



Best Practices Volume 1, 2011-2012: Winter Season Risk Management

As we approach the winter season, it is evident that there is a need for more cautious driving. Roads are often slippery due to snow and ice and as a consequence, the need to be cognizant of the “other driver” is even greater. We often hear the first storm is the worst, but in reality concerns last until the weather warms again. So, our efforts must be consistent, constant and encompassing all season. In addition to our normal focus on driving behaviors during the winter, here are some helpful best practices with respects to risk management and the winter season.

Snow accumulations on trailers - Snow and ice accumulation is a real issue once the weather remains cold. Diligent loss control efforts are necessary throughout the winter season to reduce potentially serious exposure to accidents, injuries and claims that could arise from snow and ice flying off the top of trucks during travel. There are several types of snow removal devices on the market that can assist with this, and some customers have even made their own. These devices may not be cheap; however, neither are the claims that result from neglecting to remove the snow and ice. Additionally, these incidents can be high profile, involving negative publicity and resulting in harm to a business’s reputation.

As a word of caution with regards to employee safety, it is recommended you do not resort to sending an employee up on the trailer, or up a ladder, to clear this accumulation. We see many serious injuries resulting from falls from ladders and heights, across all industries, so this must be a balanced effort. Fall protection is an OSHA Emphasis Program, so putting employees atop trailers outside, can initiate an OSHA inspection should a serious injury or fatality occur. Resulting fines and citations could follow. Where clearing top of trailers by hand is the only alternative, fall protection, railings or platforms should be provided, to minimize the chance of falls.

To see an example of an acceptable platform that can be used, please visit <http://bit.ly/svDjtx>.¹

Snow Loading of Roof Structures - Most of us have a building within which we do business. It makes sense then to make sure that we preserve this structure and, in the winter this means monitoring snow and ice accumulations on our roof. The weight of snow and ice can at times exceed the load bearing capacity of the roof structure and, as a result, jeopardize it’s integrity. Several winters ago, there were many roof collapses during the winter from this very cause. It is important to constantly monitor this from both the exterior and interior of your structure. Some things to look for:

- Excessive ice damming/accumulation, at eaves, edges of roof lines, or at junction points of multi point roof systems.
- Sagging of interior roofing systems, between rafters, trusses, or on either side of roof ridges
- Bulging sprinkler heads, or sprinkler pipes that have shifted downward
- Areas of your roof with poor exposure to direct sunlight
- Large spanning flat roof structures
- Areas of roof structures that have experienced damage, previous collapse, or are showing signs of compromise (i.e. leaks, rot, deterioration)
- How to perform snow removal safely, with adequate fall protection, and to not damage roof surfaces.

As with any other preventative measure, it is also important to consult with a civil engineer or structural engineer to determine what the load capacity of your roof structure is. Then from that you can develop a plan to manage this exposure throughout the winter.

¹ Alliance, “Construction Workplace Design Solution: Falls from Non-Moving Vehicles,” May 2011)



These best practices, when implemented, can supplement your over-the-road loss control practices, and provide a well-rounded risk management approach to controlling costs. Efficient operations are essential, more so now than the years previous, and controlling accident related costs proactively can help to provide for healthy management of operating costs. Acadia Insurance is committed to helping its customers better manage their risk, particularly as we enter into another winter season. Please do not hesitate to contact myself directly at:

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