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Building a Safer Workplace: Reducing Workplace Injuries and Workers' Compensation Claims for Drivers

WEDNESDAY / FEBRUARY 18 / 1-2PM CST



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Before We Begin

All attendees are in “LISTEN ONLY” mode.

You can type in questions by clicking on the question box on the top right of your GoToWebinar panel.

Q&A at the end of the webinar.

Additional questions can be emailed to: Ngump@smscsafety.com

A recorded copy of the webinar and slides will be made available to all attendees.



Today's Agenda

- 1 Introduction
- 2 Identifying Non-Crash Injuries
- 3 Common OSHA Citations for Drivers
- 4 Practical Controls for Driver Exposures
- 5 Injury and Claims Data
- 6 Conclusion



Introduction

Nathan Gump, GSP

- Graduate with a Bachelors in Occupational Safety
- Over 12 years of direct safety management experience
- Over 5 years within the insurance and loss control sector
- Currently in my 3rd year with Safety Management Services Company
- Originally from West Virginia, but now currently resides in Des Moines, Iowa



Introduction

Who would benefit from this Webinar?

- Company Leadership (CEOs, CFOs, etc.)
- Employee Relations (Safety Professionals, HR Professionals, etc.)
- Project Management
- On-site Leadership (Superintendents, foreman, etc.)
- Drivers

In essence.....**EVERYONE**



Why This Topic Matters

- Non-crash injuries drive high-frequency workers' comp claims
- Most driver injuries occur outside the cab
- OSHA citations often stem from routine tasks
- Injury prevention improves cost control and retention



Learning Objectives

- Identify common non-crash driver injuries
- Understand OSHA & DOT regulatory overlap
- Recognize common OSHA citation trends
- Apply engineering and administrative controls
- Use injury data to reduce claims



Who Are 'Drivers' in OSHA's Eyes?

- CDL and DOT-regulated drivers
- Non-CDL fleet and service drivers
- Yard spotters and hostlers
- Delivery and last-mile drivers
- OSHA applies to employees performing work tasks



OSHA vs DOT: Who Regulates What?

- DOT/FMCSA: Hours of Service, driver qualification, vehicle safety
- OSHA: Walking-working surfaces, PPE, ergonomics, recordkeeping
- DOT compliance does NOT eliminate OSHA obligations
- Safety programs must integrate both frameworks



The Hidden Cost of Driver Injuries

- High frequency of slips, strains, and overexertion injuries
- Long claim duration due to physical job demands
- Indirect costs exceed direct claim costs
- Preventable injuries = controllable losses



Slips, Trips & Falls – The #1 Driver Injury



- Entering/exiting cabs improperly
- Climbing trailers or tarping loads
- Icy or wet yards and docks
- Poor lighting and uneven surfaces



OSHA Standards – Walking Working Surfaces

- 29 CFR 1910 Subpart D
- Safe access/egress requirements
- Housekeeping standards
- Ladder and step integrity requirements



Controls: Slips & Falls

- Install slip-resistant steps and grab handles
- Improve yard lighting and drainage
- Implement winter weather plans
- Require 3-point contact training



Overexertion & Musculoskeletal Injuries

- Manual lifting of freight and equipment
- Repetitive climbing in/out of vehicles
- Awkward postures in confined trailers
- Pushing/pulling heavy loads



Ergonomics & General Duty Clause

- No specific OSHA ergonomics standard
- General Duty Clause applies to recognized hazards
- Employers must implement feasible controls
- Early reporting reduces severity



Struck-By & Caught-Between Hazards

- Busy yard traffic and blind spots
- Coupling/uncoupling trailers
- Loading dock operations
- Forklift interaction



Environmental Exposures

- Heat stress during loading/unloading
- Cold stress in winter climates
- Rain, ice, and storm hazards
- Extended outdoor exposure



Using Data to Reduce Claims

- Analyze OSHA 300 logs for driver trends
- Review workers' comp loss runs
- Track near-miss reporting
- Use telematics for behavioral insights



Integrating OSHA & DOT Programs

- Align safety messaging for drivers
- Eliminate siloed compliance efforts
- Standardize training documentation
- Conduct joint audits



What Insurers Look For

- Formal written driver safety programs
- Trend analysis and corrective action tracking
- Leadership engagement and accountability
- Documented training and inspections



Cost Impact of Prevention

- Reduced claim frequency
- Improved Experience Modification Rate (EMR)
- Lower indirect costs and downtime
- Improved driver retention



Practical First Steps

- Conduct yard and dock hazard assessments
- Engage drivers for feedback
- Review last 3 years of claims
- Implement targeted control improvements
- Track leading indicators quarterly



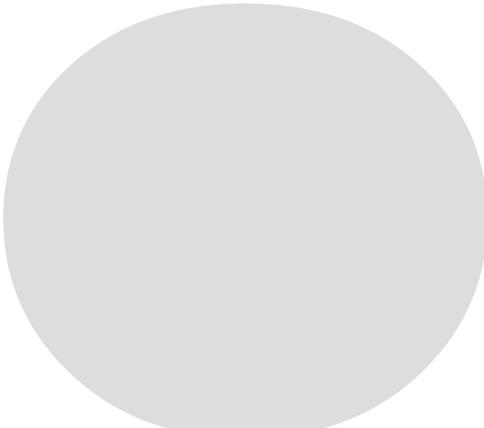
Key Takeaways

- Most driver injuries occur outside the cab
- OSHA applies even to DOT-regulated drivers
- Simple engineering controls reduce risk significantly
- Data-driven safety programs lower workers' comp costs



Safety looks like it starts with an “S”, but it actually starts with “YOU”

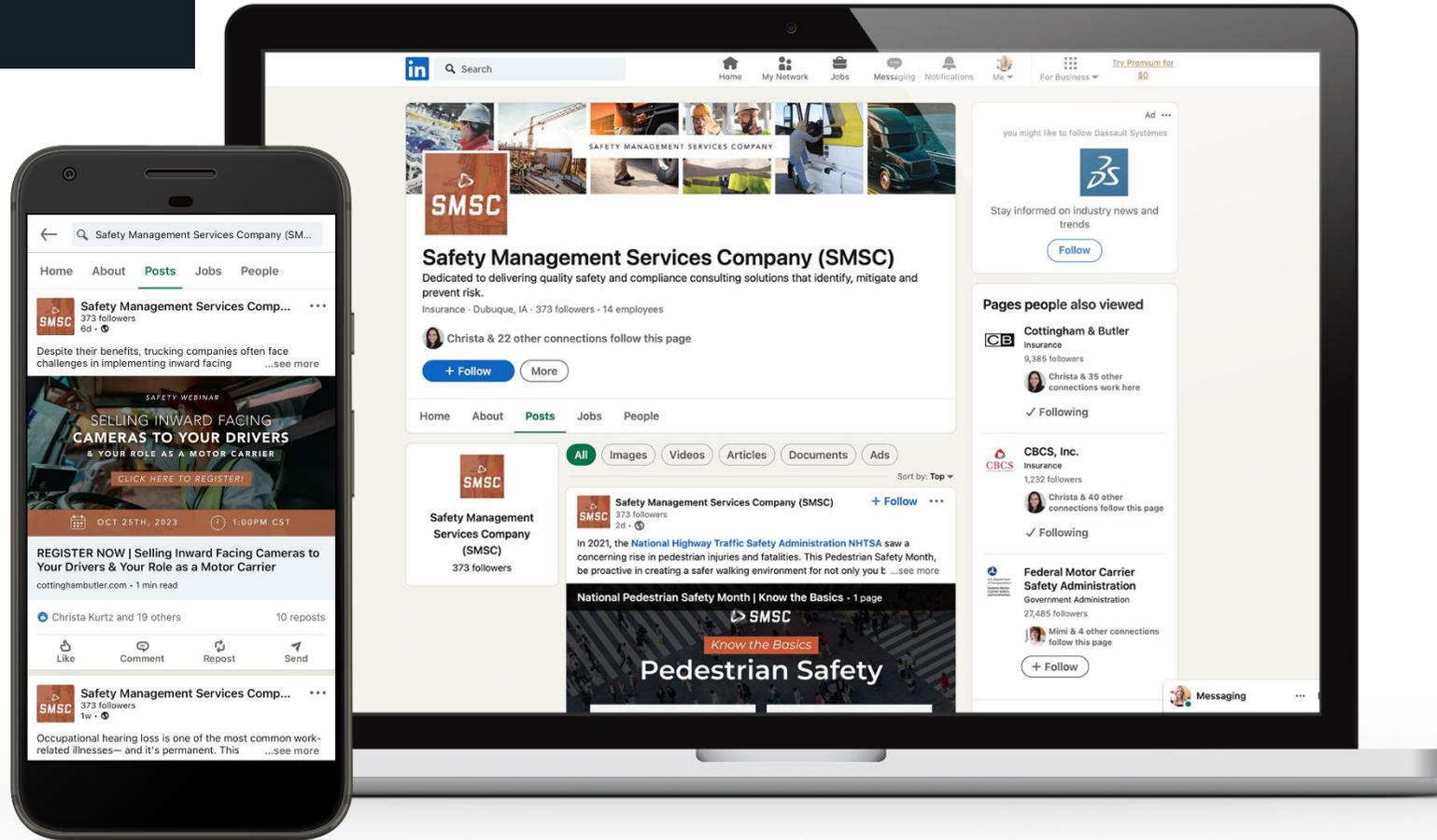




Questions



Let's Stay Connected



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