

# RISK & INSURANCE®

CLOUD COMPUTING FOR RISK MANAGERS

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Emerging Strategies for Risk

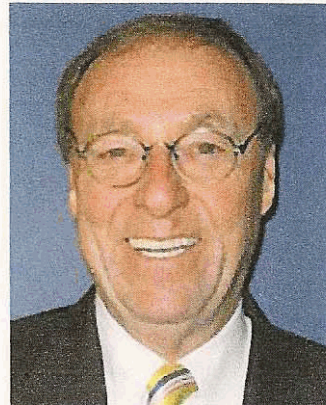
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**THIRD  
ANNUAL RISK  
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ISSUE**

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**DANIEL P. LANKTREE, PRESIDENT, GOLD CROSS SAFETY CORP.**

The evaluation could diagnose issues beyond an unsafe attitude. For example, pulling up too close to another vehicle at a stop could indicate the driver needs glasses. Some erratic driving could indicate the driver is preoccupied by a family problem and would benefit from being directed to an employee assistance program.

Whether a traffic-related bodily injury or property loss can be traced to a driver's attitude, vision problem or emotional state, it all has a common denominator, Lanktree said: "Most accidents are really crashes, and most crashes are preventable."

—Dove Lenckus

# Training Program Emphasizes Do's and Shuns Don'ts

Gold Cross' driver training program readjusts the driver's attitude through positive reinforcement.

As a workers' compensation third-party administrator, Daniel P. Lanktree saw the high rates of employee deaths and brain injuries that unsafe driving inflicts.

Convinced that those incident rates, more than 40 percent of employee deaths and injuries, were excessive, Lanktree researched the psychology of human learning and developed his own driver training method.

His SMARTDRIVER training series takes a positive approach and focuses on drivers' attitudes, rather than driving skills, which Lanktree says usually are adequate.

"Safety is no accident—it's an attitude," said Lanktree, president of Gold Cross Safety Corp. of Boonton, N.J.

Hundreds of companies with thousands of employees who drive on the job have accepted Lanktree's philosophy and implemented the program. A major pharmaceutical manufacturer slashed its accident rate by more than a third, said the safety and health official who selected the program.

And this year, the program has become even more robust and holistic.

The typical driver-training program hits drivers with "a lot of don'ts," Lanktree said. "Research indicates that negativity is not an effective training tool," he said.

His research also showed that most vehicle crashes can be traced to driver error and not a lack of skill. Think of teenagers, he said. Their motor skills are keen, but they lack experience behind the wheel and generally have "a feeling of immortality."

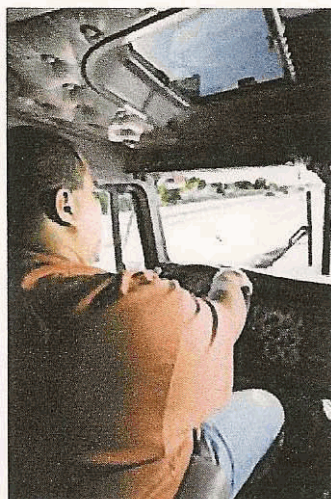
Shunning don'ts, Gold Cross' program reinforces good behavior positively. For example, it explains what a safe driver should do after being cut off or while being tailgated. "So, we put the white hat on our driver" in training, he said. "It's reverse psychology, but we're changing behavior in a positive, reinforcing way."

Lawrence Wylie, who selected Gold Cross' program for a pharmaceutical manufacturer's global team of 7,500 sales representatives, said no other driver training program he evaluated compared favorably.

During the half dozen years the program was in place while Wylie was corporate associate director of environmental health and safety at Wyeth, sales reps' driving behavior changed significantly, he said. The

accident frequency rate for the company, acquired last year by Pfizer Inc., dropped 37 percent, and the rate of severe injuries fell commensurately, he said.

Wylie, now the director of environmental health and safety at The Scripps Research Institute, said a program intent on modifying the sales reps' behavior had to strike a delicate balance. While aggressive behavior while driving is risky, Wyeth hired



**REINFORCING THE positives can result in advances in driver safety.**

those reps because of their aggressive, high-energy nature.

Gold Cross' program worked because of its positive approach, its relatable message and its presentation, Wylie said.

The program "delivered a reasonable message" by addressing risky behavior such as driving while talking on a cell phone, taking notes and texting—the sales reps' "normal behavior," he said. Because the program did not "oversensationalize," the sales reps "could relate, and they were receptive to it."

In addition, video elements during CD or online training featured late-model vehicles and high-energy young adult drivers.

Now Lanktree is taking his program to another level by training according to individual drivers' own psychological profiles. "People learn in different ways," based on their personality type, he said.

Gold Cross also recently introduced its manager's observation program, designed to evaluate drivers on a much deeper level than just their behavior. In the program, a manager rides with a driver as an observer, not an instructor. In some cases, a manager would have been legally cleared to review the driver's personality profile before observing the driver. After the ride-along, the manager completes a form on the driver's habits and files it either with Gold Cross or the manager's own organization for evaluation.

## An Overhaul for the Long Haul

Covenant Transportation Group takes over accident investigations from a third-party administrator to help control claim volatility.

Finally ending a bumpy economic ride, Covenant Transportation Group Inc. has turned the corner toward profitability, and its risk management department's accident claims-handling unit is one of the drivers.

Since Rick Reinohl, vice president of risk management, brought accident investigations in-house, the department's Incident Response Center has played an important role in cutting claims costs slashing the time to close claims. Over the five years that the center has handled investigations, Covenant's auto liability premiums have dropped 30 percent, dropping the company's cost per mile by 18 percent.

To drive and sustain its financial

turnaround, Covenant several years ago committed to both controlling expenses and operating more efficiently. Among the numerous budget-saving measures it took, such as cutting its nondriver workforce and improving its focus on its most profitable accounts, the company centralized aspects of its insurance and related programs and took a long-term approach to controlling claim volatility and expense.

To that end, Reinohl took over investigation of CTG drivers' accidents from a third-party administrator after company officials visited seven other trucking companies to evaluate their risk management departments and claims-handling processes.



**RICK REINOHL, VICE PRESIDENT OF RISK MANAGEMENT, COVENANT TRANSPORTATION GROUP INC.**

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—The Editors

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**Daniel P. Lanktree**

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#### **Leaving a Permanent Legacy**

We've all seen roadside crosses marking where drivers lost their lives. For Daniel P. Lanktree, president of Gold Cross Safety Corp., many of those accidents could have been avoided.

"Safety is no accident—it's an attitude," Lanktree said.

Lanktree said that 40 percent of workers' compensation death claims are vehicle-related crashes and more than 85 percent of crashes are the result of driver error. Convinced he could make a difference, he researched the psychology of human learning and developed his own driver training method.

The typical driver-training program hits drivers with "a lot of don'ts," Lanktree said. "Research indicates that negativity is not an effective training tool," he said.

Shunning don'ts, Gold Cross's program turns driver training on its head and reinforces good behavior positively. "It's reverse psychology, but we're changing behavior in a positive, reinforcing way."

Lanktree, a member of the U.S. Army Special Forces Association, is, after all, a doer.

**Category:  
Transportation**

—Cyril Tuohy