## **RISK MANAGEMENT CORNER**



## Who *Else* is Monitoring your Vehicles?

It's 5:30 AM. A suspicious vehicle is following one of your cargo tank trucks. It's a routine that has been playing out for several weeks now, unbeknownst to your driver. The vehicle's occupants are experts at staying inconspicuous by following at a safe distance in order to study your driver's habits: loading and delivery stops, common routes, and when a location drop may need a full load. To your driver, it's just another day. To the people in the other vehicle, however, it might be the day that changes the trajectory of your driver's life and your business as you know it.

This scenario may seem unlikely to some—even unimaginable. But it happens, and a quick scan of the headlines might suggest it happens more than we realize. That is why numerous regulatory agencies have put strict standards and expectations into place for petro chemical haulers and other companies that are considered **vulnerable targets of theft and terror plots**. Could someone be tracking your drivers' moves right now?

## Vigilance with a capital V

The DOT's Pipeline and Hazardous Materials Security Administration (PHMSA) has established rules for petroleum marketers to address this risk. Implementing both security training for drivers and a written security plan will arm your employees with risk management strategies to help avoid this risk. A strong plan will address personnel security, unauthorized access, and en route security protocols.

Federated Insurance makes resources available that can help reinforce your plan. Log in to **Federated's Shield Network®** to view and download:

- Federated's Petro Shield® Bulk Oil Loss Control Guide (form SE-17). A security checklist begins on page 14.
- J. J. Keller Video On Demand:

HazMat: Security Awareness

HazMat Transportation: Driver Training

For more help and information:

- Review the rules outlined by the PHMSA in <u>Hazardous Materials Transportation Security Requirements</u> and develop policies and procedures to meet your business needs.
- Visit the Department of Homeland Security website:

  Transportation Security Administration First Observer Plus™ Program

Please make it home safe today.

This article is intended to provide general information and recommendations regarding risk prevention only and should not be considered legal advice. Following these guidelines does not guarantee reduced losses or elimination of any risks. This information may be subject to regulations and restrictions in your state. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state or federal laws. © 2017 Federated Mutual Insurance Company. All rights reserved.

