

# THE GREEN LIGHT II

The official newsletter of Alliance Interstate Risk Service

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**in case of a  
catastrophic  
claim**

call ASAP  
(334) 425-4218

A catastrophic, or "CAT", claim is any event that results in serious injuries, including but not limited to:

- Brain or head injury or loss of consciousness
- Spinal cord injury
- Paralysis of arm, leg, or trunk
- Severe burns
- Amputation of arm, hand, foot, or leg
- Temporary or total blindness
- Any injury when EMT/Life Flight are utilized

Alliance Interstate Risk Service has procedures in place to initiate catastrophic injury management. Be on the lookout for more information from our Risk Management team in the coming weeks. **To activate the CAT Claim Team, call Suzy Baker, Director of Claims, immediately at (334) 425-4218.**

# CAT CLAIMS: SEVERE, BUT PREVENTABLE

**ABBY GREER** February 8, 2023

While rare, CAT claims can and do happen. In recent years, the frequency and the cost of these type of injuries have skyrocketed, due in large part to the rise of medical treatment. So how do you avoid a catastrophe? Let's take a look...

As with most claims, catastrophic injuries are preventable. A recent review by Safety National published in *Carrier Chronicles* revealed the leading causes of CAT claims based on their reported claims:

## Slips, Trips, and Falls (27%)

Remember #SafetyBlitz2021, when the ATA Comp Fund and Alliance Interstate Risk Service Risk Management team observed and rewarded drivers and employees caught "doing it right" when it came to preventing Slips, Trips, and Falls? Not only do these types of injuries account for 50% of all work injuries, they also account for more than a quarter of catastrophic injuries! And they are completely preventable. Learn more [HERE](#).

## Motor Vehicle Accidents (MVA) 19%

During this past year's #SafetyBlitz2022, we dedicated an entire month to the leading causes of MVAs, because these are also *preventable*. Distracted Driving, Speeding, Fatigue, Tailgating, and Weather all cause MVAs; and, being aware of - or prepared for - the dangers can prevent most accidents. Learn more [HERE](#).

## Struck by Machinery/Objects (14%) and Caught In, Under, Between (6%)

This includes a variety of events, including being struck by machinery (such as fork lifts) or falling objects. **Situational awareness** is a key factor in preventing most claims, especially in areas where one could be injured as a result of others' actions. Some of the worst accidents reported involve drivers being injured during the loading and unloading phase of a job. Check out our Flatbed & Lift Truck Safety Information [HERE](#).

## Burns (5%)

Rounding out the top five causes of CAT claims are burns, which can occur across multiple industries. Practice **situational awareness** to identify potential flammable hazards and how to safely contain them. Contact your [Risk Manager](#) today to set up a shop inspection and receive recommendations to assist in preventing CAT claims.



Visit our [Educational Resources](#) page for more information on how the Alliance Interstate Risk Service Risk Managers can help you reduce the risk of CAT Claims.



# NEW YEAR, EVEN BETTER YOU

**ABBY GREER** February 8, 2023

*Did you know, almost 40% of US adults set New Year's resolutions... with more than 55% of them failing to keep them? Did you also know that the top three New Year's resolutions are: Exercise More (52%), Eat Healthier (50%), and Lose Weight (40%).*

*But what if we told you that if you made the commitment to do one (or all) of those things without labeling it as a "Resolution", you would be more motivated to keep it? Healthy lifestyle habits shouldn't be a goal for you to maybe maintain for a little while - it should be a change in mentality that you obtain and keep.*

The trucking industry boasts over 7 million truck drivers. But, due to the nature of the job (sitting for long periods of time) and a seemingly lack of nutritional food options while on the road, our nation's truck drivers are statistically one of the unhealthiest populations, with over 50% of drivers being considered obese. In comparison, the national average of the general population who are obese is just under 27%. So what are some changes drivers can make to achieve a healthier lifestyle without making a career move?

## Switch to Healthy Food Options

Making the switch from that fried chicken sandwich to a grilled option can reduce total calorie and fat intake. Drink water, unsweetened tea, or flavored sparkling water instead of those sugary, carbonated sodas. If it's caffeine you crave, go for black coffee or green teas instead of their calorie-loaded and sugar-driven counterparts.

## Get Out and MOVE

When you get the chance to stop for a break or just a quick "rest", take a few moments to walk and get the blood flowing. Park a little further away so you can get some extra steps in. The activity is good for not only your physical health, but can also help your mental state.

## Accountability = Success

Find an "Accountability Partner" in family, friends, company, or within a like-minded community. Even if your company does not have a wellness program, there are numerous health and wellness programs online that provide tips, tricks, coaching, and community. Check out what Dr. Mark Manera and Supply Chain Fitness are doing for our industry.

## Fight Fatigue

Remember when we dedicated an entire week to the impacts of Fatigue on safe driving? Healthy sleep habits not only make for a safer driver, they also make a HEALTHIER driver. Poor quality sleep is repeatedly linked to lower metabolism and weight gain. Read more from our Safety Blitz 2022: Fatigue HERE.



# SAFETY SPOTLIGHT

**ABBY GREER** February 8, 2023

*Our newest feature to The Green Light II shines the spotlight on Safety Directors throughout our programs to gain insight into not only their background, but also their thoughts and ideas on safety in our industry.*

Meet Gary Smith, Safety Manager for Perdido Trucking Service, a Mobile, Alabama-based truckload carrier with locations in Alabama, Mississippi, and Florida. Gary joined Perdido in August 2011. He is also the co-chair for the ATA Comp Fund & Alliance Interstate Risk Service Risk Management Advisory Committee (RMAC), a panel of representatives from all over the industry that meet to discuss trends and changes in safety.



## **How did you get started in Safety?**

I have been involved with operations and safety since 1986. Back then you told everyone to “be careful” and hoped for the best. Best practices have changed quite a bit through the years and safety has pivoted from being mostly reactive to proactive planning with the aim of prevention.

## **What advice do you wish you had received early in your career in Safety that you would pass on to someone just getting started?**

Something that I learned through the years - be ready for continuous change. Good communication is the key to a successful safety program.

## **What do you view as the main duties of a Safety Director?**

Providing and promoting a culture of safety throughout the company. The main goal each day is for our employees to get home safely to their families. You need “buy in” from the whole company. Everyone’s commitment is the key to a successful safety program. It starts at the top and must be promoted each and every day, holding everyone accountable.



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*continued on the next page*

# SAFETY SPOTLIGHT

Continued

## **What has been the most challenging task in your career as a Safety Director?**

The installation and training on the camera system in our trucks was very challenging. Developing our program, making sure our drivers understood how the cameras worked, helping them see the benefits and why we implemented them was a real challenge in the beginning. ELD implementation was also very challenging.

## **What do you find most effective in getting existing and new truck drivers to buy in to safety?**

The best way to get drivers to “buy in” to our safety program has been through clear and concise communication. They need to know the policies and procedures, as well as why we have them. We accomplish this by having a simple orientation package and continuous training. Weekly and monthly safety topics are communicated to the drivers and we give remedial training when there is an incident. Safety bonuses are awarded to our drivers quarterly and yearly for being incident free and we include our driver managers in that bonus package.

## **Why is safety important to you?**

Safety is very important to me because it affects people’s lives and the wellbeing of the company. Safety demands continuous improvement with daily changes in the workplace.

## **If you could give any advice or message to the general public about the trucking industry, what would it be?**

I would say to the public, trucking companies and their drivers are not the bad guys as portrayed in the media. Trucking affects every person and business and it’s the industry most Americans take for granted. Other sectors are essential to the economy and daily life, but none as intricately as trucking.

## **What would be your “safety quote” or “safety message” that you want to share?**

Promote the 5 C’s in road safety: Care, Caution, Consideration, Common Sense, and Courtesy.



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## WHAT'S HAPPENING



### NEW STATE PARTNERSHIPS ARE FORMING!

Alliance Interstate Risk Service is pleased to announce its latest state trucking association partnerships with the North Carolina Trucking Association (NCTA) and the Iowa Motor Truck Association (IMTA)! The NCTA partnership was announced mid-January to the NCTA Board of Directors and the IMTA partnership was announced February 16th. The NCTA and IMTA join the Georgia, South Carolina, Virginia and Alabama state associations in partnering with AIRS to provide their members with an affordable, comprehensive workers' compensation program.



### GMTA TRUCK DRIVING CHAMPIONSHIPS

Be sure to mark your calendars for **May 11th-12th** for the annual Truck Driving Championship! Registration for GMTA's TDC opens in early March - contact Emily Crane for more details.



### SCTA TRUCKPAC GOLF TOURNAMENT & SAFETY AWARDS

The SCTA's annual golf tournament to benefit their TruckPAC program is **March 20th** at Carolina Country Club in Spartanburg, SC. Be sure to get your team together for a fun day of sunshine, golf, and networking! Contact Taryn Shekitka for more details.

SCTA's annual Safety Awards Banquet is March 29th, so get your entry forms in for truck safety, industrial safety, and professional of the year!

### VTA SAFETY & HUMAN RESOURCES CONFERENCE

Join the VTA March 28th-29th at the Woodlands Hotel & Suites in Williamsburg, VA for the 2023 Safety and Human Resources Conference. VTA will also hold their Safety Awards luncheon to recognize Virginia's safest fleets as well as driver and safety professional of the year. Register today!



# PROGRAM NEWS

## WELCOME TO OUR NEW MEMBER COMPANIES!

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

- **Atlanta Movers LLC** Alpharetta, Georgia
- **BP Express LLC** Knoxville, Tennessee
- **C2C Express, Inc.** Sioux City, Iowa
- **Clem's Trucking LLC** Jackson, Mississippi
- **Cobb South 298 LLC** Acworth, Georgia
- **Davis Delivery Service Inc.** Buford, Georgia
- **ELE Logistics, Inc** Charlotte, North Carolina
- **Grandrod Logistics, Inc.** Memphis, Tennessee
- **MAKT-Trans LLC** Atlanta, Georgia
- **Rhema Transportation LLC** Flowery Branch, Georgia
- **Superior Transportation, Inc.** Charleston, South Carolina
- **Synergy Fuel Transport** Leesburg, Georgia
- **Warrior Logistics Group, Inc.** Coppell, Texas

## ALLIANCE INTERSTATE RISK SERVICE PROMOTES BAKER AND WHATLEY

Alliance Interstate Risk Service (AIRS) and the ATA Comp Fund are pleased to announce the promotion of Suzy Baker to Director of Claims effective January 5, 2023 and Victor Whatley to Regional Risk Manager effective February 1, 2023.

Suzy has been with the AIRS/ATA Comp Fund team since 2019 managing our claims operation and third-party administrator, CCMSI. She has overseen the combining of third-party administrators, launched a telemedicine program, overhauled the existing light duty program, implemented a prescription drug testing program, and organized the opening of a Birmingham office. Suzy joins our Directors team in the management and administration of our programs.



Victor has been with the AIRS/ATA Comp Fund team since 2015 as Risk Manager, providing safety and loss control expertise to Members and Insureds throughout South Alabama, Florida, and Mississippi. In his new role, he will be responsible for ongoing Risk Management within his assigned territory and for supervision of Region 1, which will encompass the western panhandle of Florida, and the states of Alabama, Mississippi, and Tennessee.



## 2022 0% LOSS RATIO CERTIFICATES

Each year, our team awards certificates to our member companies who achieve a 0% loss ratio for the prior year. Safety is always a big deal, so achieving a 0% loss ratio deserves some recognition. Be on the lookout for your Risk Manager in the coming weeks to deliver yours... and let them snap a photo for social media bragging rights!

## ALLIANCE INTERSTATE RISK MAKING A NATIONAL IMPACT

A recent article in the Q4 edition of Alabama Trucking Association's *Alabama Trucker* magazine spotlights the impact Alliance Interstate Risk is having on workers' compensation for the trucking industry. [CLICK HERE](#) to read the full article.

