clients have adopted elements of the Z15.1 standard and improved practices as a result.

RMI: How has the Z15.1 standard affected Zurich clients with noncommercial fleets?

DY/AP: The standard formalizes what was previously a best practice. A consensus standard creates an expectation for effective fleet management programs. This is particularly critical in the nonregulated environment because fatalities from motor vehicle crashes continue to account for more workplace fatalities than any other single factor.

RMI: Has the Z15.1 standard influenced Zurich’s clients’ driver hiring and training procedures?

DY/AP: It is too early to determine a specific impact on driver hiring related to the Z15.1 standard. However, it has generated some excellent dialogue on the subject. In particular, it has been useful in talking about this issue with managers in business vehicle fleets where employees who drive were not specifically hired as drivers. It also helps encourage human resources and safety departments in those organizations to work together to look at this issue differently.

RMI: Which of Zurich’s North American markets has benefited most from the Z15.1 standard?

DY/AP: It is not clear that one market has benefited more than any other. The Z15.1 standard has applications for all of Zurich’s clients.

RMI: Zurich Services Corp. is a leading proponent of the Z15.1 standard. Why is this so important to the organization?

DY/AP: Historically, companies that have good controls in place have fewer crashes. By supporting the standard, we are trying to reduce the number of fatalities, injuries and crashes for our customers. The standard promotes the best practices that our consultants and other SH&E professionals have advocated for many years. We have one document that addresses the issue of safe motor vehicle operation which was developed and now supported by a broad scope of organizations.

Additionally, companies that have effective fleet management programs are often more easily defended if a crash does occur. When clients adopt appropriate controls, it can significantly reduce the risk of negligence claims.

As a risk engineering consultant, Dale Young provides commercial automobile/fleet risk assessments and customer risk improvement services to underwriting and insured customers. Young is a professional member of ASSE and a member of the North American Transportation Management Institute. He also holds a B.S. in Structural Design and Construction Engineering Technology from Pennsylvania State University.

Andy Peterson’s background includes the waste industry, and he has worked closely with for-hire and private motor carriers to reduce their exposure and loss experience. Peterson is a member of the Truckload Carriers Association. He holds a B.A. from Illinois Wesleyan University.