

Insurance Issues:
Becoming Best in Class

Page 21.

Waste-by-Rail:
Learning From
Catastrophe Page 26..

Workplace Dynamics:
Multi-Generational
Workplaces Page 30.

Shop at the MarketPlace!
Page 59

**Recycling/Transfer
Stations/Landfills Section**
Page 43.

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WasteAdvantage

The Advantage in the Waste and Recycling Industry

**UNDERSTANDING
WHAT HAPPENS
AFTER A CONTAINER OR
CART FLEET PURCHASE**

**NEW HANOVER
COUNTY LANDFILL:
TURNING ITS SURROUNDING
ENVIRONMENT INTO ITS
GREATEST ASSET**

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Becoming Best in Class Takes More Than Talk

Nathan Brainard

If you take a proactive approach to your claims mitigation, YOU STAND A MUCH BETTER CHANCE OF CONTROLLING CLAIMS as opposed to hoping they simply don't happen.



LET'S BE HONEST, WE ALL WANT TO BELIEVE OUR company is truly the best in the industry. We feel our company can outperform the competition from both a physical service and customer service standpoint. If we can't believe we have built something better than the competition than who will? As a company executive or owner you have to believe this or odds are you are preparing to sell or close your doors. As entrepreneurs, we are wired to believe that we can do it quicker, more efficiently and with a better end result than anyone else in the marketplace. The real question, however, is how do we prove it?

Insurance carriers have pulled back the reins over the past year. They are being more selective than they have been in the past 10+ years because the hardening of the market allows them be selective in who they offer policy terms to. When an agent is working with an underwriter they are asked all sorts of questions about your company, safety culture and safety program, claims, owner involvement and a myriad of other items so they can get comfortable in offering a proposal for your review. If they can't get comfortable with the workplace initiatives you have in place, odds are they are not going to offer you terms and move onto another submission they are more comfortable with. So, what can you do to help elevate your company from, "just another submission" to something showing you truly are "best in class?"

Every underwriter is going to have their own set of items they want to see implemented within your company. The more of these items you have in place the better since the underwriter can then make a case internally as to why they offered you the coverage and premiums they put forth. We are going to discuss some of the more "global" items an underwriter looks for. Obviously, there are more than what is written here, but if we address those that are the most common, you will at least have a place to start your evaluation of how your company stacks up.

Training

While there is no news flash here, it is the most widely asked question by underwriters. They want to know if you have a formal, written training program. Do all

new hires go through the program? How long does it last? Is there ongoing training throughout the year, or do you only train the folks when they are originally hired and then let them do their work? Do you have a dedicated Safety Director? If so, do they spend 100 percent of their time on safety related matters, or do they have other non-safety related duties?

The more training you do the better. It is widely recommended that you incorporate various types of training. This would include classroom, online and in the field as well as your normal weekly or monthly tool box talks. As the employees in our industry have varying degrees of education as well as potential language barriers, a multifaceted training approach is considered ideal. For any training you provide to the employees, you should document both the topic and attendance. You can then add records of all training by employee to their file in the event that they ever have a claim and state that he or she was not trained on a specific subject.

One of the largest pitfalls we see by companies is cessation of training because their claim count is very low. This is a terrible idea. When claims are not happening or are very low you should take the opportunity to further educate and train the employees. While things are good now, you don't want your employees to become lackadaisical or complacent—they get careless and that is when a claim happens. Constant training is the foundation for a "best in class" environment.

SAFER Score/Pre- and Post-Trip Reports

While the latter are internal documents, their use is widely documented whether you are aware of it or not in the form of a SAFER Score. If you are scratching your head, look no farther than your last DOT inspection. Each time your vehicle is stopped and inspected by DOT, a report is generated. This information is then passed on and published at www.safersys.org. Underwriters are using this tool more and more frequently. They are also putting a tremendous amount of weight on the results of this information.

Continued on page 24.

