

LESSONS LEARNED FROM LOSSES

JANUARY 2021 NEWSLETTER WINTER WEATHER HAZARDS



- During the winter months, bad weather can have a serious impact on claims.
- A sound snow and ice management plan looks to remove snow and ice from all potential walking surfaces and incorporates continuous monitoring of these areas.
- Consider who is performing snow removal and whether they are capable of performing these actions safely.
- Pre-treat parking lots and sidewalks when snow or ice is expected.
- Pay particular attention to known trouble spots where water is known to puddle.
- Frequently inspect for proper lighting and drainage.
- Plan where to pile snow as subsequent melting-refreezing cycles can create icy patches.
- Discuss footwear with employees
- Provide a sufficient number of caution or wet floor signs in lobbies and other 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

Examples:

- 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 transportation 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.