

HOW TO AVOID WORKERS' COMPENSATION CLAIMS IN THE TRUCKING INDUSTRY

Truckers are more likely to die on the job than workers in any other occupation. According to the [Bureau of Labor Statistics](#), heavy- and tractor-trailer truck drivers accounted for 745 workplace deaths in 2015. In 2014, nearly 4,000 people died as a result of crashes involving large trucks and buses.

But the long term trends in overall trucker safety are more encouraging, with fewer injuries and illnesses reported in 2015 than in 2005, despite a growing increase in the number of registered large trucks and miles traveled.

There were 66,000 cases of non-fatal injuries and illnesses among truckers in 2015, compared with 88,000 ten years earlier. This is an encouraging trend, but the number is still high. Truck driving is a stressful, physically demanding job with high turnover rates and lots of inexperienced drivers on the road.

Your company can take steps to help drivers avoid injury and illness, and it's important to do so. Not only do you want to keep your drivers out of harm's way, but you want to protect your bottom line as well. The reality is that Workers' Compensation claims can be very costly, especially in the trucking industry.

COST OF WORKERS' COMPENSATION CLAIMS IN THE TRUCKING INDUSTRY

Some Workers' Compensation claims are relatively minor and involve minimal or no time away from work, but that's not the case with truck drivers. According to the [National Council on Compensation Insurance](#), nearly 40% of non-fatal motor vehicle claims involve time lost from work, as opposed to just about 23% for all claims.

Claims involving motor vehicle accidents are also much more likely to be severe. They are nine times more likely to involve a fatality than claims overall, and two and a half more times likely to result in a permanent disability.

Trucking industry Workers' motor-vehicle related compensation claims are more expensive than any other category, costing companies nearly \$600 million from 2002 to 2008, representing 7.5% of all claims dollars.

These kind of claims also take longer to resolve. Twenty-four months after date of injury, 78% of motor vehicle claims are closed, compared with 91% for all claims.

All of this can be devastating to a company's balance sheet. When an employee is injured and doesn't return to work right away, there are potential legal costs, employee morale issues, potential loss of clients and of course, rising Workers' Compensation premiums.

Indirect costs can include crisis communication counsel when accidents are particularly newsworthy, such as the accident involving a [Wal-Mart driver and the comedian Tracy Morgan](#).

BEST PRACTICES FOR AVOIDING INJURIES IN TRUCKING INDUSTRY

To help avoid injury, best in class trucking organizations make substantial investments in safety training, prequalifying drivers prior to hiring, conducting motor vehicle checks for speeding and other infractions, and background checks for driving while intoxicated and other serious offenses. They also use GPS tracking to monitor drivers.

Drug and alcohol testing should be a bedrock part of your driving safety program. At the very least, tests should take place after any accident. Surprisingly, in 2014, nearly two-thirds of drivers who were involved in fatal accidents were not tested for drug use after the accident, according to the [Federal Motor Carrier Association](#). Of those who were, 14% tested positive for at least one drug.

When you have a reasonable suspicion that a driver has a substance abuse problem, drug testing should occur. Drug testing should also occur before any driver returns to work after an illness or injury. Prescription narcotics and synthetic opiates, in particular, often prescribed to treat pain, are a growing source of addiction. According to [National Institute of Health](#) statistics, in 2012, 2.1 million people in the United States were suffering from substance use disorders related to prescription opioid pain relievers.

These are all cases where drug testing is "reactive." You should also consider combining a reactive program with a "proactive" program of random testing.

COMMON TRUCKER INJURIES INCLUDE:

- Strains and sprains (these account for about half of all injuries)
- Bruises
- Fractures
- Cuts and lacerations
- Soreness and pain
- Multiple traumatic injuries

PREVENTING ILLNESS AMONG YOUR DRIVERS

There's no denying that long-haul trucking is a difficult, physically demanding, psychologically taxing job. Truckers face long hours under stressful conditions in a work environment filled with unpredictable amateur drivers who can behave recklessly. Truckers must sit for long periods and work in isolation while maintaining strong focus, not an easy task.

While this is not an ideal working environment, you can take steps to improve the lives of your fleet drivers, leading to fewer illnesses, fewer distracted and drowsy drivers, and fewer accidents.

Make sure your fleet feels connected and able to communicate, even if just to hear a friendly voice.

Make it rewarding for drivers to take breaks and to get some exercise while doing so. Large truck rest facilities like TravelCenters of America and Pilot Travel Centers are adding gyms to many locations. Other truck stops have hiking trails nearby. In addition, there are product solutions like the [Rolling Strong FIT](#) system that allow truckers to turn their cabs into a mini gym.

Ensure your schedules are realistic and leave room for these important breaks.

PROACTIVE WELLNESS PROGRAMS

Workplace wellness programs that incentivize healthy living are revolutionizing many offices. They promote healthy habits and long-term positive change by helping employees lose weight, quit smoking, and live more active lifestyles off the clock. That all adds up to fewer sick days and Workers' Compensation claims. You can apply the same wellness principles that are highly effective in an office environment to your trucking fleet.

Wellness programs do require an investment on your part as well as buy in from your employees. They include education, such as a regular series of lectures from health and wellness experts, combined with "take home" information. With a mobile fleet, you can provide this information remotely through a driver portal or other online means.

Consider unorthodox approaches as well. Scientific research, including a recent [UCLA study](#), shows the benefits of meditation to help relieve anxiety and depression while improving attention, concentration, and overall psychological well-being. Your fleet may benefit from taking some time to learn how to be "mindful" and centered.

Best practices for getting people back to work after an injury or illness

Despite all your efforts, inevitably there will be injury and illness among your fleet drivers. A robust, supportive return-to-work program can help get drivers back to work quickly (and safely), reducing Workers' Compensation costs and making your drivers happy as well. They want to work, they don't want to be stuck at home. Time away from work is particularly demoralizing for a driver, who cannot "work from home" as some injured office workers can. This can compound and increase physical symptoms, making the cycle deeper and worse, which leads to more expensive time out on leave.

For your drivers, a return to work program means making sure they have support throughout the healing process, from access to physical therapy to psychological counseling. It also means following up promptly on claims and making sure the injured driver isn't feeling financial pressure on top of his injury.

SINCLAIR SPECIALIZES IN TRUCKING

After years of collaboration with the [Motor Transport Association of Connecticut](#), Sinclair Risk has a deep understanding of the transportation and trucking industry.

We are experts in helping create and implement a variety of trucking industry best practices including safety manual reviews, occupational clinics, post injury policies, modified duty programs, pre-hire physicals, and OSHA record keeping. We can also help you keep on top of new regulatory requirements and important legislation that affects your business.

We work hard to help clients mitigate risk and keep their losses low through a comprehensive analysis of a member's operation, its existing insurance plan, claims history, safety practices, benefit concerns, human resources, and much more. Based on our evaluation, we make recommendations to improve safety and loss control and tailor a program specific to a member's needs. This approach not only serves to establish a culture of safety but also helps to stem losses.

Avoiding excess workers' Compensation claims from fleet injuries and illness requires a comprehensive risk management strategy that includes safety and training programs, best hiring practices, and other risk control solutions.

For further information about best practices and lowering premium costs, please contact Joe Pinto at jpinto@srfm.com.



WE'RE HERE TO HELP!

For further information about best practices and lowering premium costs, please contact **Joe Pinto** at jpinto@srfm.com • (877) 602-2305 • SRFM.COM