

# 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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## Accident Prone

Have you ever noticed that often a small percentage of the drivers submit a disproportionate number of workers' compensation claims? Drivers who submit repeated workers' compensation claims can be an incredible source of frustration, a thorn in the side of a safety director or trucking company owner who's trying his best to prevent injuries and to keep his workers' compensation premiums within reach.



However, this isn't only a problem within the trucking industry. It's a problem that cuts across virtually all industries. In fact, the problem is probably less visible within the trucking industry than in other industries because it lay hidden under the veil of driver turnover.

A recent study shows that in the last part of 2003, the annual truckload turnover rate reached an all-time high of 119%. With a turnover rate that high, the incidence of drivers submitting multiple claims while employed by one company is more cause for alarm than employees who submit multiple claims within the manufacturing industry, which has an annual employee turnover rate between 4% and 9%.

If you currently have drivers on your payroll that fit this bill, or if you've had drivers who have submitted more than their fair share of claims in the past, what do you have to say about them? Some say they're careless, clumsy or accident prone.

Is that true? Are some people simply more prone to injuries than others, with no other logical explanation? If so, are you powerless to turn things around and break the cycle? After all, what can a trucking company safety director who's already overtaxed with other responsibilities change about a person who simply has two left feet?

First, understand that, if you commit to do something (anything) to address the problem of "injury repeaters" you'll be doing more than most of your trucking industry peers.

Here's a simple, but systematic method for addressing the problem and getting results.

### Identify the Repeaters

The first step is to identify the "injury repeaters." Contact your insurance agent and request loss runs for the past 5 years (or more). Then carefully review the claims, drawing a line through each claim for which the claimant was clearly not at fault. Examples are a traffic accident in which the employee's vehicle was sitting still and was struck in the rear by another vehicle, or an insect bite in which the employee was doing nothing to increase the potential for contact with the insect. By drawing a line through them, such claims are being removed from your consideration.

Using the remaining claims, tally the number of claims for each claimant. Then develop criteria identifying what constitutes an "injury repeater." There's no standard formula. It could be anyone with 2 or more claims in 5 years, anyone with 3 or more claims in 5 years, anyone with 5 or more claims in 5 years. It's entirely up to you.

It's that simple. The employees identified through that 15 minute process are the ones who will be the subject of your efforts.

### Make a List and Check it Twice

The next step is to take a close look at each claim to identify as many contributing factors as possible. Dig a little. Was the driver fatigued or taking medication? Could he have been inadequately trained? Was he wearing improper footwear? Is he in poor physical condition? By all means, don't be satisfied with identifying just one contributing factor. Few incidents are that simple.

When identifying the contributing factors, give equal consideration to each injury, regardless of the cost of the claim. Although this may not seem logical, for the purpose of addressing

"injury repeaters," the severity (cost of the claim) is far less important than why it happened.

### A Matching Game

The next step is to search for commonalities. What do the injuries have in common? More importantly, what do the contributing factors that you've identified have in common? Why would they result in one driver being injured more often (or at least reporting claims more often) than the other drivers? What makes one driver, his work environment or the level of guidance he's received from management different from the majority of the others?

It could be that the driver has been conditioned to report all injuries, regardless of severity, and reports injuries at a lower threshold than the typical driver. It could be that the driver has a "risk taker" tendency which puts him more at risk to be injured. And then there's stress. Everyone experiences stress in their lives. However, occasionally that stress is fairly well hidden while at work, but has its impact nonetheless. Other factors include the physical condition of the employee, over-the-counter drug use, the effectiveness of safety-related training, and more.

Although identifying the commonalities is often the most difficult step in the process, your ability to accurately pinpoint why an employee is overrepresented on the workers' comp loss runs is critical to solving the problem.

### Devise a Plan Jointly

Lastly, meet with the driver. Explain the problem and what you've done to identify why he's submitted a disproportionate number of claims. Discuss your findings with him and seek his input as well. Convey that the purpose for the meeting is to devise a plan to help keep him from being injured in the future. Through this meeting devise a plan jointly to achieve that goal.

Even if it's for nothing more than to make a more profound impact on the driver, put the plan in writing and provide the driver with a copy.