



Baldwin & Lyons, Inc.
The Pledge of Excellence

AUGUST 25-26



CLAIMS

SAFETY 
2014 SEMINAR



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Accident Analysis and Claim Prevention Tools

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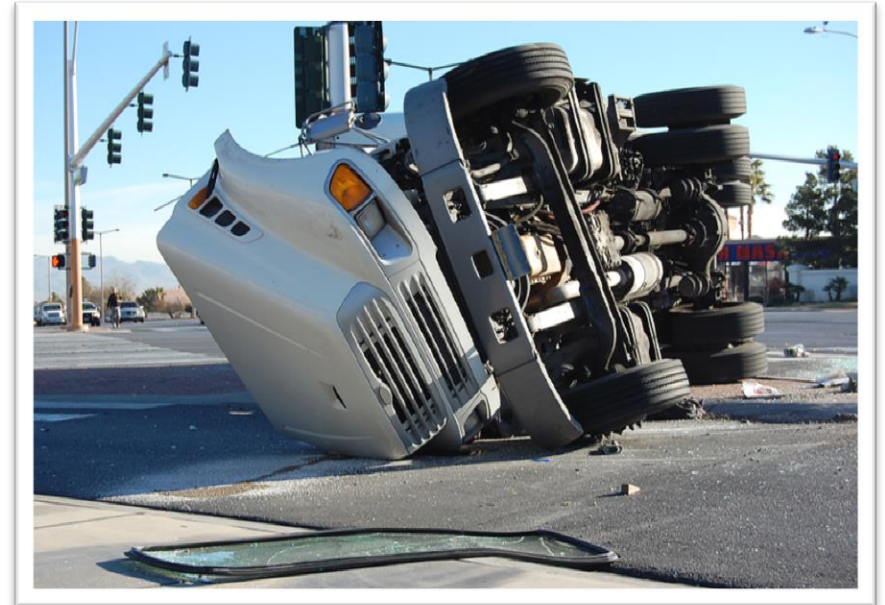
ACCIDENT ANALYSIS AND CLAIM PREVENTION TOOLS

- + *In a perfect world there would be no errors and a company's operations would be under complete control at all times.*
- + *There would be no unplanned, undesirable events. No accidents, no incidents, no claims.*
- + *Unfortunately, perfect control does not exist and sometimes accidents happen.*



Data

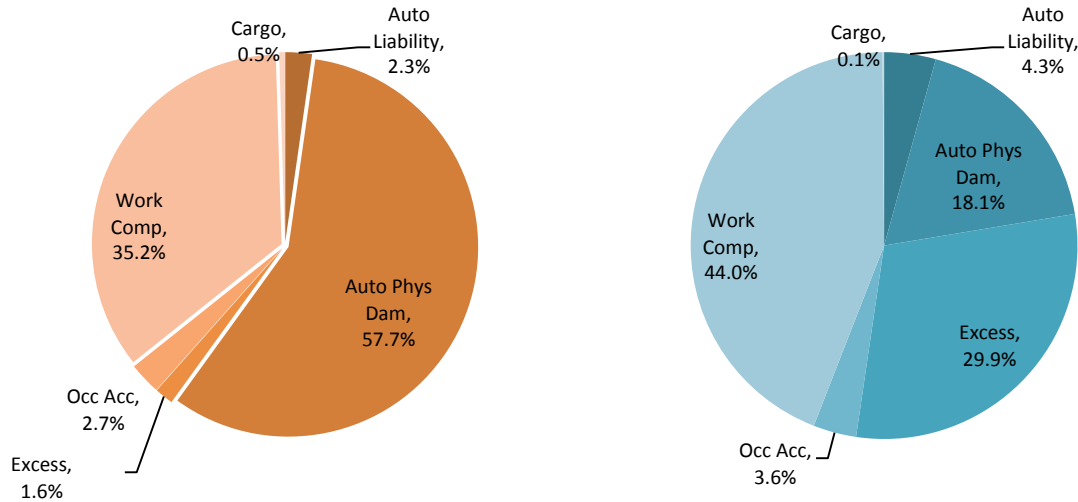
- + The total reported claim costs for accident years 2011-2013 was \$316 million.
 - Total claim costs
 - Auto liability costs
 - Auto phys dam costs
 - Workers' compensation



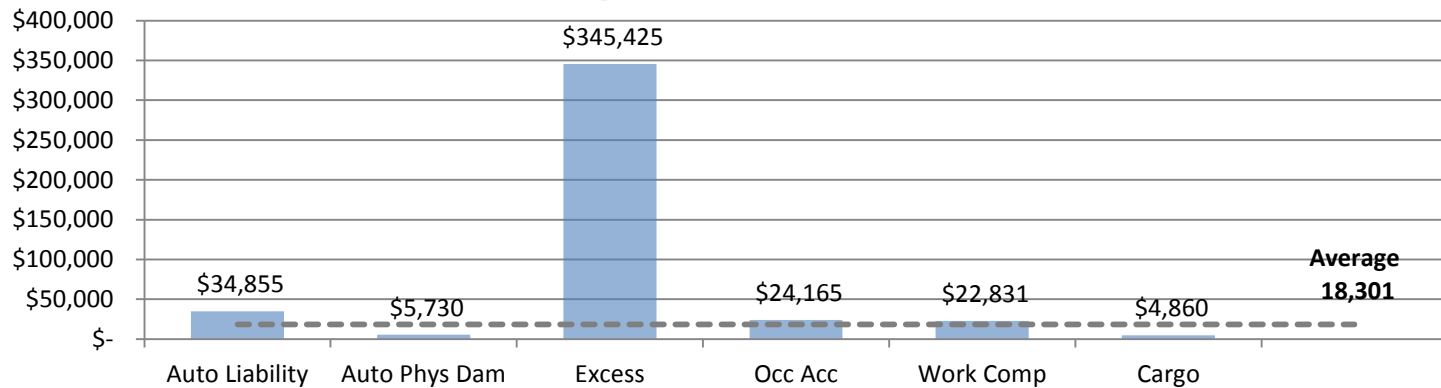


Total claim costs: Accident years 2011-2013

Claim counts by coverage/costs by coverage

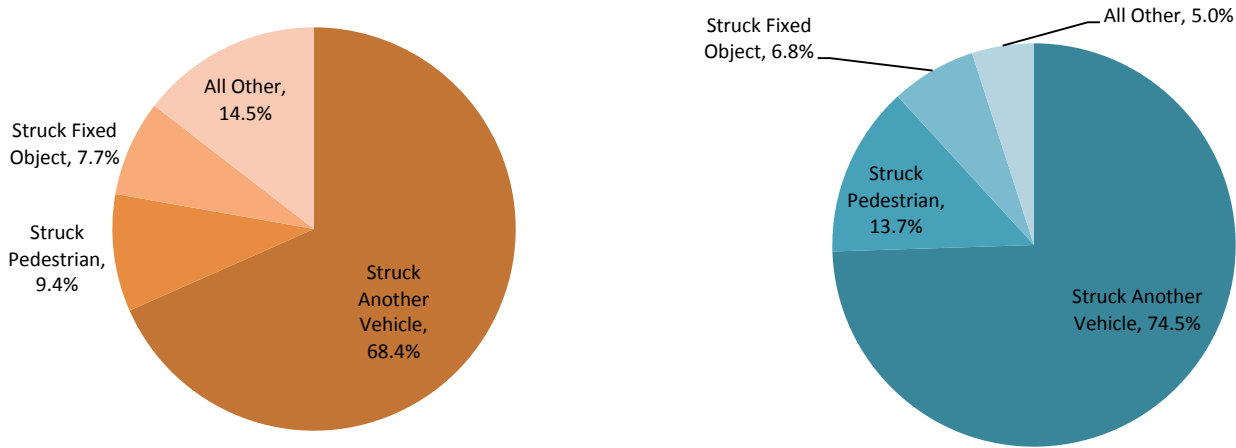


Average cost per claim

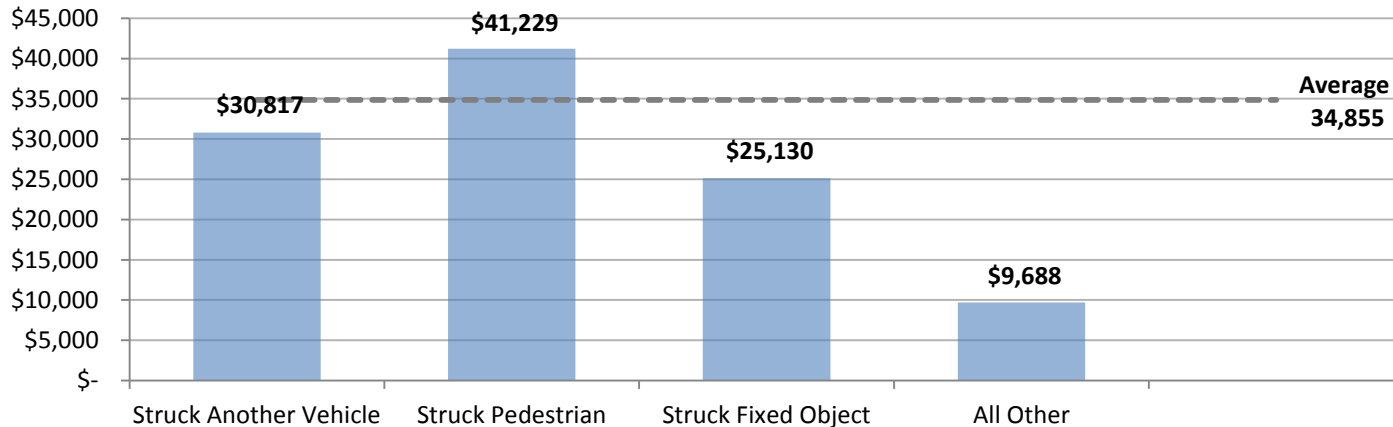


Auto liability claim costs: Accident years 2011-2013

Claim counts by loss type/costs by loss type



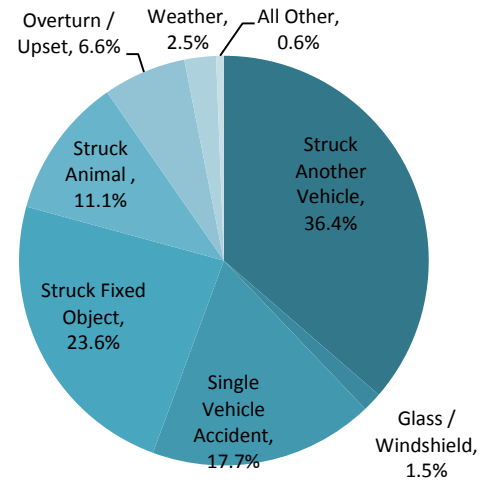
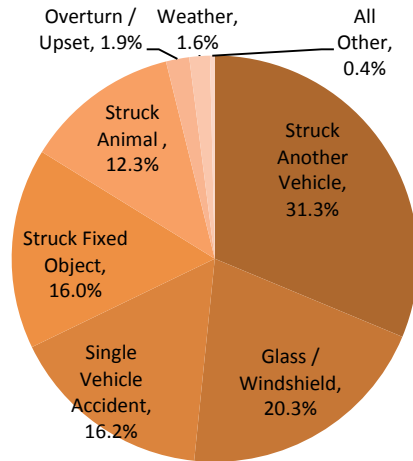
Average cost per claim



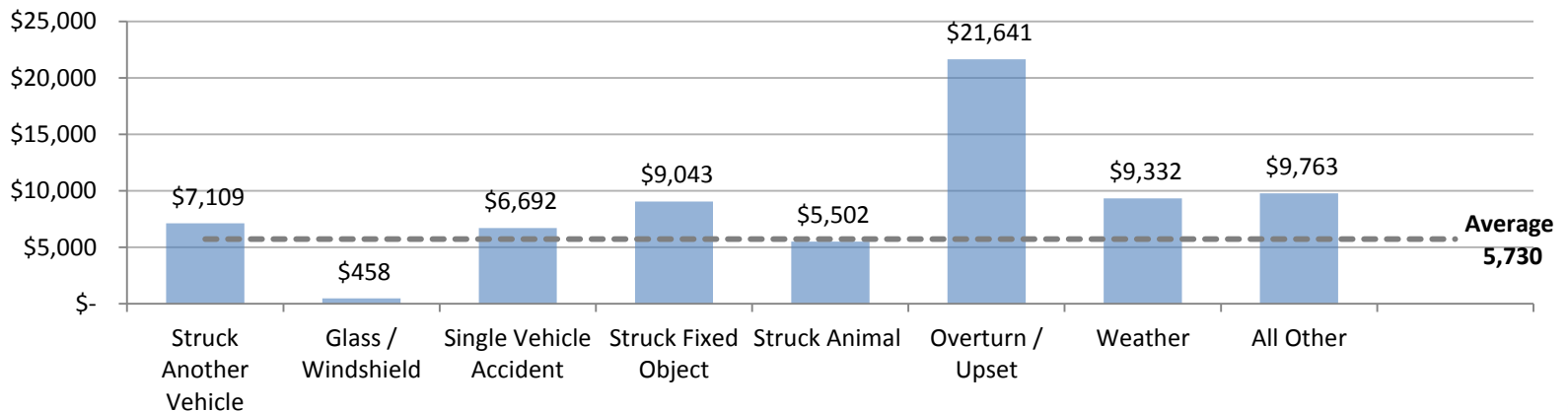


Auto phys dam costs: Accident years 2011-2013

Claim counts by loss type/costs by loss type



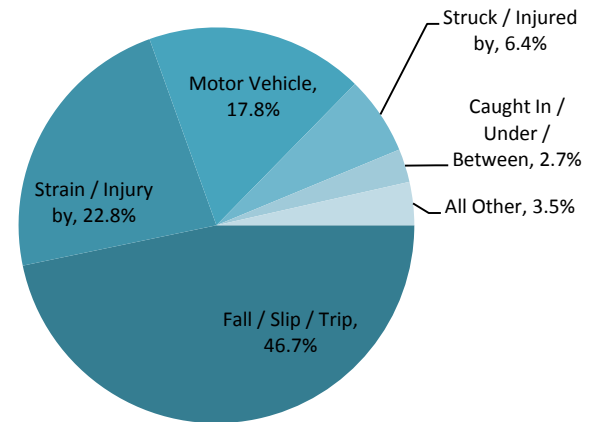
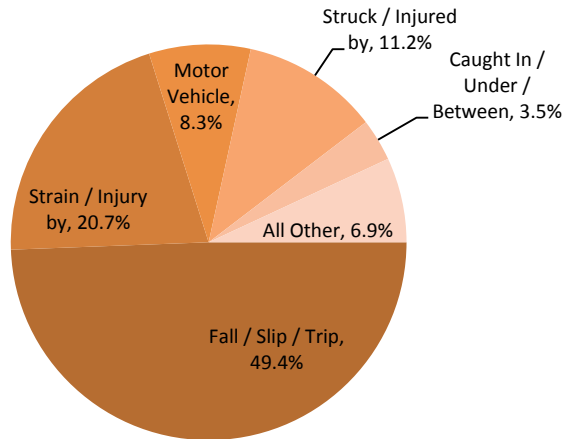
Average cost per claim



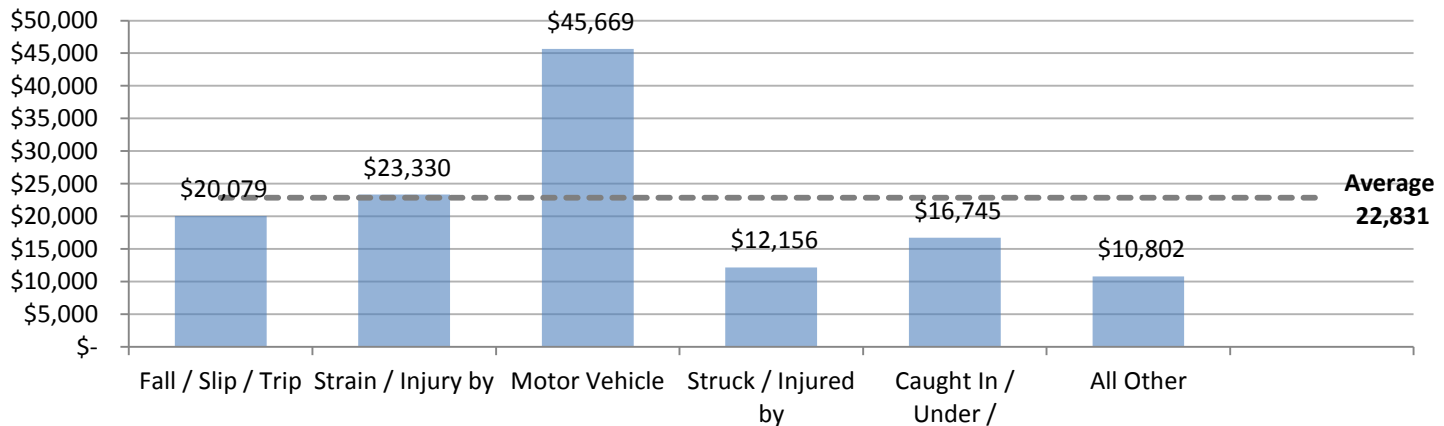


Workers' compensation costs: Accident years 2011-2013

Claim counts by loss type/cost by loss type



Average cost per claim



Summary

- + **Liability average = \$34,855**
 - Struck pedestrian = \$41,229
- + **Phys Damage average = \$5,730**
 - Overturn/upset = \$ 21,641
- + **Work comp average = \$22,831**
 - Motor vehicle = \$45,669





INCIDENT INVESTIGATION AND ROOT CAUSE ANALYSIS

*How a thorough investigation leads to the reduction
in frequency and severity*



Incident Investigation Objectives

- + Determine multiple root causes
(unsafe practices and conditions)
- + Identify corrective actions
- + Recordkeeping and trending analysis
- + Prevent recurrence and maintain awareness among workers
- + Control costs





Reporting

- + Investigate all incidents (including minor/first aid)
- + Initiate investigation immediately
- + Investigation to be completed by a knowledgeable or trained person
- + Terminal/station manager should be involved if incident occurs at the facility
- + Utilize an Accident/Injury Report to document





Incident Investigation Procedures

- + **Step 1** – Manage the incident scene
- + **Step 2** – Gather facts
- + **Step 3** – Interview
- + **Step 4** – Determine the sequence of events
- + **Step 5** – Determine root causes
- + **Step 6** – Develop prevention activities
- + **Step 7** – Complete Injury Report





Step 1 – Manage the Incident Scene

- + Ensure care and treatment of injured person(s)
- + Secure the area for the duration of the investigation whenever possible
- + Preserve the scene of the incident
- + Eliminate any remaining hazards
(e.g. keep people safely away from moving traffic, secure electrical)
- + Maintain site as it was at time of the incident





Step 2 – Gather Facts

- + Identify key people
- + Observe control settings (e.g. traffic control devices, dock traffic pattern)
- + Observe weather and environmental conditions
- + Take pictures of location and equipment
- + Review documents (e.g. police report, Safety Data Sheets)
- + Evaluate the same operation in other terminals/stations to look at possible differences





Step 3 – Interview

- + Conduct interview as soon as possible to preserve detail
- + Keep the interview as private as possible
- + Let worker/witness know purpose is not to find blame
- + Put the person at ease
- + Ask for worker/witness version of the incident
- + Ask only necessary questions
- + Repeat the worker/witness account when finished
- + Close the interview on a positive note



Interview Techniques

Ask open-ended questions of worker/witness

Bad questions

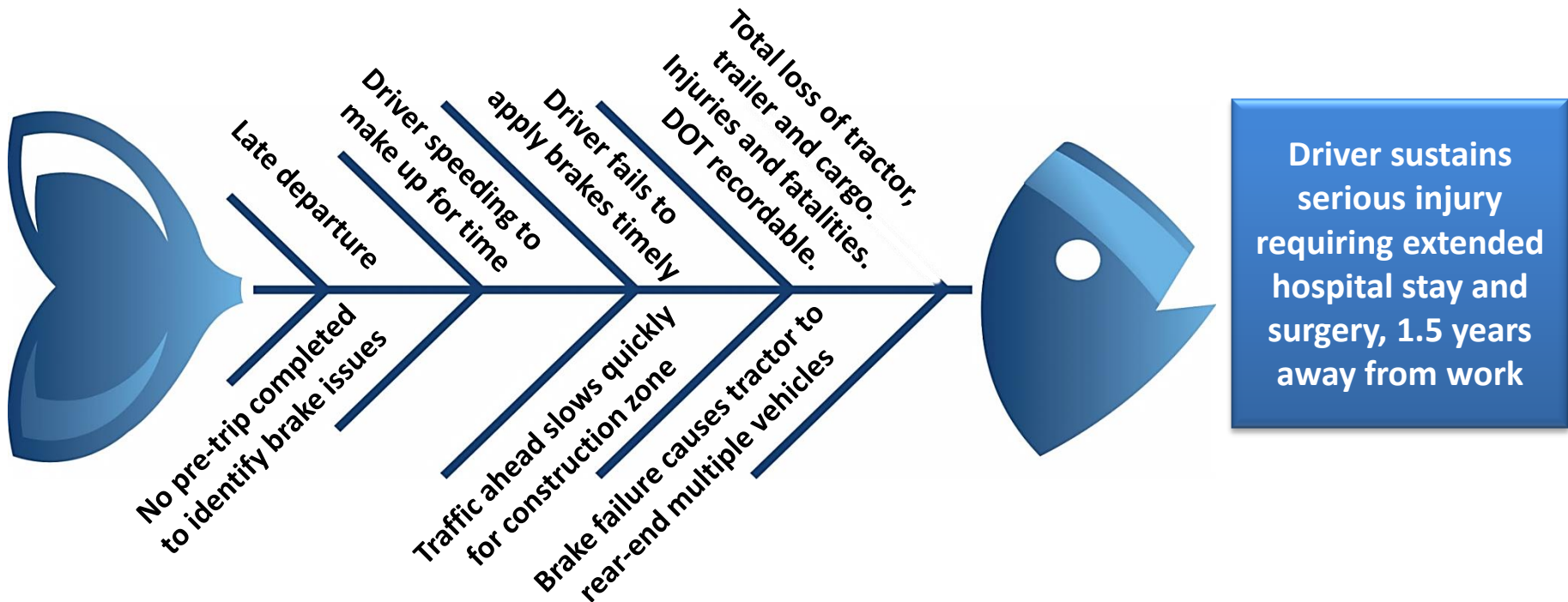
- In which direction were you running when you tripped on the stairs?
- How much faster than the speed limit were you going when you went through the red light?

Good questions

- What were you doing just before you fell?
- What do you think caused you to fall?
- What was your speed just before the accident?
- Did you observe what color the traffic light was?



Step 4 - Determine Sequence of Events



Driver sustains serious injury requiring extended hospital stay and surgery, 1.5 years away from work



Step 5 - Determine Root Causes

+ Direct cause

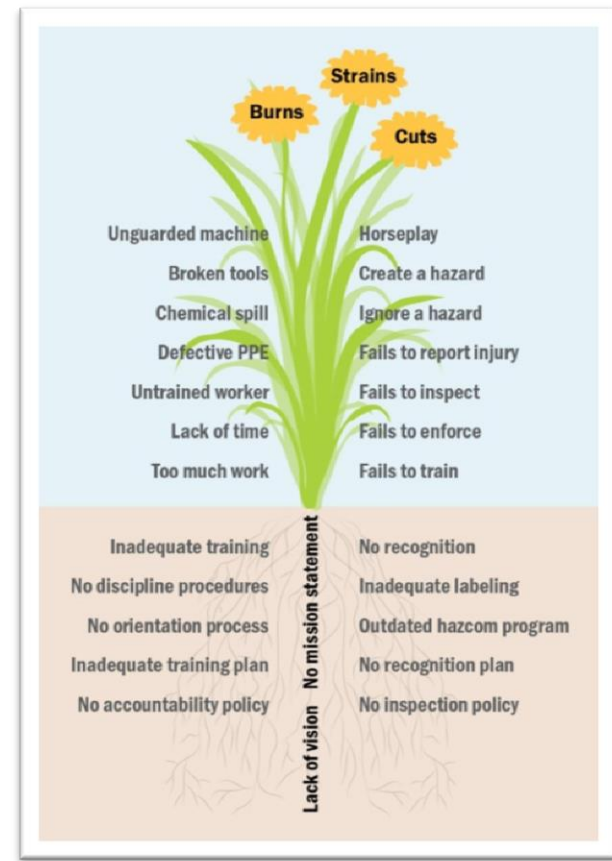
- An event that produces injury or illness

+ Surface cause

- Specific unsafe behaviors or hazardous conditions that result in an accident

+ Root cause

- Common behaviors and conditions that ultimately result in an accident





Root Cause Analysis Categories

Environment	People	Materials	Methods	Machines
Weather	Prior observations, history	Improper packaging	Correct Procedures	Vehicle/ equipment failure
Lighting	Job function steps	Cargo placement and securement	Training	Adequate maintenance, inspection, records
Walking surface, housekeeping	Tenure	Inadequate labeling	Enforcement	Proper equipment / tools
Distractions	Procedure adherence	Damaged/defective	Lack of oversight	Lack of needed equipment/tools
General public/animals	Hiring and qualifications	Pallets	Trends, recurrence	Proper use



Step 6 – Develop Improvements

- + Treat the cause not the symptom
- + Preventative action for each root cause
- + Determine and implement corrective actions that eliminate or reduce root causes
- + Engineer the hazard out or reduce the risk
- + Change work practices
- + Implement behavior-based safety process:
 - Observations
 - Feedback
- + Use administrative controls: enforce the rules, hold both employees and management accountable
- + Education and training
- + Use appropriate Personal Protective Equipment if necessary





Step 7 – Complete Injury Prevention Report

+ Background information (who, what, where, when, how, why)

INFORMATION PAGE

PLANT _____ DATE OF ACCIDENT _____ DATE OF REPORT _____
 NAME OF EMPLOYEE DRIVER _____ CLOCK NO. _____ SHIFT _____
 DESCRIPTION OF HOW COLLISION OCCURRED: _____

DRIVER _____ CLOCK NO. _____ SHIFT _____
 LENGTH OF TIME DRIVING _____ LENGTH OF EMPLOYMENT _____
 DRY OF DRIVER _____
 RTED WORK ON DATE OF COLLISION? _____ WAS CO. DRIVER WEARING SEAT BELT? _____
 SUPERVISOR _____ TIME OF COLLISION _____ AM / PM

ERE COLLISION OCCURRED _____
 INVOLVED _____ CO. VEH. I.D. NUMBER _____
 NO PHONE NUMBERS _____

RED? _____ IF YES, EXTENT OF INJURY _____ WHERE TREATED _____
 WED? _____ IF YES, WHERE _____ DAMAGED AND SEVERITY ESTIMATE _____

? _____ TYPE OF AUTHORITY (POLICE, SHERIFF, STATE TROOPER, F.D.) _____
 REPORT? _____ RPT # _____ WERE CITATIONS ISSUE? _____ TO WHOM? _____
 F OTHER VEHICLE _____
 TY, STATE) _____ D.L. # _____ FROM WHAT STATE _____
 LES INVOLVED _____ DESCRIPTION (LIC PLATE NO., MAKE, YEAR, COLOR) _____

NO _____ WERE THEY INJURED? _____ EXPLAIN _____
 RED? _____ TOTAL NO. OF INJURED _____ NAMES OF INJURED _____

DRIVER'S RECOMMENDATIONS TO PREVENT REOCCURRENCE: _____

SAFETY MANAGEMENT

- MEMOR FOR SAFE SAFETY CONTROL
- LACK OF SUPERVISION
- UNFAMILIAR WITH ROUTE TO BE TRAVELED

DRIVER QUALIFICATIONS

- AGGRESSIVE OR UNDECISIVE ATTITUDE
- LACK OF SKILL
- HEALTH PROBLEMS
- PERSONAL PROBLEMS
- DRUG IMPAIRMENT
- ILLNESS OR FATIGUE
- ADVERSE EMOTIONAL STATE
- NOT FAMILIAR WITH PROPER SPEED CONTROL
- UNWARE OF CONDITIONS WHICH CAUSE JACKKNIFING
- UNWARE OF INFLUENCE OF TOP HEAVY CARGO

VEHICLE MAINTENANCE

- LACK OF PREVENTIVE MAINTENANCE
- INADEQUATE MAINTENANCE
- MECHANICAL DEFECT
- INADEQUATE INSPECTIONS
- FAILURE TO CHECK BRAKE ADJUSTMENT
- FAILURE TO REPLACE BADLY WORN PARTS
- FAILURE TO INSPECT TIRE CONDITION
- FAILURE TO REPLACE WORN OR DAMAGED TIRES
- FAILURE TO TORQUE WHEEL NUTS PROPERLY
- FAILURE TO GREASE STEERING JOINTS REGULARLY
- FAILURE TO REPLACE WORN OUT STEERING JOINTS
- FAILURE TO CHECK POWER STEERING FLUID LEVEL
- FAILURE TO HERCULEANLY INSPECT SPRINGS
- FAILURE TO CHECK WHEELS

DANGEROUS PASSENGERS

- DANGEROUS PASSENGERS TO STAND OR STAND OF LINE
- PERMITTING PASSENGERS TO MOVE TO OR FROM SEAT WHILE UNDERWAY
- PERMITTING PASSENGERS TO TALK TO DRIVER WHILE UNDERWAY
- SAFETY CHAIRS NOT USED

POTENTIAL CAUSES

CRUISE TASKS

- FOLLOWING TOO CLOSELY
- INATTENTION OR DROWSINESS
- MISJUDGING SPEED OR ONCOMING TRAFFIC
- MISJUDGING SPEED AND CLOSURE OF VEHICLES
- WANDERING OVER LANE DIVIDERS
- FAILURE TO ANTICIPATE LANE MERGERS
- FAILURE TO SIGNAL
- MISJUDGING TIME FOR VEHICLE TO CLEAR INTERSECTION
- FAILURE TO OBEY TRAFFIC CONTROL DEVICE
- FROM IMPROV ADJUSTMENT
- FAILURE TO USE MIRRORS
- FAILURE TO SCAN SPACE TO THE SIDES
- FAILURE TO BLOCK AREA TO THE RIGHT
- FAILURE TO USE TURN SIGNALS
- TURNING FROM WRONG LANE
- FAILURE TO USE RIGHT-OF-WAY TO PASSING TRAFFIC
- ASSUMING OTHER DRIVER WILL SEE AND AVOID
- ADVERSE CONDITIONS
- UNABLE TO JUDGE SAFE SPEED FOR ROAD VISIBILITY CONDITIONS
- AGGRESSIVE BRAVING ON EQUIPMENT ROAD
- FAILURE TO ANTICIPATE OBJECTS ON ROAD/ROAD SURFACE
- FAILURE TO USE HEADLIGHTS AND TURNING LIGHTS
- SUDDEN STOPPING IN TRAVEL LANE
- BARING IN TRAVEL LANE WITHOUT USE OF EMERGENCY EQUIPMENT
- EXCESSIVE SPEED FOR CURVE
- INATTENTIVE TO PEDESTRIAN TRAFFIC
- RUNNING ON TO CURVE
- OVERUSE OF TRAILER ONLY BRAVES
- FAILURE TO RESPOND TO DYNAMIC DRIVING DRIVING
- FAILURE TO START UP SLOWLY
- FAILURE TO CHECK ALL AROUND VEHICLE FOR CLEARANCE
- FAILURE TO BEGIN BACKING UP IMMEDIATELY

ONE-TRIP INSPECTIONS

- FAILURE TO CHECK BRAKE ADJUSTMENT
- WORN TIRE COUPLING
- DAMAGED HITCH
- RIVET HOOK NOT LATCHED
- SAFETY CHAIRS NOT USED

RECOMMENDED ACTION TO PREVENT REOCCURRENCE

DRIVER'S RECOMMENDATIONS: _____

SUPERVISOR'S VEHICULAR ACCIDENT REPORT CONCLUSION

NAME OF EMPLOYEE DRIVER _____ DATE OF ACC. _____ SHIFT _____

AFTER REVIEWING THE CIRCUMSTANCES SURROUNDING THE ACCIDENT, IT IS DETERMINED THAT THE ACCIDENT BE CLASSIFIED AS: _____

PREVENTABLE _____ UNABLE TO DETERMINE _____

SAFETY COORDINATOR SIGNATURE _____ DATE _____

FOLLOW UP





QUESTIONS?