

IMPROVING THE STRENGTH AND CULTURE OF OUR COMPANY PARTNERING WITH INDEPENDENT INSURANCE AGENTS

# SPECIALIZ Strategies & Best Practices

LOCAL SERVICE

BEST COMPANIES FOR LEAD

GIVING POLICYHOLDERS SUPERIOR SERVICE AND RESOURCES

RECORD SETTING FINANCIAL RESULTS

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**EMC Insurance Co.** 

TOP WORKPLACE

IMPROVING THE STRENGTH AND CULTURE OF OUR COMPANY

PARTNERING WITH INDEPENDENT INSURANCE AGENTS

FINANCIALLY SOLID

**EXCEPTIONAL LOSS CONTROL AND SAFETY SERVICES** 

contributing to our industry larry.d.readout@emcins.com

AND COMMUNITIES

SPECIALIZING IN COMMERCIAL INSURANCE

LOCAL SERVICE

BEST COMPANIES FOR LEADERS



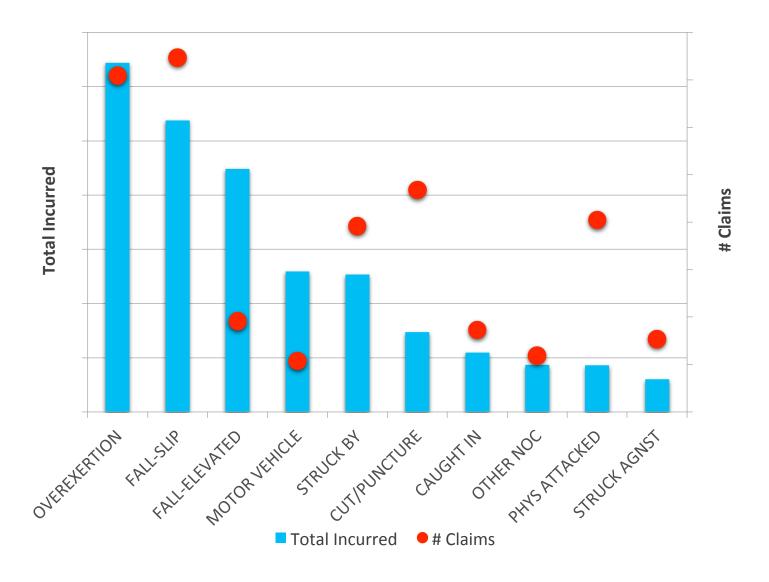
### Agenda

- 1. Quantify the issue
- 2. Reasons people fall
- 3. Fall prevention practices
- 4. What's new



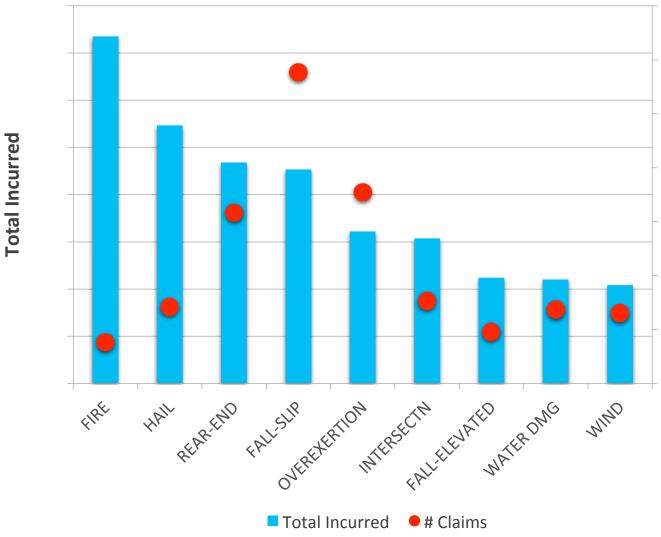
#### Top Workplace Injuries







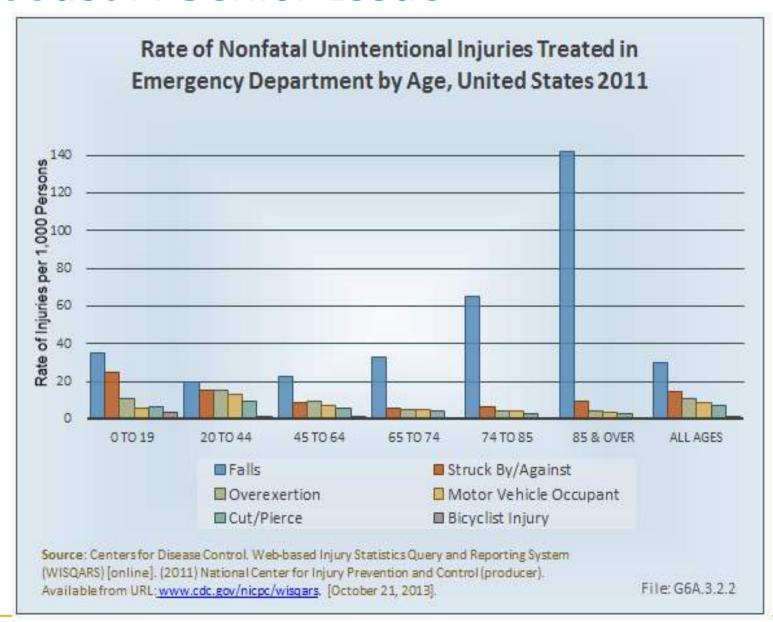




# Claims

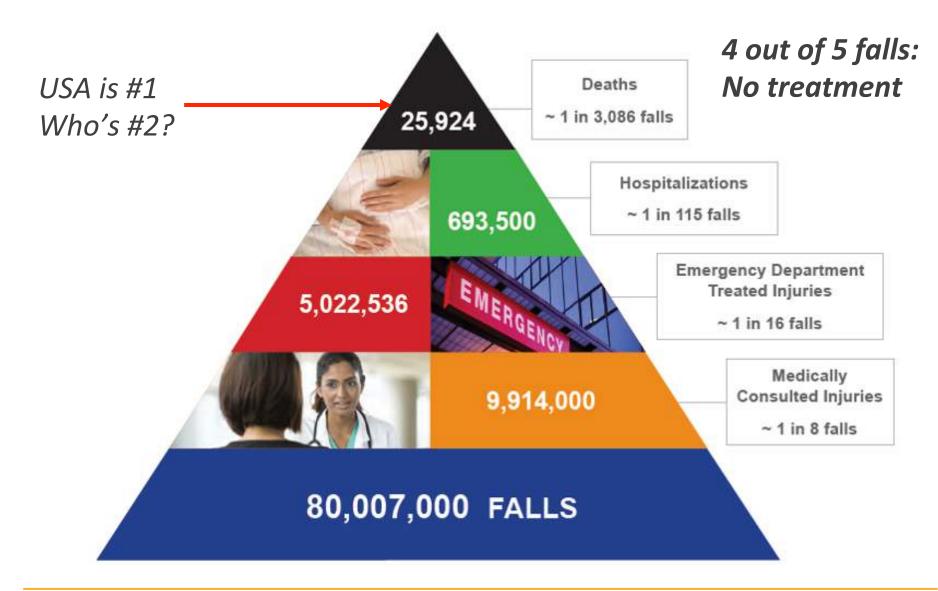


#### Not Just A Senior Issue





#### **National Statistics - Falls**





### Why Do people Fall?

#### **Critical Environmental Hazards**

- ☐ Uneven surfaces #1 Issue as we age
- ☐ Slippery surfaces
- Obstacles

#### **Personal Risk Factors**

- Complacency
- Distractions
- Personal health factors



#### Personal Risk Factors

- ☐ Lower body weakness, ankle flexibility
- Arthritis and impaired gait
- ☐ Taking 3+ prescriptions
- Vision impairment or age-related factors
  - More light needed as we age
  - Glare and bright sunlight
  - Reduced contrast sensitivity
- Not sensitive to the risks & consequences



## It Can't Happen To Me





Dark, Icy, Uneven, Carrying Bulky Load



## Distracted Walking





#### **Distracted Walking**





#### Critical Environmental Hazards

- 1. Uneven surfaces
- 2. Slippery surfaces
- 3. Obstacles



#### Uneven Surfaces - Obvious?



Slab settled 2", broken hand



#### Less Obvious Hazard



Snow/ice accumulation is a clue



## Repairs - Mud jacking



Same area after repairs



#### **McFall**



1" raised edge. Person with walker fell face-first



### Which Is Safer?







## Subtle Risk = Complacency?



5/8" raised edge = broken wrist



## Preventing Trips?







## Hall Of Shame



Eliminating hazard is always best!



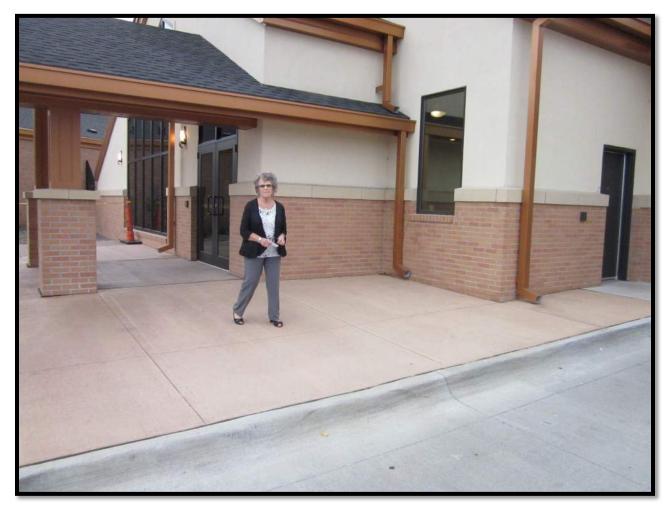
## Unmarked Change In Elevation



Motel Misstep – broken leg



#### Fall Risk? Bank On It!



Customer stumbled at curb when leaving bank Broken collarbone, concussion



### Increase Visibility/Awareness





4" wide, contrasting color, slip resistant



#### Reactive vs. Proactive



Raised edge = broken wrist. Painted afterwards



## **Unmarked Short Flight Stairs**





### **Short Flight Stairs**





Stripe each edge and use mineral aggregate



#### Flared Side Not Marked



Concrete – asphalt transitions often uneven



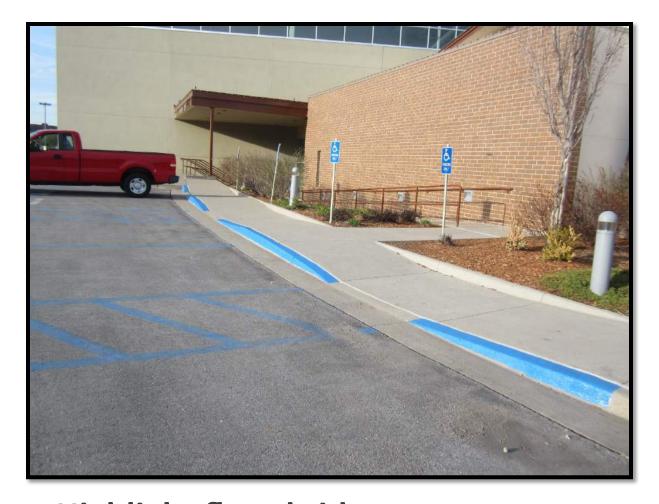
#### Ramp Edge Not Marked



5/8" high here. Stumbled, fatality



#### **Best Practice**



Highlight flared sides
Use mineral aggregate for slip resistance



## Missing The Mark



Don't paint flat section – idea is to highlight flared sides



## Don't Forget Traction



Low traction, need mineral aggregate



## Built-Up Curb Ramps



Poor visibility – broken femur



#### Solution - Awareness



Paint or stain sloped surfaces



#### Slippery Surfaces





Puddles = Wet shoes = Broken femur Contributing factor: ceramic tile traction, small mat



## Floor Traction - ANSI/NFSI Standards

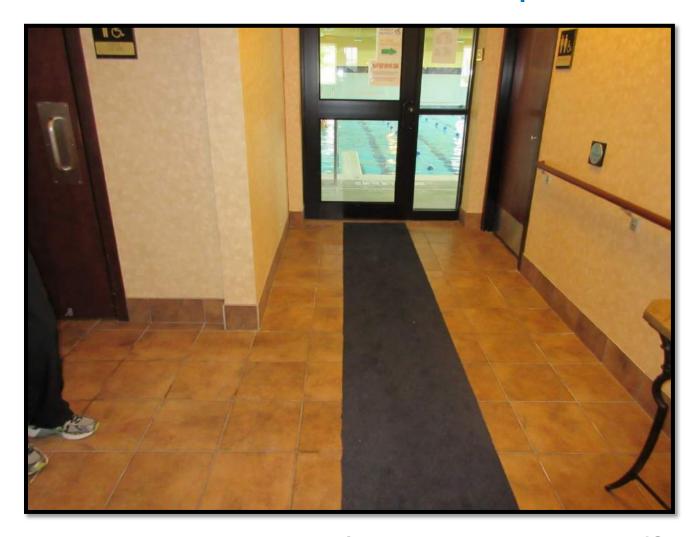
- $\checkmark$  ANSI/NFSI B101.0 2011: SCOF ≥ 0.6 high traction, .4 .6 moderate
- ✓ ANSI/NFSI B101.3 2012: DCOF ≥ 0.42 high traction, .3 -.42 moderate







#### Floor Traction – Senior Campus



Low traction ceramic tile, wiper mat not effective



#### Floor Traction – Senior Campus



Simple treatment - now high traction, no mat needed



#### Floor Traction – Senior Campus





Note water beading

Poor lighting too!

Showers need more help, recommend SCOF > 0.8



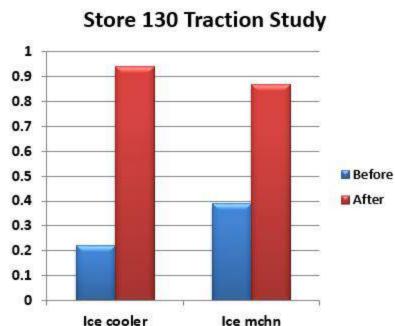
## Floor Traction – Senior Campus





#### Floor Traction - More Is Better





Crazy use of a mat



#### Floor Traction





Ceramic tile, unknown traction, fell when turning



## Floor Cleaning Method





\* Left the bathroom tile so slick I skidded and fell ...

By \_\_\_\_\_k on June 17, 2015

Left the bathroom tile so slick I skidded and fell when my foot landed on the tile from the carpet.



## Floor Maintenance

# **Food Prep Areas:** Bristle brush and extraction

- Used in 3,800 McDonalds locations
- Certified by NFSI













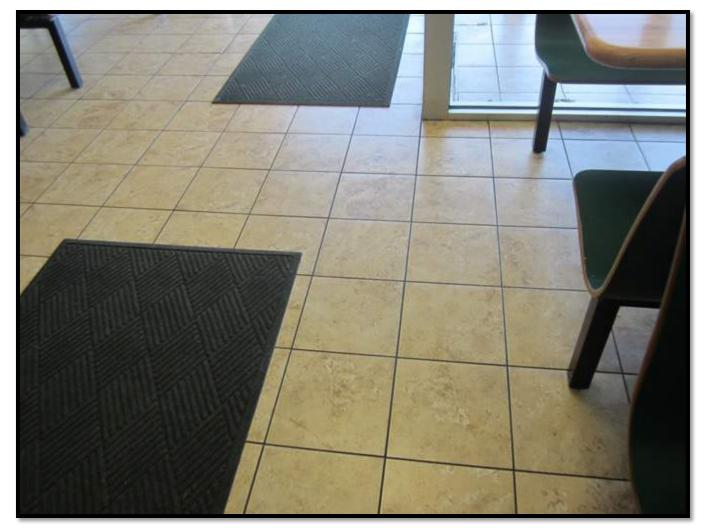
### Variable/Unknown Traction



Abrupt change in traction, turn. Snowy day. Wet soles? Shoulder and head injuries



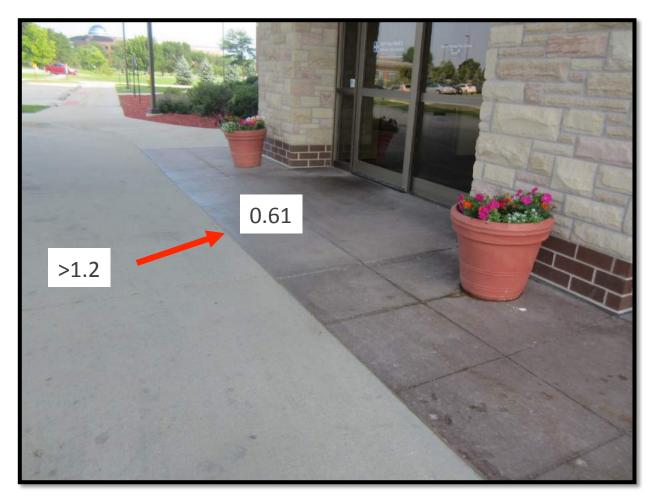
#### Got Traction?



Rainy day but no puddles. SCOF = 0.15



#### **Traction**



**Abrupt change in traction at ER entrance** 



#### Slip Resistant Footwear



Studies show at least 50% reduction in slips\*

- SNEEZED-BOOT SLIPPED-FELL-DISLOCATED SHOULDER
- WEARNG FLIP FLOPS SLIPPD ON WET FLOOR- DIED

\* Liberty Mutual Research Institute: Slips and Falls in Restaurants, 2011



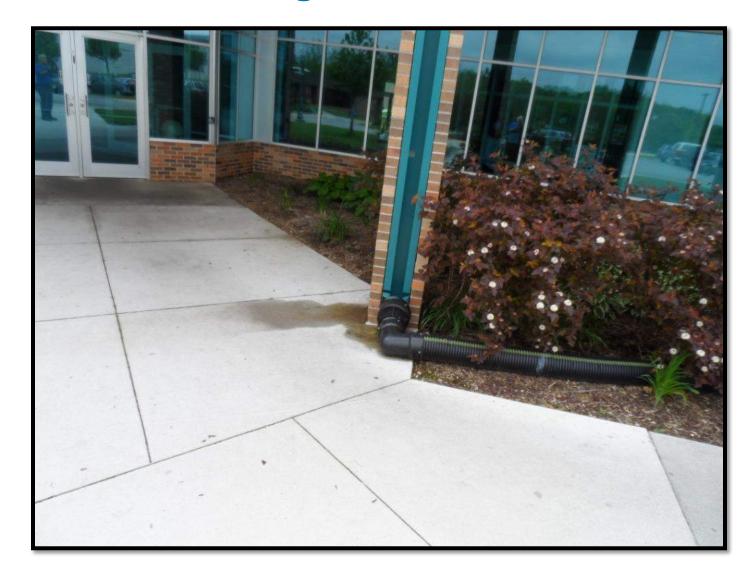
## Poor drainage/water management



Slippery algae, neck/back injuries



# Directional Drainage





## Thaw/Refreeze



**Brain Injury Facility - Poor drainage design** 



# Be Cautious Going Thru Doors!





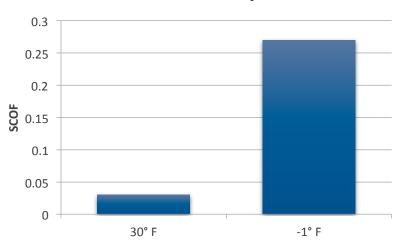
Not Visible From Outside Not Expected



#### Thaw/Refreeze



**Ice Traction vs Temperature** 



37° air temperature at 7:00 am22° pavement temperature



## Snow/Ice Management



- Have a site plan
- Depth/weather triggers
- Timing. Coordinate parking, plow after hours
- Salt services
- Thaw/refreeze follow up



## Snow/Ice Management



Review site with contractor or staff before winter Identify problem areas and obstacles for plows



## Thaw/Refreeze: Snow Plow Strategy





# Thaw/Refreeze



Ice not expected, was due to roof melt. No gutters



## Cargill SafeLane® Coating

First Outdoor Overlay Solution Certified by NFSI

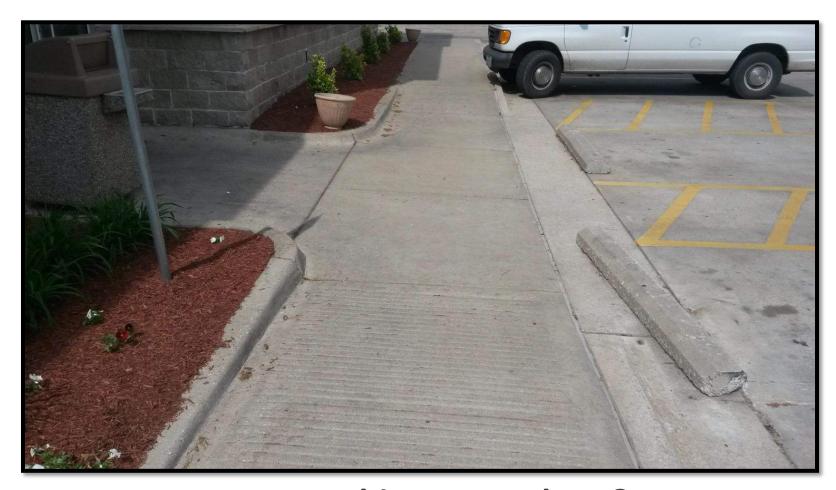




Pre-apply brine with tank sprayer, 2.2 lbs salt per gallon



## **Obstacles**



Anything wrong here?



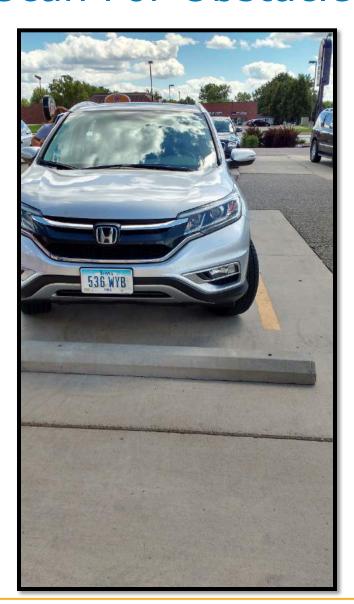
## Tire Stop On The Move



**Fatality** 



#### Scan For Obstacles



Near miss Someone <u>will</u> trip here



## Maintenance Activity





Tripped on hose, fractured hand



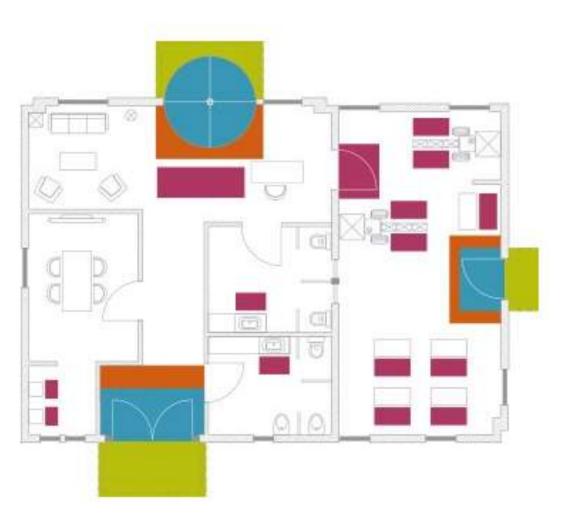
#### Maintenance Activity

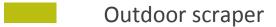


\$35,000 payout (injury) at this slot machine Crowds & distractions



#### Mat Strategy





Dual action: scrape/absorb
Walk-off carpet tiles

Wiper action

Wet areas or anti-fatigue



## Mat Strategy

Outdoor scraper

**Outside door** 



Dual action: scrape/absorb or Walk-off carpet tiles

**Inside doorway** 





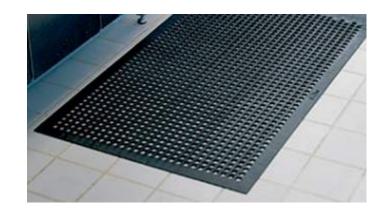
## Mat Strategy

Wiper action

Additional walk off non-slip backing



Wet areas or anti-fatigue





## Making Mats Safer



**Edge taping** 



## **Grippy Mat**



Disposable wiper mats – adhesive backed



#### More Harm Than Good?



Curled edge kicked up - Shoulder and hip injuries



#### When Mats Attack



Tripped when leaving, shoulder fracture



## Putting It All Together

#### **Walking Surface Safety Program**

- 1. Train staff to recognize & correct or isolate hazards
  - ✓ Walkway safety basics, floor maintenance procedures, proper use of signs, spill clean up
- 2. Perform regular walkway audits, include lighting \*
- 3. Provide easy way for employees to report hazards \*
- 4. Test hard-surfaced flooring for traction. Choose the right floor type (ANSI B101.5, high traction)
- 5. Written snow/ice management program
- 6. Mat safety program: when/where, inspect/replace
- 7. Require appropriate footwear

\* Try EMC's Walkway Check App



# What's New?







## Addressing Human Factors





## **Human Factor Training**





## Walking and Working Surfaces, 1910.21



Walking/working surfaces rule will be finalized before January, David Michaels says

October 19, 2016 No Comments













## Walking and Working Surfaces, 1910.21

- (d) *Inspection, maintenance, and repair.* (1) The employer shall ensure through regular and periodic inspection and maintenance that walking and working surfaces are in safe condition for employee use.
- (2) The employer shall ensure that all hazardous conditions which are discovered are corrected, repaired, or temporarily guarded to prevent employee use. Repairs shall be made in a manner that will restore the walking and working surface to a safe condition for employee use.
- (3) Only qualified persons shall be permitted to inspect, maintain or repair walking and working surfaces except for the incidental cleanup of non-toxic materials.



## New Standard (coming 2017)

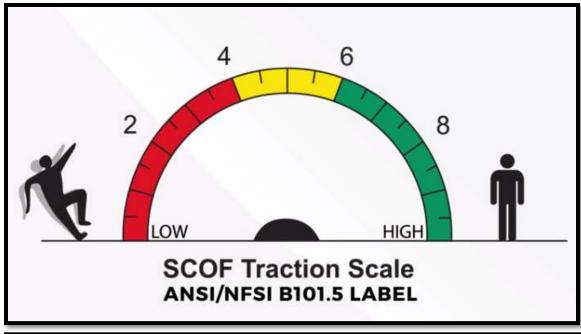


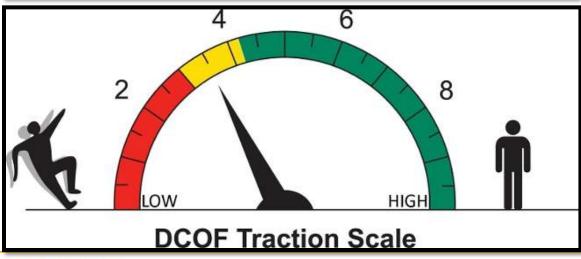


ANSI/NFSI B101.7 Standard Test Method for Lab Measurement of Footwear Outsole Material Slip Resistance



## New Flooring Label (voluntary)







#### TCNA Updated Test Method: AccuTest



DCOF AccuTest replaces ASTM C1028
Uses BOT-3000, 0.42 is high traction threshold
Uses sodium lauryl sulfate, a common real world residue



