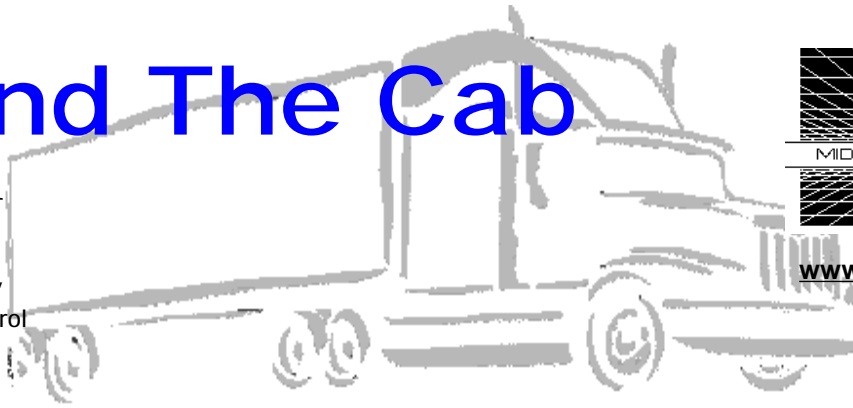


Beyond The Cab

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



www.midwesterninsurance.com

Vol. 3, Issue 2

A Fresh Look at an Old Question?

If you've ever been visited by an insurance loss control representative, you've heard some variation of the question, "Do you have a written safety program?" What exactly are they talking about? Are they asking if you have a list of employee safety rules? Would a collection of articles relative to driving safety suffice? Do they want you to address applicable DOT regulations in a handbook and then give it to every driver? Just what do they mean when they ask, "Do you have a written safety program?"

The answer depends upon who's asking the question. Since "Beyond the Cab" is solely dedicated to addressing the topics of injury prevention and workers' compensation cost control, this newsletter addresses the topic of safety programs from that perspective.

With that in mind, a safety program is a unique set of policies that describes how your company plans to prevent work-related injuries and control the cost of workers' compensation claims. Much like a simple business plan, it's a roadmap... a strategy... a plan of attack. It's something that documents how your company intends to achieve its goal relative to the frequency and severity of work-related injuries. It's a document that guides and directs management actions.

Does that describe your safety program? Or is your safety program characterized more by a list of rules and regulations that are documented in an effort to shift the full burden of injury prevention onto the drivers? (The scorecard to the right will help you answer this question objectively.)

Because it's expected of them, most companies (including trucking companies) have a document that they can point to as their "safety program." But, if a safety program (as previously defined) is a plan to guide safety management activities, then what many companies have is not a safety program at all.

In an attempt to create an impressive-looking document, and to satisfy the vague requirements of insurance companies, too many companies create something that's wordy, cumbersome and impractical to use. Within their safety manual (or whatever they choose to call it) they adopt the verbiage of applicable DOT rules, add to that a few generic employee safety rules that are not addressed by government regulations and include the obligatory company safety policy touting a commitment to safety.

What these companies have created is not a "plan." In fact, it's no more a "safety program" than a collection of applicable tax regulations is a "business plan." Instead, what these companies have created is a reference document that pertains to safety.... which is not a bad thing. It's just not a safety program.

Remember, from a workers' compensation perspective, a safety program describes how your company plans to prevent injuries and control related costs. It might describe how the company will ensure compliance with specific regulations. It might explain how the company will train, encourage and discipline employees to follow company-specific safety rules. But purely listing rules and regulations is not a safety program.

Evaluate Your Safety Program?

There's no one-size fits all safety program. Your company's safety program is unlike that of any other company. Although the hazards to which your employees are exposed may be very similar to those of many other trucking companies, you have chosen unique ways to address those hazards, the documentation of which should be your written safety program.

Take a critical look at your company's written safety program. How well are your company's efforts defined (and documented) in each of these areas.

Score Your Safety Program

Give your company's safety program 0 to 10 points for each of the following statements

(0 = Not Addressed in Written Safety Program)
(10 = Fully Addressed in written Safety Program)
Possible Score = 100

My company's written safety program describes how the we screen-out potential job applicants that present a higher risk for work-related injuries

My company's written safety program describes how new employees are trained to perform job tasks safely

My company's written safety program describes how we actively promotes safe behavior

My company's written safety program describes how physical hazards are routinely identified

My company's written safety program describes how at-risk behaviors (unsafe acts) are identified and confronted

My company's written safety program describes the process used for determining corrective action to identified hazards

My company's written safety program describes how we respond to reports of work-related injuries (from notification of injury to implementing corrective action)

My company's written safety program describes the process we follow to minimize the cost of lost-time workers' compensation claims

My company's written safety program describes how we ensure effective communication with all parties following a work-related injury.

My company's written safety program describes how we routinely identify opportunities to improve upon the plan

How did you score?

A = 94 - 100

B = 86 - 93

C = 85 - 77

D = 70 - 76

F = 69 and below