

# 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  
NTI representative.**