

THE GREEN LIGHT II

The official newsletter of Alliance Interstate Risk Service

WHAT'S INSIDE

- Buckled or BUSTED: 2
- BIG News for our Insureds: 3
- Claims Corner: 4
- Safety Spotlight: 5
- What's Happening: 6
- Program News: 7

SEATBELTS SAVE LIVES.

Each year, more than 25,000 passenger vehicle occupants are killed on the roadways. Of these fatalities, more than 50% of them were not wearing their seat belt. Occupants of a vehicle (passenger, commercial, or otherwise) who are not restrained are 30 times more likely to be ejected from a vehicle during a crash; approximately 75% of those who are ejected die from their injuries.

While many drivers claim to always buckle up when driving, there are still about 14% who do not. Wearing your seat belt (and wearing it properly) will save your life. Seems like a no-brainer, doesn't it?

GET READY FOR SAFETY BLITZ: BUCKLED OR BUSTED!

Abby Greer August 26, 2024

SAFETY BLITZ BUCKLED OR BUSTED



ALLIANCE INTERSTATE RISK
SERVICE



ATA COMP FUND

BUCKLE UP, BUTTERCUP.

Every driver (and passenger) has heard of the importance of safety belts in vehicles. It is something that has been presented in elementary school safety campaigns, drivers' education courses, and national advertising campaigns for decades. Yet, there are still some myths about seatbelt usage that cause people to not use them. We aim to debunk these myths during this year's Safety Blitz... and give real-life examples

GIVE US TWO WEEKS.

Since we rolled out the Safety Blitz in 2021, we've been tweaking and perfecting the process. This year, we've narrowed down the material and timeframe. **Safety Blitz 2024: Seatbelts will be coming to you September 30th - October 11th.** Get ready for a fun, Alliance Interstate Risk Service spin on a fan-favorite from the early 2000's... as we look to BUST some of the biggest MYTHS about seat belts.



LET'S HAVE A LITTLE FUN WHILE WE'RE AT IT!

It wouldn't be a Safety Blitz without a little fun! Be on the lookout for custom videos (with some familiar faces), flyers, quizzes, ways to get involved, and (of course) ways to win. Make sure you're following our social media pages, too!



Check out the Safety Blitz archive on our Members page [HERE](#). You can find all the handouts and videos available from our previous Blitzes... and watch for this year's information!

2025 DIVIDENDS ANNOUNCED!

Abby Greer August 26, 2024

WE ARE PLEASED TO ANNOUNCE

\$24,202,397

WILL BE DISTRIBUTED WITH 2025 RENEWALS.

The Alliance Interstate Risk program, along with ATA Comp Fund, has returned a 10-year average annual historical dividend of **34.8%** to participating companies, with over **\$296 million** distributed since 1993.

We look forward to continuing our current partnerships in 2025, as well as making new ones. Join us and we will work together to make your company one of the safest and most successful in the industry.

The road to a better workers' compensation program begins now.



ALLIANCE INTERSTATE RISK

BY TRUCKERS. FOR TRUCKERS.

CLAIMS CORNER - ASK THE DIRECTOR

Suzy Baker & David Balades August 27, 2024

Introducing our latest feature, where we will highlight some of our most Frequently Asked Questions regarding the claim process. These will be answered by none other than Alliance Interstate Risk Service Director of Claims, Suzy Baker (with some help from her Claims, Risk Management, and Underwriting friends)! If you have any questions, please submit them via email [HERE](#).

HOW DOES REPORTING IMMEDIATELY AFFECT THE OUTCOME OF A CLAIM?

Research shows that timely reporting of claims leads to best overall outcomes. Reporting claims to your carrier allows the adjuster to complete their initial investigation of facts and initiate payment of benefits before medical treatment gets out of hand or the injured worker retains legal representation.

Did you know that the total cost of the claim increases each day a claim goes unreported? Here's some facts:

- A week's delay in reporting an injury to a carrier can increase the total cost of the claim by 10%.
- Claims filed a month or more after occurrence can cost up to 50% more to settle than those reported immediately.



Our best recommended practices are to have you report claims as soon as possible, but no later than 24 hours from receiving knowledge of an employee injury. Keep in mind that we offer the option to report a Record Only claim, which allows us to have knowledge of the incident, but it won't be assigned to an adjuster for formal investigation nor will it have any reserves assigned unless it needs to be converted to a claim. You can report those to us by submitting a completed FROI marked RECORD ONLY via email at ATA@CCMSI.com.

HOW TO FILE A CLAIM:

Our dedicated claim team of adjusters through CCMSI has measures in place for any type of injury reporting:

- If the injury requires emergency care, contact 911 and initiate the **CAT Claim Response** by calling Director of Claims, Suzy Baker, at 334-425-4218
- If not an emergency, complete a **First Report of Injury (FROI)** and direct injured worker to approved medical provider for treatment. Consider whether or not **TELEMEDICINE** is appropriate (for those who are enrolled in the program).
- Employer should report claim within **24 hours** by submitting a completed FROI via email: **ATA@CCMSI.com**.

SAFETY SPOTLIGHT

Abby Greer August 20, 2024

The "Safety Spotlight" feature of The Green Light II shines the spotlight on safety professionals to gain insight into their background, and their thoughts and ideas on safety in our industry.

Meet Lindsay Head, Safety Director for Benny Whitehead, Inc., in Eufaula, Alabama. Lindsay joined the BWI team in 1999 and she began her career in safety with them in the early 2000s.



How did you get started in Safety?

I was first introduced to Safety here at Benny Whitehead. My main duties include hiring and training our drivers on the importance of Safety, enforcing our safety policies, and monitoring our team's CSA scores.

Why is Safety important to you? How do you (or would you) improve your company's safety culture?

Safety protects not only the employees and drivers, but also the company. It can help prevent accident and/or injuries in the workplace that can cost the drivers/employees more than just time away from work.

What has been the most challenging task in your role/career as a Safety professional?

The handling of an accident can be challenging at times, especially when there are other parties involved.

How do you promote your company's safety culture? How do you get employees to "buy in" or get involved?

Our company offers incentives for a focus on safety. We provide safety bonuses to drivers with no tickets or accidents.

What is your "One Big Thing" you focus on in your safety role?

I stay on top of our CSA scores. Maintaining a good CSA score can lead to fewer DOT audits, lowers insurance premiums, and allows our company to maintain our clients.

What would your safety quote or message be?

"Safety first is safety always!"

WHAT'S HAPPENING



AIR PARTNER FALL CONFERENCES AND EVENTS

Our partner trucking associations are hard at work, planning conferences, training seminars, and networking events to wrap up 2024! Check out the fall lineups from [Alabama Trucking](#), [Georgia Motor Trucking](#), [Iowa Motor Truck](#), [North Carolina Trucking](#), [South Carolina Trucking](#), [Tennessee Trucking](#), and [Virginia Trucking](#) Associations!

2024 NATIONAL TRUCK DRIVER APPRECIATION WEEK

[National Truck Driver Appreciation Week \(NTDAW\) 2024](#) will be September 15th - 21st. This is an important time in our country to pay respect and #ThankATrucker for their dedication to our industry, and for keeping America rolling.

Visit the [American Trucking Associations](#) website to learn more about the week and for ideas on how to show your drivers your appreciation!



BUILDING BLOCKS OF A SAFETY CULTURE

We are bringing the Building Blocks of a Safety Culture to Alabama, Georgia and Virginia! Join our team and guests as we discuss the essentials for building a positive culture of safety and best practices for claims handling within your company. A special THANK YOU to our partner associations, ATA, GMTA and VTA, for sponsoring these events!

- Wednesday, October 16th: Birmingham, Alabama area [REGISTRATION COMING SOON](#)
- Monday, October 21st: Savannah, Georgia area [REGISTER HERE](#)
- Wednesday, October 23rd: Atlanta, Georgia area [REGISTER HERE](#)
- Wednesday, November 20th: Richmond, Virginia area REGISTRATION COMING SOON
- Friday, November 22nd: Harrisonburg, Virginia area REGISTRATION COMING SOON

PROGRAM NEWS

WELCOME TO OUR NEW MEMBERS

The Alliance Interstate Risk program is proud to welcome the following new member companies:

- **Anthony P & L Inc** *Le Mars, IA*
- **B&H Heavy Haul LLC** *Monroe, GA*
- **Believer's Trucking LLC** *Wake Forest, NC*
- **C. Miller Trucking** *Lawndale, NC*
- **CPL Trucking** *Travelers Rest, SC*
- **Dawson Truck Lines Inc** *Roanoke, VA*
- **Double K Inc** *Flintstone, MD*
- **Fletcher Anneheim Dedicated Services LLC** *Charlotte, NC*
- **Fly Wheel Inc** *Centerville, IA*
- **Goolsby Trucking Co Inc** *New Albany, MS*
- **Harold David Story Inc** *Dalton, GA*
- **JN Enterprises Inc** *Sioux Falls, SD*
- **Koves Trucking Inc** *White Bear Lake, MN*
- **Kudu Transport Inc** *Madison, AL*
- **Magnum Express Inc** *Plainfield, IN*
- **Mid Con Carriers Corp** *Oklahoma City, OK*
- **Midwest Transport Inc** *Robinson, IL*
- **Mountain Gate Transport Inc** *Newville, PA*
- **Payne Logistics LLC** *Fredericksburg, VA*
- **Payne Inc** *Fredericksburg, VA*
- **PDT Inc** *Jacksonville, FL*
- **Robinson Family Trucking LLC** *Eutawville, SC*
- **Rockin H Logistics Inc** *Mansfield, TX*
- **Shane Hood Trucking Inc** *Ringgold, GA*
- **Tennessee Auto Carriers LLC** *Readyville, TN*
- **Tern Services Inc** *Atlanta, GA*
- **The Apodaca Group Moving & Storage LLC** *Knoxville, TN*
- **TJM Trucking Inc** *Valdosta, GA*
- **Tony S Heard Sr LLC** *Calhoun Falls, SC*
- **Trade Winds Transit Inc** *Bardstown, KY*
- **Turner Transportation Specialists Inc** *Augusta, GA*
- **UFL Services Inc** *Canton, GA*
- **Wayne Stewart Trucking Co** *Savannah, GA*

TIS THE SEASON FOR RENEWALS!

We are in the beginning stages of our underwriting review for 2025 renewals!

- Payroll change cut-off will be October 1st. Our team will be finalizing renewals in early October. All payroll changes must be submitted prior to this date; any changes submitted after October 1st will be reviewed in January.
- Renewals will be issued with the same payment plans as expiring (the same plan chosen for 2024 will apply for 2025). Requests for payment plan changes must be submitted by October 1st. Current payment plan options are Annual, Quarterly, Monthly Installments, and Monthly Self-Reporting.
- 2025 renewal proposals will be emailed to brokers in mid-October.
- All requests to non-renew (cancel) must be received in our office no later than 5pm CST on Monday December 2nd. All notifications received after that time will be subject to a 30-day notice of cancellation, which will be strictly enforced.
- Loss run requests, endorsement requests, and general information requests should be directed to ServiceRequest@AllianceInterstateRisk.org. Please save this address for future requests.



A copy of our most recent Financials can be found on our website.

These streamlined procedures support an efficient renewal season for everyone. We thank you for your continued partnership and look forward to another successful year!