

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

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MIA's New Certified Loss Control Program

Most trucking companies spend a great deal of time, effort and expense on "safety"... much more so than many other industries. But with a focus on DOT compliance and driving safety, many fall short in effectively preventing and controlling workers' comp losses. To address that shortfall, Midwestern Insurance Alliance (MIA) developed "MIA's Certified Loss Control Program." This new program is intended to provide companies of all sizes with the guidance and tools needed to implement structured loss control efforts (efforts aimed at preventing employee injuries and minimizing the cost of workers' comp claims).

To describe MIA's Certified Loss Control Program briefly, we've created a list of proven loss control strategies that your company can implement (each with an associated point value). You choose as many of those strategies as you can reasonably implement, and tally the point values. If you score 80 points (out of a possible 100 points) your company will be recognized as having a "Certified Loss Control Program." It's that simple!

This new program was written to be applicable to any industry (and any size company). But trucking companies have an advantage. Because several of the regulations imposed on trucking companies by the FMCSA, you very likely have already met several of the requirements of MIA's Certified Loss Control Program, and are therefore well on your way to 80+ points.

Although this new program recognizes companies, you'll get much more than mere recognition for your efforts. Much of "MIA's Certified Loss Control Program" is intended to assist you in your efforts to prevent employee injuries. Since all employee injuries (particularly those that



result in time-off work) disrupt your business, negatively impact morale and drive-up the cost of workers' comp premiums, any injury that can be avoided serves to control insurance premiums, enhance morale and minimize disruptions that can cut into the bottom-line.

Furthermore, it addresses those injuries that are not prevented. The cost incurred by a workers' comp claim frequently includes medical treatment, but can also include wage replacement, legal costs, travel reimbursement, etc. These can quickly drive-up the cost of a claim. Since those costs are taken into consideration when determining your future insurance premiums, anything that can be done to minimize the cost of a claim should be done (as long as it does not diminish the quality of medical care of the injured employee). This program provides you the guidance and tools to do that effectively.

Now consider your company's reputation. A number of different entities consider your commitment to employee safety to be very important. Obviously your employees and their families are first on that list. Your workers' comp insurance carrier also wants to know that you are committed to the safety of your employees and to controlling the cost of claims. The shippers with whom you do business want steady, reliable service and for that reason desire to do business with companies that are committed to the safety of the drivers. Further, if your company ever gets a visit from OSHA you will be interested to know that they will reduce the amount of a penalty if you are cited for a violation but can demonstrate management commitment to employee safety.

Although you are under no obligation to participate in MIA's Certified Loss Control Program, there is certainly a lot that your company can gain from it. It's just a mouse click away.

At that web-site, you can register for MIA's free Loss Control Seminars that will be conducted throughout Kentucky, Tennessee and Indiana in 2006. These seminars are intended to help your company in its efforts toward a Certified Loss Control Program... and you even earn points just for coming. (NOTE: Space is limited at each location so register early)

From the web-site you can also download sample policies, forms, pre-written safety talks and safety rules that were written specifically for the trucking industry. You can even take advantage of a free federal helpline to answer your questions and assist you in expanding your company's drug-testing policy beyond DOT requirements, or share your thoughts and experiences regarding loss control strategies with other trucking companies (and companies in other industries) on our blog.

Take a look now and see how many points you have already accumulated... You may be surprised. Remember, 80 points is all that is needed and as a trucking company, you are already at an advantage!

Get the Recognition You Deserve



Each month MIA's Loss Control Newsletter will publicly recognize companies who have achieved the status of having a Certified Loss Control Program. Be among the first to have your company's name listed here.

Check it out now at...

www.midwesterninsurance.com/certified.htm



2006 SEMINAR SCHEDULE

March 14, 2006 (Tuesday)	Indianapolis, IN	Garrison Restaurant and Conference Center Ft. Harrison State Park, 6002 N. Post Road, Indianapolis, IN
March 15, 2006 (Wednesday)	Evansville, IN	Evansville - Vanderburg Public Library 200 SE Martin Luther King Jr. Blvd., Evansville, IN
April 11, 2006 (Tuesday)	Memphis, TN	Bartlett Performing Arts and Conference Center 3663 Appling Road, Bartlett, TN
April 12, 2006 (Wednesday)	Nashville, TN	Brentwood Public Library 8109 Concord Road, Brentwood, TN
June 27, 2006 (Tuesday)	Louisville, KY	Midwestern Insurance Alliance 10300 Linn Station Road, Louisville, KY
June 28, 2006 (Wednesday)	Lexington, KY	Keeneland Health Education Center Saint Joseph Hospital, One Saint Joseph Drive, Lexington, KY
July 25, 2006 (Tuesday)	London, KY	Cumberland Valley Area Development Center 342 Old Whitley Road, London, KY
July 26, 2006 (Wednesday)	Florence, KY	Northern KY Area Development Center 22 Spiral Drive, Florence, KY
September 19, 2006 (Tuesday)	Gilbertsville, KY	Kentucky Dam Village State Park Village Green, Administration Drive, Gilbertsville, KY
September 20, 2006 (Wednesday)	Bowling Green, KY	Holiday Inn - University Plaza 1021 Wilkinson Trace, Bowling Green, KY
October 10, 2006 (Tuesday)	Chattanooga, TN	Country Suites at Hamilton Place Mall 7051 McCutcheon Road, Chattanooga, TN
October 11, 2006 (Wednesday)	Knoxville, TN	UT Conference Center 600 Henley Street, Knoxville, TN

SEMINARS ARE FREE, BUT REGISTRATION IS REQUIRED !

Register on-line at www.midwesterninsurance.com/certified.html or call (502) 992-6147



MEALS ARE NOT PROVIDED.

Ample time will be afforded for attendees to travel to local restaurants for lunch.