

LESSONS LEARNED FROM LOSSES

JANUARY 2023 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 with known shoulder issues was assigned to shovel snow over most of the work day. This caused a worsening of the shoulder. Treatment included 2 surgeries and the total incurred on the claim is \$114,000.
- Employee walking in after snowfall carried some snow in on their shoes and slipped on flooring and fell injuring their elbow. Floor mats and proper footwear may have prevented this. Surgery may still be required but conservative treatment continues and the total incurred on the claim is at \$44,000.