



INSIDE COVERAGE

Choice Coverage Offered to Independent Contractors

Maintaining insurance information on independent contractors leased to motor carriers just got easier. Great West's InCON System processes owner-operator insurance needs in an easy-to-use, web-based product.

InCON offers improved customer service. Motor carriers will be able to easily and quickly process independent contractor insurance information. With just a few keystrokes, motor carriers can retrieve independent contractor, equipment, and coverage information and display it on their system, enabling them to answer questions from the independent contractors immediately, fulfilling their needs, and increasing their satisfaction.

InCON

InCON can also enhance the motor carrier staff's productivity. It will allow them to recapture hours of workflow savings every week. They will be able to reduce workflow interruptions with real-time access to:

- Independent contractors, equipment, loss payees, and insurance coverages
- Certificates and id cards printed on the spot
- Pre-filled UM/UIM, coverage agreement, and policy worksheet forms
- Billing statements

With InCON's independent contractor maintenance functionality, independent contractors will be able

to access Great West's newest insurance product - Choice Coverage. In addition to coverage for physical damage, electronic equipment, and personal property coverage, Choice Coverage provides **mechanical breakdown coverage** and offers a **diminishing deductible**. InCON will allow motor carriers to assist their independent contractors monitor their diminishing deductible status. For more information on InCON contact your Great West insurance agent today.

Safety Watch: Bobtail Hazards

Bobtailing presents many unique hazards. For instance, a truck's braking system is designed to stop the truck while pulling a loaded trailer. Without a trailer, braking may cause the drive axle wheels to bounce, thus reducing gripping action on the road. Try following these simple safety tips when bobtailing a tractor. They could help you avoid an accident.

- Slow down; the faster you travel, the longer it takes to stop.
- Increase your normal following distance by at least 50 percent.
- Increase following distance even more on wet roads.
- Scan the road ahead to identify potential traffic hazards.
- Scan your mirrors every four to six seconds for other vehicles.
- Check for vehicles in your blind spots before changing lanes.
- On exit ramps slow down well below the posted speed limit. Remember, the exit ramp speed limit is for cars.
- Watch for loose gravel when exiting the road into a parking lot.

Keep in mind, there are many hazards associated with driving a tractor without a trailer. By following these simple rules, you could help avoid an accident and keep your vehicle on the road.

Heart Disease

By Dr. Leonel Herrera, GWCC Medical Director

Heart disease remains the leading cause of death in the U.S.A. According to the Centers for Disease Control and Prevention, approximately 650,000 people die from heart disease in the U.S. each year and this accounts for 27% of all deaths. The most common form of heart disease is called coronary heart disease, which can lead to a heart attack. There are numerous types of heart disease and one form that is not commonly mentioned is hypertensive heart disease.

Hypertension is a common disorder that typically does not produce any symptoms until the damage is done. According to the Centers for Disease Control, one out of three Americans is estimated to have high blood pressure (hypertension/HTN). Hypertension leads to changes in the heart tissue, including the coronary arteries, the muscle, and the conduction system.

These changes lead to the development of a condition described as left ventricular hypertrophy (LVH), where the left ventricle dilates due to increased pressure, coronary artery disease where the vessels providing nutrition and oxygen to the heart muscle are blocked, and various conduction system disorders, the most common of which produces cardiac arrhythmias (particularly atrial fibrillation). Dilatation of the left ventricle in hypertensive disease can lead to congestive heart failure, which is essentially a failure of the mechanical pump to provide adequate pressure to the rest of the body. Therefore, hypertensive heart disease is a complex condition that will affect the cells of the heart muscle, the nerves of the heart muscle, and the circulation of the heart muscle.

The cells of the heart muscle and the tissue in-between the muscle is enlarged which leads to left ventricular hypertrophy. The left ventricle, which is the 4th and most powerful chamber of the heart, grows in order to maintain circulation to the rest of the body against the increased after-load produced by hypertension. This eventually leads to a failure of this tissue, further dilation, and deterioration of

function to the point where blood pressure cannot be maintained and symptoms develop.

High blood pressure will lead to structural changes in the left atrium, which will predispose individuals to atrial fibrillation (AF). This causes a disconnect between the chamber pushing blood into the left ventricle, which will cause additional work for the heart and eventually lead to overt heart failure. AF can cause an abnormally high heart rate, which will lead to shortness of breath, fatigue, and inability to perform physical activities.

Hypertensive heart disease leads to a doubling of the risk for coronary artery disease and increasing the metabolic and oxygen demand of the left ventricle



resulting in the development and progression of atherosclerosis, angina due to reduced oxygenation, and eventually loss of muscle tissue in the form of a heart attack.

Hypertensive heart disease will affect the valves of the heart, in particular the aortic valve. This occurs with dilation of the aortic root that develops into the ascending aorta. This causes more stress and work on the left ventricle to maintain pressure leading to early failure of the heart pump.

The risk for cardiac arrhythmia is increased with hypertensive heart disease, not only in the form of atrial fibrillation, but also in ventricular tachycardia and sudden death. Atrial fibrillation is most commonly caused by elevated blood pressures and can lead to increased risk for development of clots and eventually stroke.

Typically blood pressure will increase with age and therefore, more emphasis needs to be placed on prevention of this condition before irreversible structural damage occurs and leads to heart attack and disability.