

HOW THE LOST ART OF CONVERSATION CAN LOWER PREMIUMS.

Featuring NTI's MPE Risk Engineer

A small, family-owned excavation contractor had few problems operating its plant and equipment.

However, after looking over the business, NTI's Mobile Plant & Equipment (MPE) Risk Engineer found that the transportation of this company's equipment was a different story.

In short, while its operation was run to a high standard onsite, it had a higher-than-usual level of road accidents on the way to jobs.

"If we can identify that something's trending above normal, we'll engage with that client just to say, 'Hey, we've noticed you are outside the realm of what we think would be normal for a similar makeup and occupation,'" they said.

"Rather than coming down hard, we try and have a conversation. A lot of the time, businesses don't identify problems as being problems - they just see them as a cost of doing business. Being able to have a conversation is often the best way to find solutions.

"So, we had a conversation around complacency, employees rushing to the job, eating or drinking behind the wheel, being on the phone whilst driving, the kind of things that contribute to these events."

Having identified where there were opportunities to improve safety, however, NTI's MPE Risk Engineer emphasised that employers shouldn't look for a blame-oriented fix.

"Often, clients jump towards tactics such as imposing insurance excesses on their staff, potentially installing technology that's going to prove that it was them at fault or banning them from driving once they have a claim," they said.

Instead, just as NTI began with an open conversation, they encouraged their client to have that same attitude and approach with their employees.

"Businesses should talk with the workforce and ask them what they think is driving the problem," they said.

"It could be that the time scheduled between jobs is not sufficient. Maybe employees are expected to eat on the go; can we change that? Or do accidents all happen at five o'clock on a Friday?"

"There are often easy wins that the business has the ability to change."

As a result of clear communication, the excavation contractor implemented driver training and guidelines, and emphasised keeping its messaging clear, consistent and positive.

"From these discussions, the business turned its issues around. This saw its premiums go down and not wasting time mucking around with getting vehicles fixed or waiting for parts," NTI's MPE Risk Engineer said.

"That's a lot of additional benefits from focusing on simple things, but a lot of these 'simple things' were issues the team didn't know it had.

"Having a chat with us, and with the workforce, was the catalyst for some really productive changes."

**For more information
on our Risk Engineers,
please contact your local
NTI representative.**

nti Yellow
Cover

visit **nti.com.au**

This article contains information relating to a specific case study and you should consider what works for you.

Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share. National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246. NTI.M148.6.102023