

# Fleet/Transportation Safety

## Lost Time Claims

### WHAT HAPPENS MOST?

#### SHOULDER INJURIES



Shoulders are the most commonly injured body part. A single shoulder repair costs **\$65,859** on average. Common causes include:

- Improper hand truck use
- Pulling kingpin release handle

#### BACK STRAINS



Back strain is the second most common injury with an average cost of **\$53,782**. Common causes include:

- Twisting while lifting
- Poor flexibility related to being sedentary

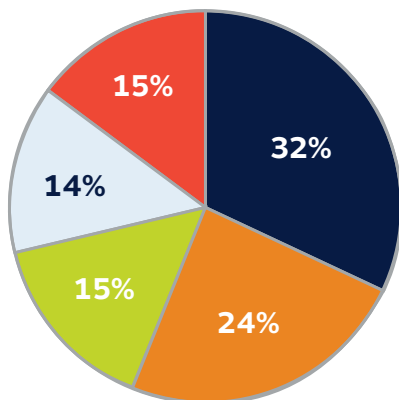
#### KNEE INJURIES



Knee injuries are another common. A knee rupture has an average cost of **\$47,400**. Common causes include:

- Falling in/out of the truck cab
- Securing a load
- Walking across a parking lot

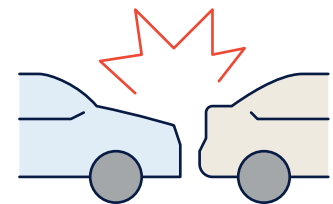
### MOST COMMON INCIDENTS



- 32%\* fall from vehicle
- 24%\* roadway collision
- 15%\* slip, trip or fall
- 14%\* loading/unloading
- 15%\* other

\*Data from MEM claims.

*The #1 way to die at work is a motor vehicle accident, 43% of MO employee fatalities are driving related.*



# WHAT CAN IT COST?

**\$ 137,767**  
the average motor vehicle  
accident claim in transportation  
per employee involved

This doesn't include liability costs, any other drivers, other passengers, vehicles damaged, load damaged, business interruption or any other fines or costs.

On average:  
Strains and sprains claim costs

**\$47,452**

A soft tissue head injury claim costs

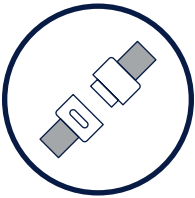
**\$120,000**

**20% increase**  
to your premium over three years



**90** average days of work lost on all  
transportation-related injuries

# PLAN TO PREVENT



## ***Do you have the right equipment and methods?***

- Require all employees to wear a seat belt every time.
- Require three-point contact when mounting or dismounting the truck.
- Keep steps clean and provide additional grab bars.
- Don't allow employees between the truck and the trailer.
- Invest in telematics, cameras or other monitoring technology.



## ***Do you have the right plan?***

- Develop and enforce a distracted driving plan.
- Offer light duty to injured employees.
- Train new hires to perform tasks safely.
- Review MVR and CSA scores.
- Implement a preventative maintenance schedule.
- Communicate the inclement weather plan.



## ***Have you prepared your employees?***

- Require drivers to report incidents or injuries immediately.
- Don't expect drivers to drive while fatigued or distracted.
- Address driver health and wellness.
- Have frequent contact with drivers.
- Provide lifts, pallet jacks and dollies for loading and unloading.