

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – JANUARY 2021

# WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED WITH THE RIGHT PREPARATION AND MONITORING OF PROBLEM AREAS
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENED BY SHOVELING?
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS

- EMPLOYEE WALKING ACROSS PARKING LOT LEAVING FOR THE DAY SLIPPED ON ICE THAT HAD BEEN A PUDDLE OF MELTING SNOW THAT REFROZE AND WAS NOT SALTED. THE FALL CAUSED A FRACTURED KNEE CAP AND BROKEN WRIST REQUIRING SURGERY. THE TOTAL INCURRED ON THE CLAIM IS \$83,000.
- EMPLOYEE WORKING IN PUBLIC WORKS YARD, WALKED OVER A MOUND OF SNOW, INSTEAD OF AROUND THE SNOW AND FELL CAUSING SHOULDER INJURIES. ARTHROSCOPIC SHOULDER SURGERY WAS COMPLETED AND THE TOTAL INCURRED ON THE CLAIM IS ALMOST \$78,000. A SECOND SURGERY ON THE SHOULDER IS POSSIBLE, WHICH WILL LIKELY INCREASE THE CLAIM TO ALMOST \$130,000.