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ZURICH®

Slip, Trip & Fall Prevention: Concepts and Strategies

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Agenda

- WV Slip/Trip/ Fall Claims Analysis
- Slip/Trip/Fall Prevention Strategies
- Claim Strategies



National Estimates of the 10 Leading Causes of Nonfatal Injuries Treated in Hospital Emergency Departments, United States – 2013

Rank	Age Groups										Total
	<1	1-4	5-9	10-14	15-24	25-34	35-44	45-54	55-64	65+	
1	Unintentional Fall 134,229	Unintentional Fall 852,884	Unintentional Fall 624,890	Unintentional Struck By/Against 561,690	Unintentional Struck By/Against 905,659	Unintentional Fall 742,177	Unintentional Fall 704,264	Unintentional Fall 913,871	Unintentional Fall 930,521	Unintentional Fall 2,495,397	Unintentional Fall 8,771,656
2	Unintentional Struck By/Against 28,786	Unintentional Struck By/Against 336,917	Unintentional Struck By/Against 403,522	Unintentional Fall 558,177	Unintentional Fall 814,829	Unintentional Overexertion 638,745	Unintentional Overexertion 530,422	Unintentional Overexertion 461,114	Unintentional Overexertion 266,126	Unintentional Struck By/Against 281,279	Unintentional Struck By/Against 4,214,125
3	Unintentional Other Bite/Sting 12,186	Unintentional Other Bite/Sting 158,587	Unintentional Other Cut/Pierce 112,633	Unintentional Overexertion 294,669	Unintentional Overexertion 672,946	Unintentional Struck By/Against 599,340	Unintentional Struck By/Against 444,089	Unintentional Struck By/Against 390,931	Unintentional Struck By/Against 261,840	Unintentional Overexertion 212,293	Unintentional Overexertion 3,256,567
4	Unintentional Foreign Body 10,650	Unintentional Foreign Body 139,597	Unintentional Other Bite/Sting 107,975	Unintentional Cut/Pierce 114,285	Unintentional MV-Occupant 627,565	Unintentional MV-Occupant 526,303	Unintentional MV-Occupant 374,231	Unintentional Other Specified 385,221	Unintentional MV-Occupant 227,620	Unintentional MV-Occupant 197,646	Unintentional MV-Occupant 2,462,684
5	Unintentional Other Specified 10,511	Unintentional Cut/Pierce 83,575	Unintentional Overexertion 93,612	Unintentional Pedal Cyclist 84,732	Unintentional Cut/Pierce 431,691	Unintentional Cut/Pierce 402,197	Unintentional Other Specified 300,154	Unintentional MV-Occupant 343,470	Unintentional Other Specified 212,168	Unintentional Cut/Pierce 156,693	Unintentional Cut/Pierce 2,077,775
6	Unintentional Fire/Burn 9,816	Unintentional Overexertion 81,588	Unintentional Pedal Cyclist 74,831	Unintentional Unknown/Unspecified 84,668	Other Assault* Struck By/Against 381,522	Other Assault* Struck By/Against 342,514	Unintentional Cut/Pierce 297,769	Unintentional Cut/Pierce 282,353	Unintentional Cut/Pierce 189,440	Unintentional Poisoning 100,988	Unintentional Other Specified 1,767,630
7	Unintentional** Inhalation/Suffocation 8,294	Unintentional Other Specified 65,120	Unintentional Foreign Body 63,450	Unintentional MV-Occupant 73,692	Unintentional Other Specified 321,914	Unintentional Other Specified 336,990	Other Assault* Struck By/Against 207,287	Unintentional Poisoning 237,328	Unintentional Poisoning 153,767	Unintentional Other Bite/Sting 90,850	Other Assault* Struck By/Against 1,291,100
8	Unintentional Cut/Pierce 7,139	Unintentional Fire/Burn 52,884	Unintentional MV-Occupant 58,114	Unintentional Other Bite/Sting 64,848	Unintentional Other Bite/Sting 177,665	Unintentional Other Bite/Sting 180,922	Unintentional Poisoning 175,870	Other Assault* Struck By/Against 169,688	Unintentional Other Bite/Sting 97,474	Unintentional Other Specified 86,729	Unintentional Other Bite/Sting 1,174,267
9	Unintentional Unknown/Unspecified 5,735	Unintentional Unknown/Unspecified 41,297	Unintentional Dog Bite 43,499	Other Assault* Struck By/Against 62,829	Unintentional Unknown/Unspecified 163,923	Unintentional Poisoning 180,448	Unintentional Other Bite/Sting 138,410	Unintentional Other Bite/Sting 145,349	Other Assault* Struck By/Against 73,674	Unintentional Unknown/Unspecified 74,864	Unintentional Poisoning 1,055,960
10	Unintentional Overexertion 4,985	Unintentional Poisoning 32,443	Unintentional Unknown/Unspecified 35,303	Unintentional Other Transport 35,609	Unintentional Poisoning 152,962	Unintentional Unknown/Unspecified 129,308	Unintentional Unknown/Unspecified 106,498	Unintentional Unknown/Unspecified 110,102	Unintentional Unknown/Unspecified 67,974	Unintentional Other Transport 68,022	Unintentional Unknown/Unspecified 819,878

*The "Other Assault" category includes all assaults that are not classified as sexual assault. It represents the majority of assaults.

**Injury estimate is unstable because of small sample size.

Data Source: NEISS All Injury Program operated by the Consumer Product Safety Commission (CPSC).

Produced by: National Center for Injury Prevention and Control, CDC using WISQARS™.



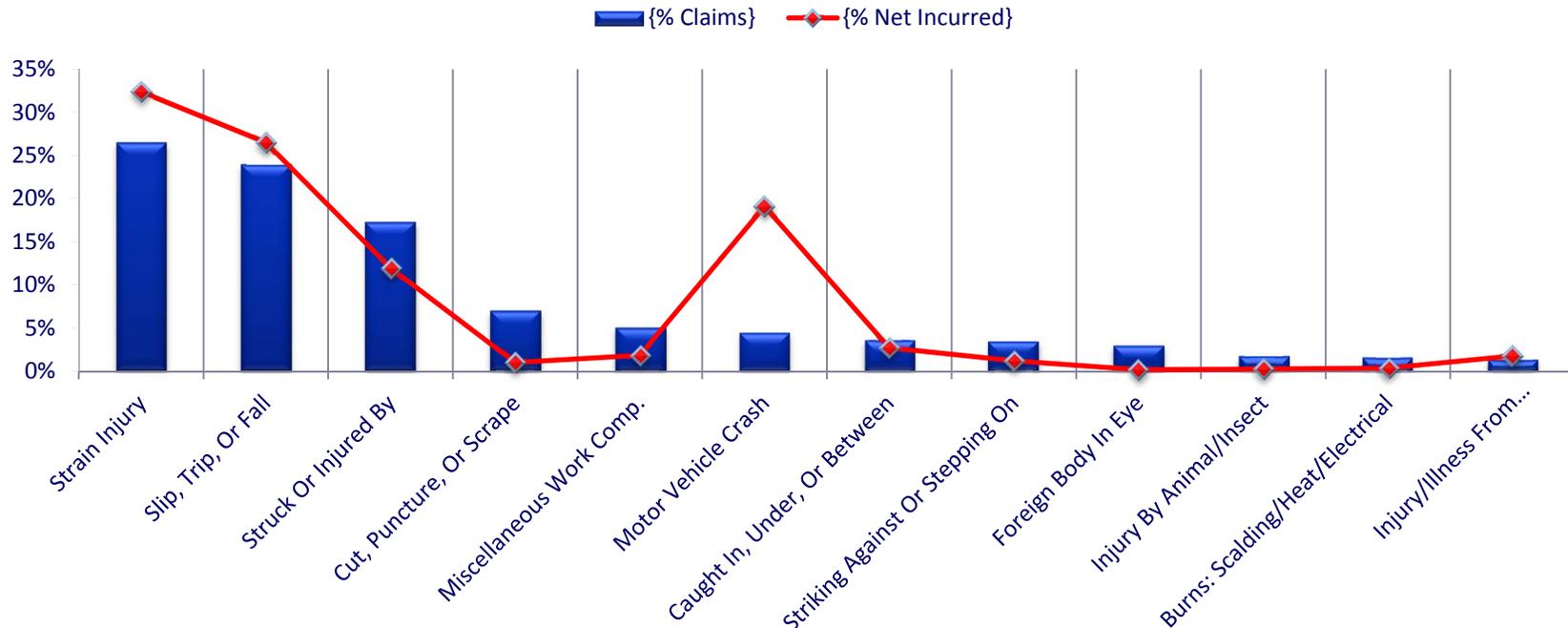
Centers for Disease
Control and Prevention
National Center for Injury
Prevention and Control

State of WV- Claim Cause Analysis

October 1, 2011- August 1, 2016



Accident Category



Since October 2011:

- 1,782 Injuries have resulted from Slip/Trip/Falls
 - 24.0% of Total Claim Frequency
- \$14.5 M of Incurred Cost
 - 26.5% Of Total Claims Cost

**2ND LEADING
CAUSE OF
INJURIES
STATEWIDE**

State of WV Claims Analysis By Department

October 1, 2011 – August 1, 2016



Rank	Department	Number of Claims	Total Cost
1	DOT	568	\$6,521,446
2	DOC	414	\$3,063,299
3	DHHR	404	\$2,393,210
4	Commerce	145	\$1,570,475
5	Education	65	\$265,974
6	Environmental Protection	42	\$113,861
7	Education & the Arts	35	\$159,133
8	Revenue	32	\$75,771
9	Veterans Assistance	28	\$121,501
10	All Other	49	\$248,795
Grand Total		1,782	\$14,533,466

- Average cost of a Slip/Trip/Fall Claim Statewide = **\$8,156**
- Since last year's conference, **315 WV employees** have suffered injuries from slip/trip/falls

STF Risk Factors - REVIEW

10 Key Elements



Slip/Trip/Fall Prevention Strategies

- Operations
 - Response/training to spills, debris, water intrusion
 - Arrangement of LOW LEVEL obstacles
 - Workplace/ Work Process Design
 - Inspections
 - Routine daily
 - Weekly – Documented!
 - Zurich’s 10 Point Assessment



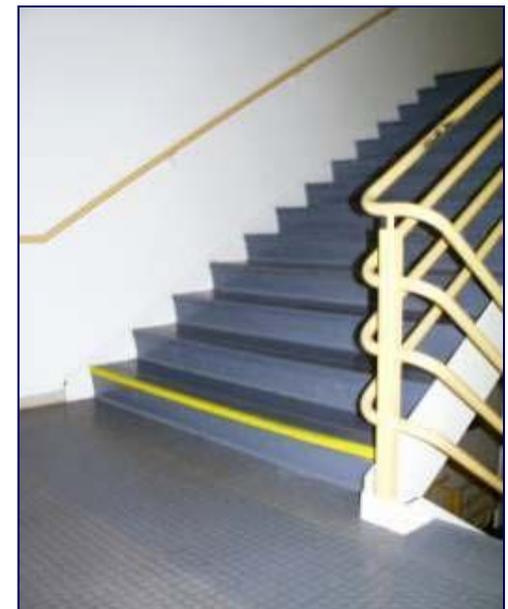
Prevention Strategies – Workplace/Work Process Design



Step edges are highlighted for better visibility to prevent a misstep and fall down the stairs.

Mark/highlight step edges and transition areas (changes in elevations). Use anti-skid paint.

Confusing the bottom step with the floor is a common occurrence when it's not marked. No missing the last step here.



Make sure stairs have sufficient lighting and hand rails.

Prevention Strategies – Workplace/Work Process Design

Apply slip-resistant coating or strips.



Slip-resistant strips on steps



Skid-resistant coating on ramp. Note highlighted edges for better visibility to prevent walking off ramp and falling.

Prevention Strategies - A Final Word About Housekeeping

- Keep walkways, aisles, and stairs clear of materials, equipment, and other hazards.
- Cover or secure cables, cords, wires, and hoses away from walkways and other paths of travel.
- Make sure rugs or mats are flat and not bunched up.



Enough Said ???



STF – Claims Strategies



- Verify safe work conditions were present
- Seek appropriate medical care depending on severity of incident
- Follow procedures for drug and alcohol testing, if appropriate
- Assist employee in completing required paperwork
- Secure the accident scene, facilitate investigation into cause of accident and make corrective actions
- Be proactive
 - JSA Programs
 - Formal inspection programs
- Inform Zurich of any unusual circumstances or concerns
- Make available and identify transitional work opportunities...Partner in the Return to Work process

STF – Claims Strategies

Transitional Duty Programs

- Reduce direct, indirect costs
- Reduce litigation
- Increase consistency with ADA, FMLA
- Hasten healing process
- Promote earlier communication and awareness of employee's condition
- Improve employee morale
- Protect employability of the work force
- Reduce turnover

STF – Claims Strategies

Accident Investigation

- Purpose
 - Provide help to the worker
 - Prevent further injuries
 - Verify the claim
 - Spot trends
- Complete as soon as possible
- Systematic Approach
 - Investigate all incidents, document facts, collect data, identify corrective measures
 - Interview ASAP, fact finding, ask open-ended questions
- Extent of investigation
 - Minimally, talk to all witnesses
 - Statements should be written and signed
- **STF Addendum for each reported incident**

STF – Claims Strategies

Fraud Indicators – RED FLAGS



- Prior or Recent Performance Issues
- Short-Term Employee
- Recent request for time off that was denied
- Friday injury that is not reported until the following Monday
- Monday injury after a weekend or vacation
- Un-witnessed injury

STF – Claim Strategies

Fraud Indicators – RED FLAGS



- History of prior medical condition and/or treatment for
- Claimant changes physicians frequently (Doctor shopping)
- Claimant never seems to be at home, when he is taken off work by the physician
- The difference between malingering and true fraud

Thank You!



Questions ?

Concerns ?

Comments ?