

Stabilise incidents before they destabilise premiums.

Featuring Paul Bressan, *Heavy Motor Risk Engineer*

When a civil industry material supplier started to see a spike in minor incidents, it realised they had the potential to be devastating.

This small business was particularly concerned that the increased number of incidents could potentially increase its insurance premium.

However, as Paul Bressan, NTI's Heavy Motor Risk Engineer explained, that's not how they do business.

"The client reached out, so we provided a risk engineering service to them," Paul said.

"We went in with the aim of identifying the root cause of these incidents.

"I promote the ICAM (Incident Cause Analysis Method) investigation methodology quite heavily. It's a method that's been used for a very long time that helps to identify people, plant, equipment, and environment risks and find all the contributing factors.

"Quite often, we will promote vehicle technology as well, but again, you need to understand the root cause.

As for the root cause for this particular company, the incidents were all the result of behavioural issues. However, the behaviour was not reckless – in fact, it was the opposite.

"The drivers' day-to-day activities were becoming quite monotonous, and they weren't getting refresher programs to help maintain their standards," he said.

"Basically, the company wasn't conducting any training post-induction. So, we assisted them in developing a tailored driver training program that's been ongoing and helped them stabilise their behavioural incidents."

The flow-on effect being, of course, that premiums did not experience the spike that the company was so concerned about.

"We usually try and offer our help before the insurance period is up, so we can stabilise the premium," Paul said.

"When they come up for renewal, we'll look at it and see if there's anything we can do to try and avoid those premiums going up significantly."

Bringing expertise and investigation methodology to the table, and having a thorough approach, is just a part of the risk engineering service at NTI.

"A lot of smaller carriers might not have the opportunity to investigate that or even to be aware of it. We'll provide those industry standards to them," Paul said.

"We first bring it to their attention, and then if they're interested in this solution, we'll help them to implement it as well."

***For more information
on our Risk Engineers,
please contact your local
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NTI turns growth challenges into opportunities.

Featuring Paul Bressan, *Heavy Motor Risk Engineer*

Despite the challenging economic climate, many smaller carriers are currently experiencing growth.

But while the opportunity to increase business is a positive, Paul Bressan, Heavy Motor Risk Engineer at NTI, points out that growth brings challenges.

Specifically, smaller clients that are growing their businesses often discover a blind spot in their knowledge about compliance.

“One client that I saw recently was experiencing this problem. It was a very, very basic operation; a husband-and-wife team overseeing three drivers and a fleet of six prime movers and floats,” Paul said.

“They weren’t great with technology. Essentially, they were still a paper-driven business and their knowledge about compliance and chain of responsibility requirements was pretty limited, which meant they were struggling in that area.

“They asked us if there was something that we could do to help them.”

Paul was happy to lend a hand, and given NTI’s industry associations and contacts, he not only passed on information but also put the client in touch with the right people for the future.

“They weren’t new to the industry, they’d been in the industry for a long time, but geographically they were a little bit isolated.

“We were able to point them in the right direction and introduce them to the relevant associations and regulators. Now they’re in a position to be self-sufficient and continue finding the information they need through subscription services.”

While there was a business-development angle to this job, there was also a strong compliance angle.

“When our clients have robust compliance procedures and the ability to educate and upskill themselves in these areas, their safety standards are going to improve, and that has them in good stead to lower their premiums,” Paul said.

Paul saw it as an example of how NTI provides excellent value for smaller clients.

“Where the larger carriers have risk engineering services – their own internal risk people and safety people – the NTI risk engineering services are really beneficial for smaller carriers.

“A large carrier may have the financial capabilities to do that, whereas small family businesses – husband-and-wife teams, father-son teams and father-daughter teams – in a lot of cases don’t.

“We can provide really strong value in these scenarios.”

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NTI's Flood Preparedness Guides.

Featuring Paul Bressan, *Heavy Motor Risk Engineer*

It's been a horrific few years in Australia for natural disasters, particularly flooding events.

Due to recent flood events and loss, NTI's risk engineers developed an industry-specific flood mitigation guide with examples of business continuity plans.

"We did all the background work and then developed a template for risk and business continuity, specifically for the transport industry," explained NTI Heavy Motor Risk Engineer Paul Bressan.

"We looked at data such as rainfall patterns, flood paths, and whether a client's premises are in man-made areas where the environment has been changed. Then we provided examples from high flood zones based on recent reports on specific areas.

"That research and our learnings from it are all contained within our flood mitigation guide."

NTI also developed podcasts and video presentations – which can now be found on our website – to provide further examples of business continuities and flood mitigation across various media.

While the information and suggestions are for the whole industry rather than business-specific, plenty of practical lessons are easily applied.

"For example, if you know you are in a high flood zone and you've got a yard full of vehicles, you may not be able to get every single vehicle out of harm's way when the need occurs," Paul said.

"So, concentrate on your more expensive equipment. Try to get them to higher ground and have essential machinery or plant ready to move.

"You don't want to jump in a 40-year-old truck and protect that one when you've got the \$300,000 prime mover, fitted out with all the best technology, left on site.

"You'd be surprised how much cost reduction can happen by simply moving the more expensive equipment out first, rather than the old, bashed-up one.

"Simple things like that certainly go a long, long way."

The key, Paul said, is for clients to identify their risk patterns and prepare in advance. Each business will have unique risk points and needs, and this is where NTI's risk engineers are highly valuable.

"People tend to push disaster preparation aside because it's not a risk they face every day. But this means it can fall by the wayside and only really becomes evident when there is a problem," Paul said.

"We are just trying to assist our clients in the preparedness space, and then if something does happen, assuring them that NTI is here to help."

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