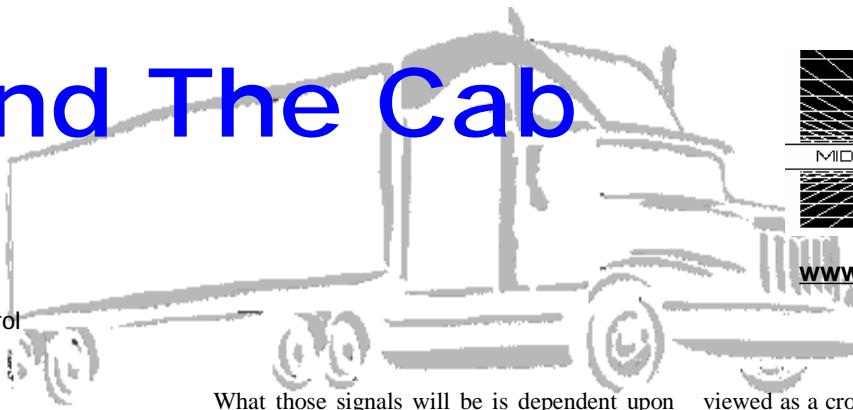


# Beyond The Cab

The only safety management newsletter dedicated exclusively to addressing injury prevention and workers' compensation cost control for trucking companies.



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## The Golden Rule Applied to Workers' Comp

Either by personal experience or by interacting with others in the trucking industry, most safety directors are well aware that workers' comp fraud is a "real" threat. The facts are that the vast majority of drivers work without daily supervision or co-worker contact and that a significant percentage of drivers tend to change employers more often than Michael Jackson has cosmetic surgery.

Perhaps it's because the threat of fraud is so real that some safety directors and others in management positions treat virtually all injured drivers with suspicion. In their minds, an injured driver somehow transforms from a valued part of the organization to someone trying to "milk the system" the moment that he reports a work-related injury. These managers fail to recognize that their actions and attitudes following a reported injury claim can have a profound and far-reaching impact. In fact, they may be causing the very thing that is feared by management... abuse of the workers' comp system.

Several very important things should be considered when interacting with an injured driver (or any injured worker). They include the following:

- Although fraudulent claims are a reality, they comprise a small portion of the total claims submitted.
- Drivers are less likely to try to "milk the system" when they feel that they are valued by the company and are treated well.
- The interaction between the injured driver and management (good or bad) can have a tremendous impact upon the overall morale and attitudes of other employees.

Consider a driver who informs his employer that he hurt his back while pulling on the fifth-wheel release lever. Immediately, the driver is going to receive signals from his employer.

What those signals will be is dependent upon how the employer reacts from that point forward.

Sometimes employers respond to driver injuries with negative reactions, such as doubt, frustration or disappointment. In such circumstances, the employer may be quick to place blame for the injury, or might allude to the possibility that the injury did not really happen while the employee was working.

On the other hand, sometimes employers respond to a driver's claim of a work-related injury with more positive responses, such as empathy, concern and compassion. In such circumstances, the employer is not immediately concerned with assigning blame or abdicating liability. Instead, their sole focus is that the driver receives the best care possible, to include medical attention (if necessary), and that the driver knows beyond a shadow of a doubt that his employer is genuinely concerned about his well being.

Of the two above scenarios, the latter will most likely produce a favorable result. Employers who display honest concern and empathy are likely to foster a bond between the injured driver and the company. Other drivers will see this and will believe that management truly cares about the drivers. Conversely, the employer who responds with doubt, accusations, or who fails to consider possible management deficiencies which may have contributed to the incident, will likely foster an adversarial relationship with the injured driver and over time will chip away at the overall morale of the workforce.

As such, the employer's initial response to a driver's claim of a work-related injury can be viewed as a crossroads. Depending upon the employer's response, a workers' compensation claim may be short-lived and have a relatively low severity (in terms of total cost), or it may be much more costly than necessary, with the employee seeking to prolong the injury, obtaining a lawyer or simply being uncooperative.

However, it is not only the employer's initial response to a work-related injury that can be

viewed as a crossroads. From the moment that a driver reports an injury until he has been released from the physician's care, every interaction with that driver can impact upon his/her view of the company (friend or foe).

In the above illustration, a driver reportedly sustained a back injury while pulling on a fifth-wheel release lever. If at the time of the injury, the employer treated the employee with honest concern and empathy, the employer began on the right foot. However, after the driver received treatment, suppose that the doctor indicated that he should remain off work for the next 2 or 3 weeks. If the communication between the employer and the driver ceased for the next 2 to 3 weeks, the driver may likely (and appropriately) view the employer's initial concern as disingenuous. To foster a positive relationship between the driver and the company, it is essential that the employer demonstrate concern and empathy for the injured driver throughout his/her injury period.

Whereas concern for an injured driver should be expressed verbally, the old adage holds true that "*Actions speak louder than words.*" Managers who are sincere about their concern for injured drivers should consider offering to help them do things that their injuries might impede, such as picking-up a few items for the injured driver at the grocery store, or driving the injured driver to a doctor's appointment or church. In short, it should be the philosophy of management to treat an injured driver in the same manner as you would like to be treated if injured on the job. (*The Golden Rule*)

By applying the philosophy of the *Golden Rule* to injured workers, a company not only can help control the cost associated with individual workers' comp claims, but can help improve overall employee morale. A very desirable chain of events can therefore be initiated simply by applying the *Golden Rule* to injured drivers. Follow the logic:

- ↓ improved morale
- ↓ decreased employee turnover
- ↓ fewer work-related injuries
- ↓ decreased workers' comp premiums
- ↓ increased profits
- ↓ better wages/benefits
- ↓ improved morale