

# Fleet | Transportation Lost Time Claims

## CLAIM CAUSE

### SLIP, TRIP AND FALLS

Slips, trips and falls are the most common cause of injury. The average lost time claim cost of a slip, trip or fall injury is **\$45,909.\***



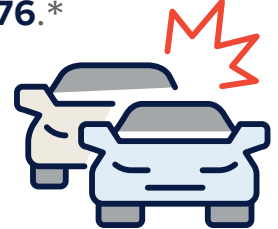
### STRAINS

Strains are the second most common cause of injury with an average lost time claim cost of **\$49,979.\***



### MOTOR VEHICLE ACCIDENTS (MVAs)

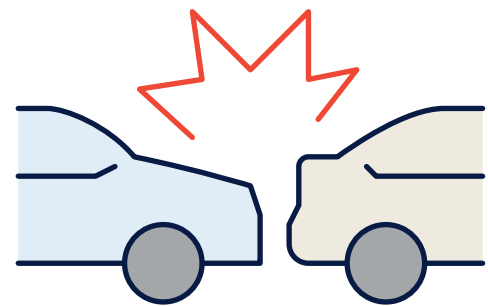
Motor vehicle accidents are another common cause of injury. MVA's have the highest average lost time claim cost of **\$103, 676.\***



## LOST TIME CLAIM COUNT BY EMPLOYEE TENURE



**38%** of all workplace fatalities are due to MVAs. In the transportation industry the risk increases to **50%**.



\*Data from MEM claims.

# WHAT CAN IT COST?

## MOST COMMON OCCUPATIONS FOR MVAS

**DRIVERS**  
average claim cost of  
**\$118,872**

**TRUCK DRIVERS**  
average claim cost of  
**\$66,065**

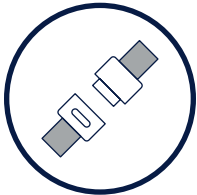
**DELIVERY DRIVERS**  
average claim cost of  
**\$35,530**

**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.