

# *the* **Quill**


a quarterly publication on safety & risk management

## **TOP PREVENTABLE INJURIES**

HOW TO KEEP DRIVERS WORKING.

Learn more. [Page 5>>](#)

### **What's Inside?**

-  **Claims snapshot**
-  **The Life of a Claim:  
Initial Claims Unit**
-  **2013 Claims + Safety  
Seminar**



In an ideal world, your fleet wouldn't need insurance. But life happens and accidents occur. Baldwin & Lyons works 24/7 to resolve claims quickly to get your drivers back on the road as soon as possible. But we don't just want to react to a claim after it happens.

As your risk management partner, we want to help you proactively prevent accidents and injuries from occurring.

This issue of The Quill highlights the top five most common claims reported to us by fleets and their drivers: slips and falls, lifting injuries, motor vehicle accidents, animal bites and twisting injuries. For each one, we've included a case study to illustrate the injury cause and true cost, as well as tips on how the injury could have been avoided. We also highlight our Initial Claims Unit to help you understand how a claim flows through the unit when it's first reported.

Baldwin & Lyons is equally invested in the safety of your workers and we hope the tips and tools shared in this issue will help your fleet stop accidents and injuries before they happen. If you have any additional tips or resources to help reduce claims and losses, let us know! Email [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com) or contact me at 800-644-5501 ext. 2692.

Yours in safety,



Dennis Shinault, CDS  
Director of Loss Prevention

## Federal regulation update: Transportation Funding Bill

Did you know that recently-enacted legislation directly impacts the transportation industry by imposing new safety initiatives on motor carriers? Baldwin & Lyons is seeking your questions about how the transportation funding bill, known as MAP-21, will impact your business. If selected, your questions will remain anonymous and be answered in a webinar available to readers of The Quill. Please submit your questions to [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com) by Friday, August 9.

## About Baldwin & Lyons

Founded in 1930, Baldwin & Lyons specializes in marketing and underwriting insurance for the transportation industry. Today, we operate three domestic property and casualty insurance companies providing both admitted and excess and surplus lines platforms, a Bermuda-based captive solution, a fully licensed Canadian branch and two brokerage firms. Our companies accept risks covering more than a dozen different specialty products and services and provide brokerage services for virtually any property and casualty risk. We have a vision and plan for growth that is supported by our stability, experience and commitment to innovation. With an intense focus on our mission and strict adherence to our values, Baldwin & Lyons has been able to achieve consistent results for the benefit of all stakeholders.

## What does The Quill mean?



The founders of Baldwin & Lyons chose the quill as a symbol to represent their property and casualty insurance company. It was a fitting choice. The quill was the dominant writing instrument for more than 1,000 years, longer than any other; perhaps because of its fine stroke and great flexibility. Likewise, for more than 80 years, Baldwin & Lyons has maintained a stable presence in the property and casualty insurance market and is a recognized leader in the transportation industry. With an intense focus on results, the company has grown and diversified.

## New on YouTube

If you haven't checked out our YouTube channels yet, here's what you've been missing!

### Common OSHA Errors

This recorded webinar covers key areas where motor carriers can help ensure safe performances from workers and drivers and tips for reducing worker injuries and exposures.



SCAN TO WATCH IT NOW

[www.youtube.com/baldwinandlyons](http://www.youtube.com/baldwinandlyons)



### Safety Solutions

This series of online videos offers quick safety tips for over the road drivers. They are designed for your drivers to watch while on a break or for motor carriers to play during safety meetings. The first two videos cover avoiding low clearance collisions and driving safely through highway work zones.



SCAN TO WATCH IT NOW

[www.youtube.com/protectiveinsurance](http://www.youtube.com/protectiveinsurance)



**Have an idea for a Safety Solutions topic?**

Email [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com)



After reading this issue of **The Quill**, we want to hear from you! Do you have a useful resource for educating your drivers that our readers should know about? Are there topics you'd like to see covered in future issues? Send your feedback and ideas to [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com).

## IN THIS ISSUE

# TOP PREVENTABLE INJURIES

Page 5

# CLAIMS SAFETY 2013 SEMINAR

Page 14

- News & Notes Pg. 1
- Claims snapshot Pg. 3
- Top preventable injuries Pg. 5
- The Life of a Claim: Initial Claims Unit Pg. 11
- Meet & Greet Pg. 12
- Promoting driver wellness Pg. 13
- Claims + Safety Seminar Pg. 14
- Trucking Trends Back cover





# Claims snapshot

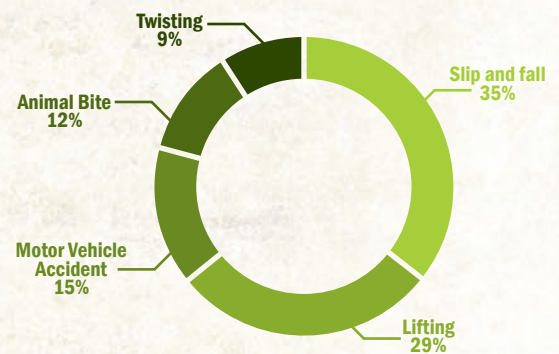


**N**o motor carrier wants to see its drivers or workers injured but accidents happen. It's why you have insurance. And when they happen, Baldwin & Lyons' Claims Department is on hand 24/7 to manage and resolve each claim as quickly as possible.

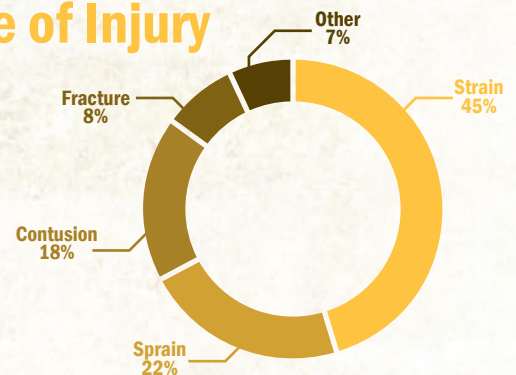
Rather than just reacting to claims after they happen, we want to help you proactively reduce claims and prevent injuries and accidents. In order to do that, we analyzed our insureds' claims to determine the most common injury types and causes, among other things. To the right, we've provided a snapshot summary of that data.

**“We want to help you  
proactively reduce claims  
and prevent injuries  
and accidents.”**

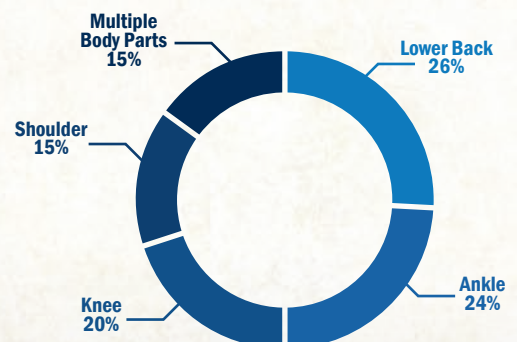
## Cause of Injury



## Nature of Injury



## Body Part Injured





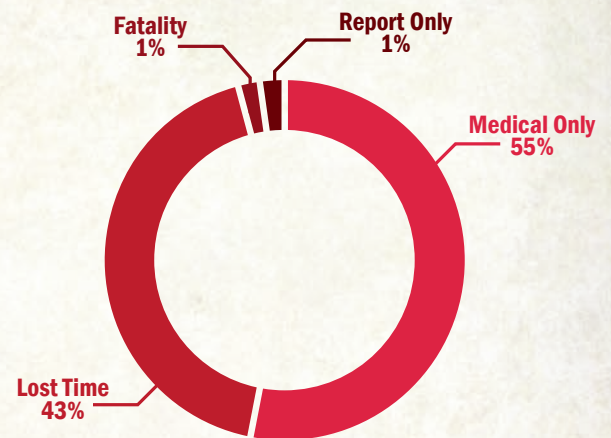
## Type of Injury

>> **Medical Only:** There is no lost time from work, outside of the state's waiting period. The primary benefit paid on these claims is the related medical treatment that is found to be related and necessary.

>> **Lost Time:** The worker is unable to return to work due to his or her condition and is suffering a wage loss due to the work-related injury. In addition to covering the related and necessary medical treatment, we will also reimburse the injured worker for wage loss at the rate dictated by the state that has jurisdiction over the claim.

>> **Fatality:** The injured worker dies and the death is found to have arisen within the course and scope of their employment.

>> **Report Only:** An employer reports the claim to make a record of it but there is no anticipation the injured worker will need either medical or lost wage benefits.

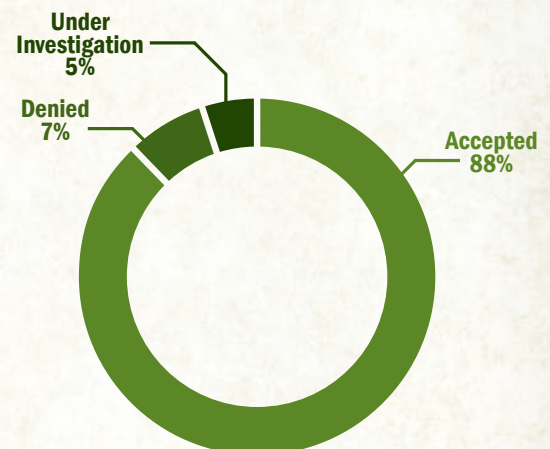


## Claims Decisions

>> **Accepted claims:** We have found the claim to be compensable after investigation. Benefits should be issued on these claims per state statute.

>> **Denied claims:** We determine there is no coverage and no benefits are paid.

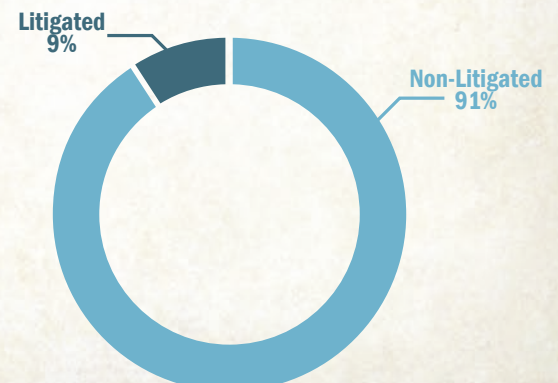
>> **Under investigation:** A compensability decision can't be made. There are a number of reasons for this, but it's usually a result of our Claims Department not being able to obtain a necessary piece of information to make our decision.



## Litigation

>> **Non-litigated claims:** The injured worker is not represented by counsel and benefits have been accepted and issued per state statute.

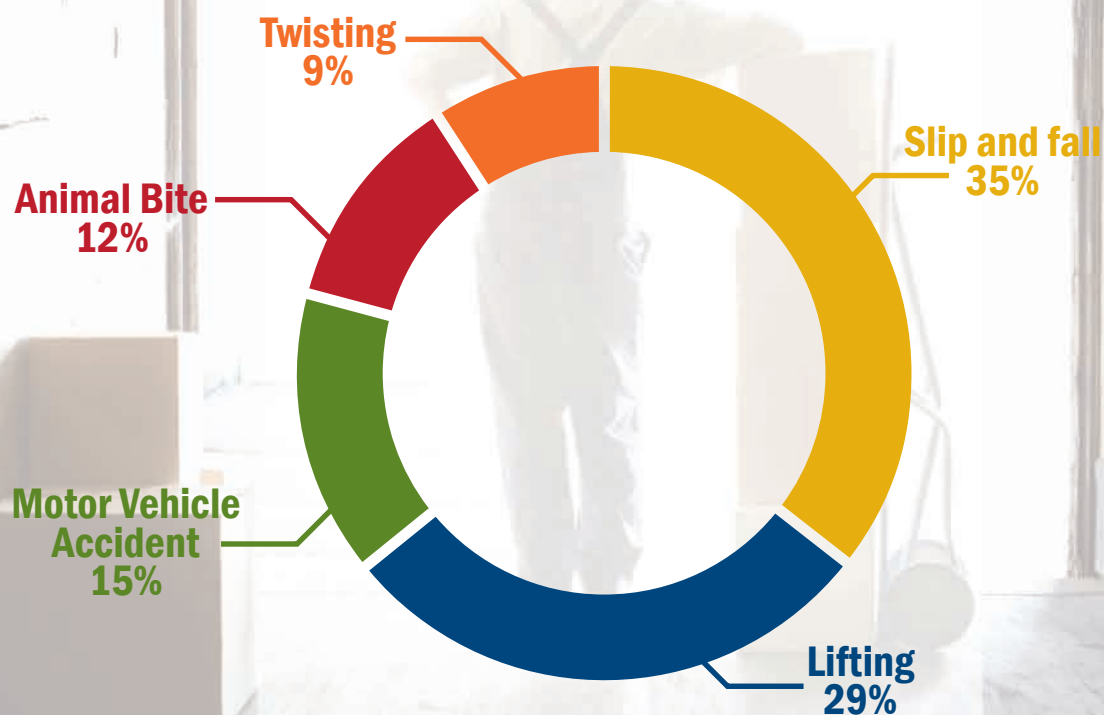
>> **Litigated claims:** The injured worker has retained counsel and is pursuing benefits through the state's workers' compensation system.





# TOP PREVENTABLE INJURIES

HOW TO KEEP DRIVERS WORKING.



The following pages focus on the most common causes of workers' compensation claims. We've included real-life case studies and tips you can share with your workers to help prevent these frequent injuries.

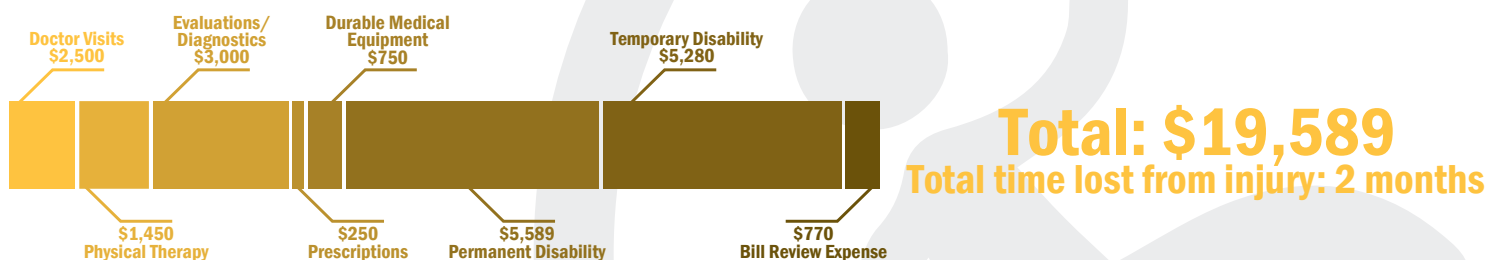


# Claims Case Study: Slip & Fall

## The Facts

A 33-year-old driver was making a delivery. On his way back to the truck, he slipped on a water spot and twisted his left ankle and chipped the bone. He was diagnosed with a high grade ankle sprain and peroneal tendon strain. The driver was off work for about two months and returned with no restrictions after undergoing physical therapy.

## The Cost



## The Solution

Slips and falls may seem like minor incidents but they can escalate into very serious injuries that can keep your drivers off the road and cost your company a significant amount of money. While slips and falls are typically associated with winter conditions, such as ice and snow, they can happen during any time of the year, in any weather condition. Even a small spot of water on smooth concrete is as slippery as walking on ice.

When your drivers are away from your facility, you cannot control their environment. Use the following safety practices as guidance for what your drivers should look for while at other locations.

Examine your dress code policy and consider requiring your workers to wear proper work shoes with slip-resistant soles. During a four-month trial conducted by Baldwin & Lyons' Loss Prevention Department, drivers wearing SR Max slip resistant shoes reduced their slip and fall injuries by 70 percent. Find out how your drivers can receive a discount on these shoes by emailing [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com).

### >> Help your workers avoid slips and falls by:

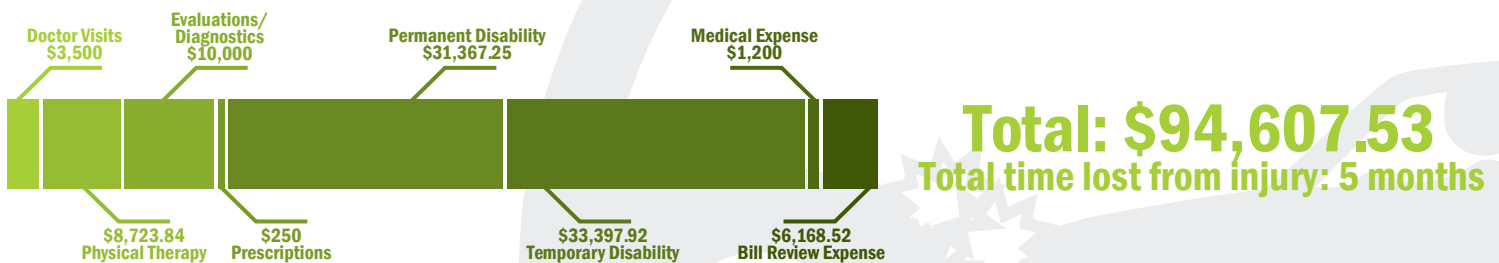
- Requiring workers to wear appropriate slip-resistant shoes. Periodically check the condition of the soles and replace them as they wear down. Worn soles lose their slip-resistant quality.
- Advising workers to never run or walk fast. The footing slip coefficient of friction is reduced at a hurried pace.
- Keeping all walking areas clean and clear of clutter.
- Maintaining good lighting both indoors and on outdoor walking areas.
- Securing electrical and phone cords out of traffic areas.
- Installing handrails on all stairways.
- Using a sturdy stepstool when climbing or reaching for high places.
- Cleaning up spills right away.
- Periodically checking the condition of outdoor walkways and steps, repairing as necessary.
- Removing leaves or snow from outdoor walkways.
- Training workers on proper lifting and carrying techniques, including inspecting the walking surfaces before walking on them. It's always important to look for obstructions along the way that may interfere with walking safely.
- Emphasizing the requirement to always use three points of contact when entering and exiting a vehicle.

# Motor Vehicle Claims Case Study: **Accidents**

## The Facts

While traffic was slowing down, a 70-year-old driver rear-ended the vehicle in front of him. He sustained strains to his cervical and left shoulder. The driver returned to work at full duty five months later. A functional capacity evaluation conducted ensured he was able to lift the necessary weight in order to hook up two tractor trailers and perform his regular job duties.

## The Cost



## The Solution

The solution to this type of loss is very complex and there are many layers of loss prevention to consider. In order to eliminate driver injury from a motor vehicle collision, you must examine the cause factors that may have led up to it and educate the driver accordingly on appropriate prevention tips.

1. Conduct a post-collision interview and identify the actual, remote, early and direct cause factors of the collision. Then determine the corrective action to address the cause factors. In this case study, a rear-end collision is normally the result of drivers following too closely or not paying attention to traffic in front of them. Other possible cause factors include fatigue, drivers rushing because they are late and poor road, weather, lighting or equipment conditions.
2. Once you have determined the cause, evaluate your driver training to see if it properly educates drivers about this issue. During road exams and recurrent training, use defensive driving programs such as the National Safety Council and the Smith System to properly evaluate and train drivers.
3. Make sure your driver minimum eligibility standards don't allow a level of violations or convictions that permit drivers with aggressive driving histories to operate your vehicles.
4. Regardless of what the cause factors were that led to the collision, another collision will occur unless the various exposures, including those not identified, are corrected by the driver or company.
5. Consider modifying a driver's route to reduce driving in areas with high collision exposure, such as those with heavy traffic or construction.
6. Order a post-collision MVR and compare to prior MVRs. Is there a history of aggressive violations that may have led to a rear-end collision, such as speeding, following too close, running red lights, failure to yield, distracted driving, etc.?
7. Review the driver qualification file and past performance history. Is there a developing pattern of unsafe or inappropriate driver behaviors that can be contributing factors to collisions?
8. Meet with the physician who performs the physical examinations. Discuss how you can improve the exam to make sure your drivers are safe on the road. As a person ages, eyesight can decline rapidly, so consider making frequent eye examinations a requirement for your drivers. Also consider testing for night blindness. Our ability to see at night also typically decreases with age.
9. Taking everything into consideration, determine if the driver is still eligible to drive based on your company minimum eligibility requirements and the minimum loss prevention standards of Baldwin & Lyons. Determination of continued eligibility should include processes such as conducting a new road examination.

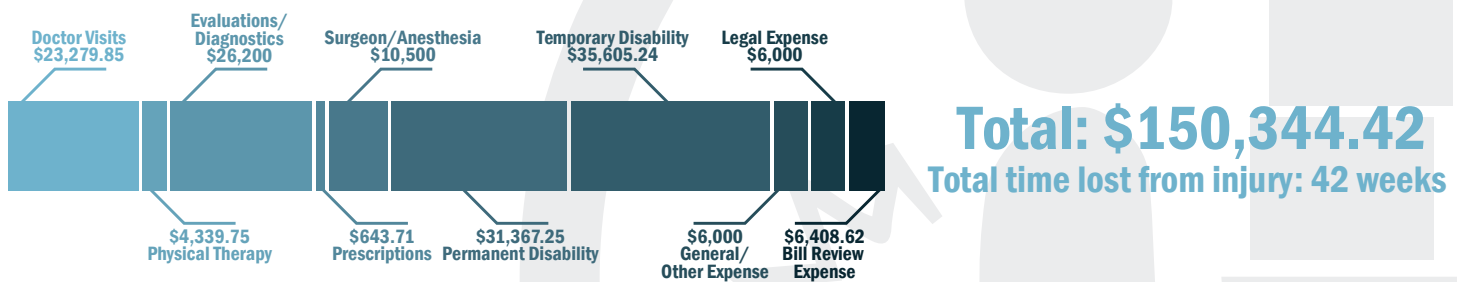


# Claims Case Study: Lifting

## The Facts

As a 52-year-old driver was unloading his truck, a 50-pound box of books he was attempting to lift fell on him. The box was above his head and he was reaching over boxes stacked in the middle of the truck. He experienced pain in his right shoulder and lower back. The driver was diagnosed with a lumbar sprain and hasn't returned to work in 42 weeks.

## The Cost



## The Solution

Your workers can avoid this type of injury by following these tips to perform a safe lift:

### >> Before the lift:

- Stretch and warm up before lifting. Limber muscles are less likely to pull or tear.
- Test the weight by moving a corner of the object and decide whether you can handle it alone or if you need help.
- If possible, divide a heavy load into several smaller ones.
- Make sure you have enough room to lift safely.
- Inspect your intended path of travel for obstacles or other possible hazards. Make sure you have a clear path, can see where you are going and have a clear area to set it down.
- If possible, avoid walking on slippery, uneven surfaces while carrying any load.
- Don't rely on a lifting belt to protect your back. When used improperly, they can actually damage your back.
- Position yourself so that you do not have to stretch to lift the load.
- If a package is above your shoulders, tilt the package in a way to minimize lifting above your head, where applicable.
- Do not reach with your arms outstretched to carry any measurable weight. This decreases the optimal carrying weight and increases the risk of injury to the shoulders and back.

### >> During the lift:

- Get a firm footing. Stand with your feet close to the object and center yourself over the load.
- Place your feet shoulder width apart with one foot slightly forward of the other.
- Bend at your knees, not your waist, to get your legs ready to support the load. This is the single most important part of lifting.
- Grip the object firmly with the palms of your hands around the corners of the object.
- Let your leg muscles do the work. They are stronger than any other muscle in your body.
- Straighten your legs to lift straight up in a slow, smooth motion.
- For greater strength and stability, lift and carry the object near your waist.
- Move your feet when you change directions. Turning with your upper body while carrying your load causes strains.
- Do not arch your back. This makes the nerve roots open to pinching and causes strains in weaker muscles.
- Bend your knees again as you lower the load.
- Take small breaks between lifts if you are lifting a number of items.

### + Heavier loads

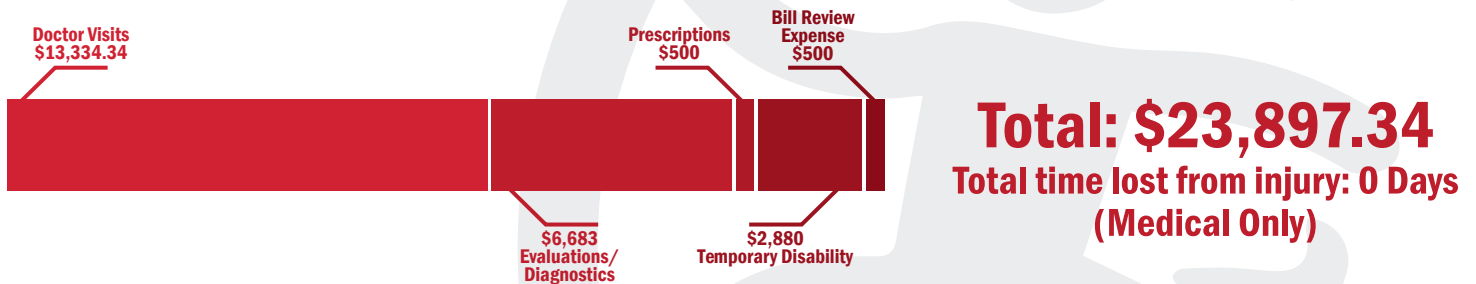
Your workers should also know their limits. They should ask for help or use mechanical lifting or carrying equipment, such as a dolly or forklift, when needed.

# Claims Case Study: **Animal Bites**

## The Facts

A 29-year-old package van driver was making a delivery at a residence where a dog was lying down. The dog got up and attacked the driver, biting his left ear. The bite was so severe the driver lost his entire ear lobe. He went to the emergency room where his ear was sutured and he was given antibiotics. He was able to return to work the next day.

## The Cost



## The Solution

One step your fleet can take to help drivers avoid animal bites is creating a customer policy stating you will not deliver packages if forced to encounter an uncontrolled animal. If you don't have a policy like that in place, these tips can help your drivers avoid being bitten by an animal:

- If you know your delivery location has a dog, call ahead to have it put in a safe place.
- When you pull up to a customer's location, honk your horn and announce yourself. This will help bring a dog to the front.
- Scan the area for evidence of dogs such as chains, bowls and toys.
- As you reach the door, place your foot against the door to prevent a dog from pushing it open. If the customer comes to the door, tell them to restrain the dog or put it in another room so they can sign for the package.
- If you encounter a dog and it becomes aggressive, stand completely still and do not scream or it may chase and attack you. If the dog comes to sniff you, keep your hands curled at your side and use only a calm, quiet and friendly voice. Do not make eye contact.
- Do not reach out to pet the dog near the head, face or tail. Never put your face near a dog's face.
- Once the dog loses interest in you, stay calm, move slowly and do not turn your back to it.
- If you get attacked by a dog, surrender anything you can to the dog such as a jacket, package or hat to put between you and the dog. Swatting at or hitting the dog is not safe and may make the dog more aggressive.
- If you fall to the ground, curl up into a ball and protect your neck, ears and face with your hands, arms and body as much as possible. Try to remain calm without rolling and screaming.
- When in rural areas and areas known to have dogs running loose, close your doors to prevent them from jumping in.
- Never assume a dog will not bite and be cautious around all dogs. Even the friendliest dog will bite if it feels the need to defend itself or its property.
- If bitten, inform your supervisor immediately for medical care guidance.

### + FREE POSTERS

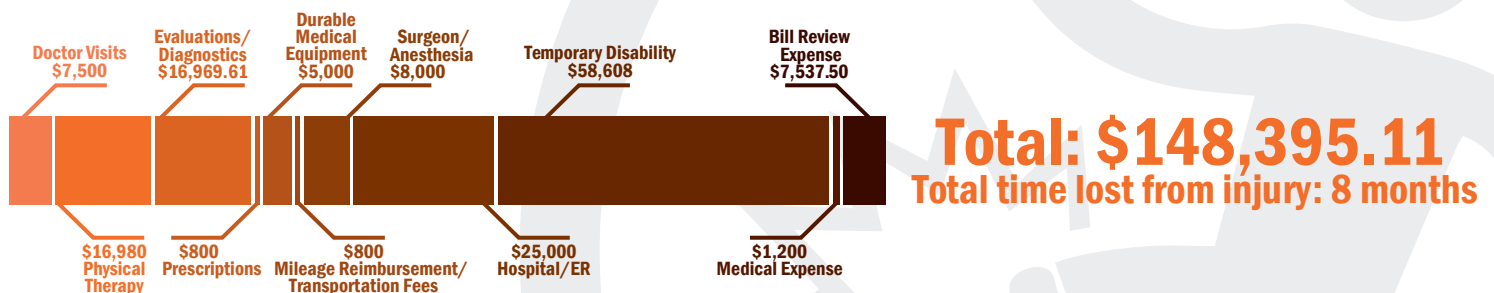
We've included a poster you can display to help your drivers avoid these top claims. To request additional posters, email [thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com).

# Claims Case Study: **Twisting**

## The Facts

A 23-year-old driver twisted his knee when he stepped into a pothole while coming down from his truck's platform. He was diagnosed with an ACL tear in his right knee, meniscal tears and MCL sprain. After completing several months of physical therapy, he was able to return to work at full duty.

## The Cost



## The Solution

### >> Share these tips with your drivers to help them avoid twisting injuries:

- When pulling up to your destination, take notice of the walking surface and stop your vehicle in a safe walking area.
- Before stepping out of your truck, always check the landing surface first and your walking path for hazards. Look for rocks, holes, curbs, debris, liquids and anything else that can prevent you from safely exiting your truck.
- Use the three-point system when entering and exiting your truck, step slowly and do not rush into or out of the truck.
- Stay in full contact with the handrail until both of your feet are firmly on the ground.
- If you are carrying a package, place it in the truck first so you can use the three-point system with empty hands.
- Remember the LEAD acronym:
  - » Look before stepping
  - » Establish firm footing
  - » Adjust for conditions (i.e. water, ice, leaves, debris)
  - » Don't run or walk beyond a brisk pace

Use the **three-point system** >>>  
when entering and exiting your truck,  
trailer or dock area.





## ICU!

### INITIAL CLAIMS UNIT



Baldwin & Lyons' Initial Claims Unit (ICU) investigates all lost time claims – those in which a claimant is unable to work because of an injury – to determine compensability and accept or deny the claim. There are many approaches to handling a claim due to the fact that workers' compensation rules vary on a state-by-state basis. The end goal is always the same, however: Make sure the injured worker receives the appropriate medical treatment and resolve the claim as quickly as possible.

The ICU is a full investigation unit that makes sure only true work injuries that happened on the job, not somewhere else, are accepted as claims. It's important for motor carriers to report all work injuries requiring medical treatment right away. The sooner the ICU knows about an injury, the sooner our adjusters can start helping the injured worker recover and return to work.

### INSIDE THE ICU

ICU ADJUSTERS

4

ICU MANAGER

1

AVERAGE YEARS OF  
INDUSTRY EXPERIENCE

10

AVERAGE CASELOAD  
PER ADJUSTER

40

NEW CASES ASSIGNED  
PER DAY

3



After a claim is reported, it's assigned to an ICU adjuster. The adjuster contacts the insured, the injured worker and the medical provider to collect statements and medical records that will assist in the investigation of the claim and help determine compensability. The goal is to make contact within 24 hours.

Once an injured worker's recorded statement is taken, the adjuster determines a plan of action and informs the claimant what the next step will be. For example, the adjuster may need to request medical records or explain to the claimant what the workers' compensation benefits are in the claimant's respective state. The plan of action is completed by day 14 in order to give the claim supervisor time to receive and review medical records. In most cases, the adjuster is able to determine compensability by day 14.

The adjuster will also run an ISO report that shows all other insurance claims the claimant has filed in the past and will work with the Special Investigations Unit to set up surveillance and canvas local hospitals and immediate care centers to investigate the validity of the claim. A nurse will review the claim at the 12-day mark to assess the medical situation and treatment plan to make sure it is appropriate and necessary.

Claims are moved to the Extended Claims Unit (ECU) anywhere from 14 to 30 days after compensability has been determined. An ECU adjuster ensures the plan of action is being followed and handles the claim through to resolution.

# MEET & GREET



**Melissa Jones**

*ICU Adjuster*

## **Time with Baldwin & Lyons:**

6 years

## **Claims philosophy:**

My job is to investigate the validity of an injury and help injured workers receive the best medical care in their area so they can quickly return to work.

## **Favorite part of the job:**

I like the variety. There are many different aspects to my job and no two days are the same.



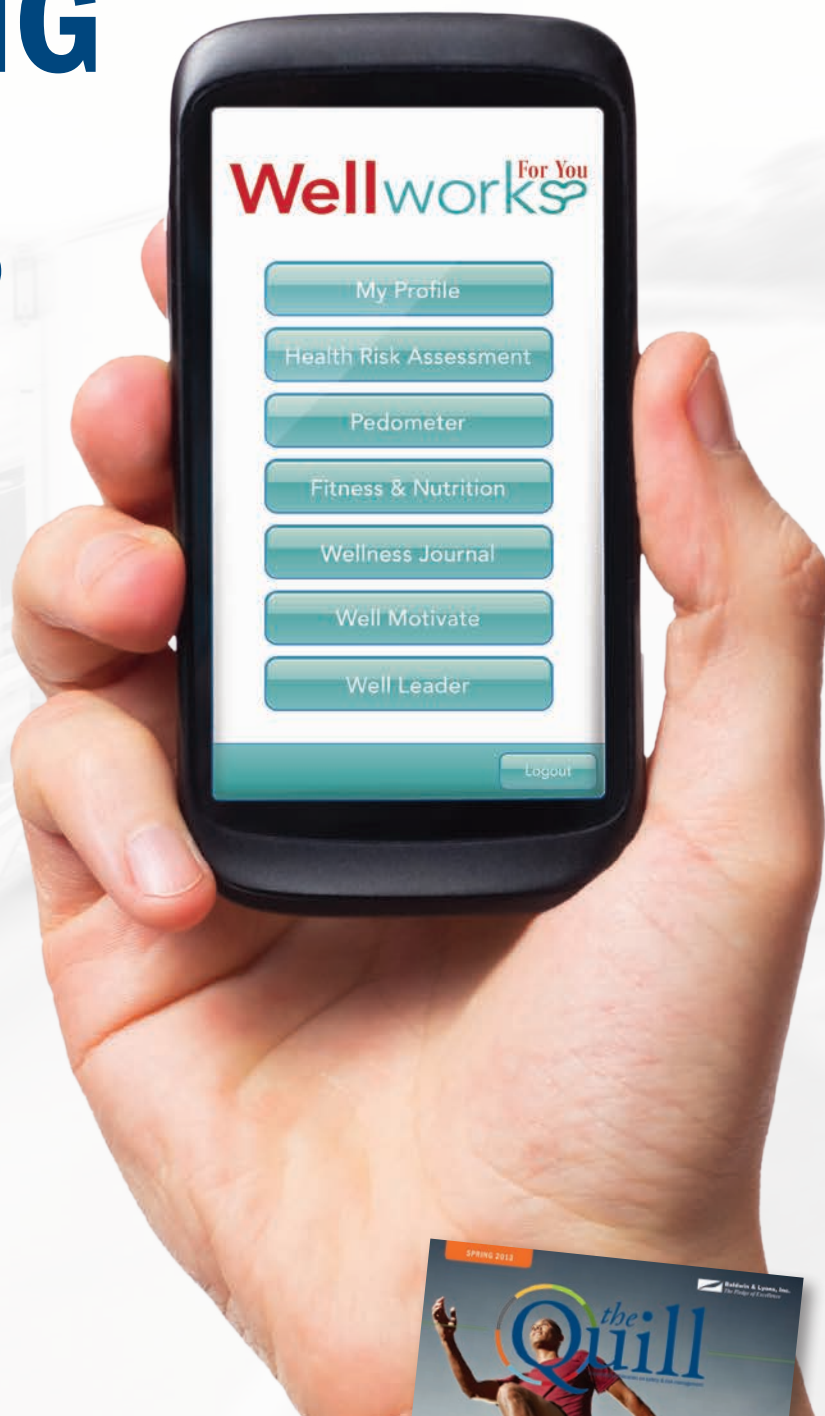
# PROMOTING DRIVER WELLNESS

We're excited to announce a new partnership between Baldwin & Lyons and Health Promotion Solutions. We are connecting fleets interested in promoting driver wellness to this service.

With this program, your drivers will have access to a personal wellness portal, available online and as a smartphone app, containing interactive and educational tools including:

- pedometer tracking program
- health coaching dashboard
- fitness and nutrition planner
- health risk assessments
- weekly recipes

For more information about this program and pricing, contact the Loss Prevention Department at **800-644-5501 x7341** or **[lossprevention@baldwinandlyons.com](mailto:lossprevention@baldwinandlyons.com)**.



## In case you missed it...

Looking for additional tips and tools to help establish a wellness program for your fleet? The last issue of The Quill was about helping you do just that! View the archived issue online at **[www.baldwinandlyons.com/the-quill](http://www.baldwinandlyons.com/the-quill)** or request a hard copy by emailing your name, company and address to **[thequill@baldwinandlyons.com](mailto:thequill@baldwinandlyons.com)**.





# REGISTER TODAY FOR THIS FREE SEMINAR!

## AUGUST 19-20



# CLAIMS

# SAFETY



## 2013 SEMINAR

*located in*

**INDIANAPOLIS, IN**

### Get the knowledge to enhance your risk management solutions.

Hosted by Baldwin & Lyons, the Claims + Safety Seminar is an annual opportunity for our industry partners to get together to discuss hot topics and current trends. Leaders in their respective fields will join us to talk about telematics and major crash preparation, among other topics. The seminar will be held at The Alexander, the newest hotel in Indianapolis. We hope to see you there!

#### Topics will include:

- OSHA transportation industry focus
- Accident and crisis management
- Workers' compensation challenges and solutions
- FMCSA regulatory update
- Distracted driving liability
- Telematics: Making sense of the data

*Sign up for this*

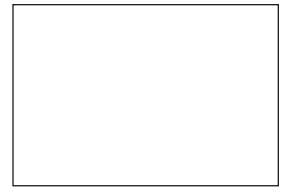
**FREE SEMINAR!**  
[www.claimsandsafety.com](http://www.claimsandsafety.com)

**@BaldwinandLyons #BLCS**



**Baldwin & Lyons, Inc.**  
*The Pledge of Excellence*

1099 N. Meridian St., Suite 700  
Indianapolis, IN 46204



TOPICS THAT REVOLVE AROUND 

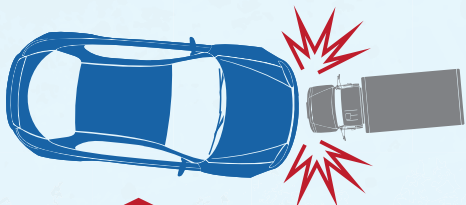
# TRUCKING TRENDS



The University of Michigan Transportation Research Institute studied 8,309 fatal car-truck crashes to determine fault. Car drivers were at fault 83% of the time, versus 17% for truck drivers.

According to the U.S. Department of Transportation, in head-on fatal car-truck crashes, the car crossed the center line 87% of the time. In fatal rear-end crashes, the car hit the truck 76% of the time.

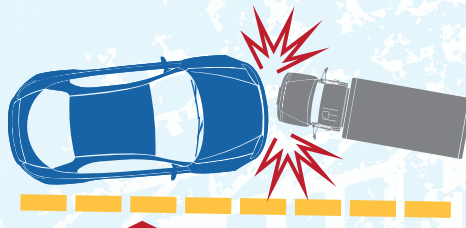
## FATAL CRASHES (8,309 studied)



**83%**

**AT FAULT**

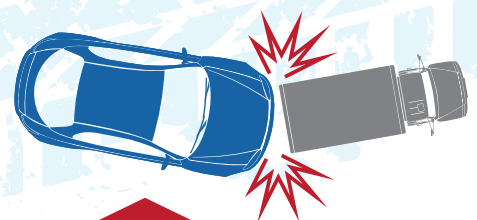
## CROSSING THE LINE



**87%**

**CARS CROSSED  
THE CENTER LINE**

## FATAL REAR-END CRASHES



**76%**

**AT FAULT**