

SUPERMARKET CHAIN DRASTICALLY REDUCES CLAIMS AFTER IMPLEMENTING HOLISTIC SAFETY PLAN

Problem

Over 1 million people each year make emergency room visits following slip-and-fall accidents. The grocery industry, filled with busy shoppers and possibly busier employees, is well-acquainted with this costly problem, with stores spending about \$450 million annually to defend against those types of claims. In extreme cases, individual claims can end in multimillion-dollar settlements, depending on the extent of the injuries suffered.

While accidents will happen, negligence is often at the root of many of these incidents. In fact, a report by industrial solutions company New Pig revealed that 61 percent of businesses do not make fall prevention a top priority. One mistake by an employee who doesn't clean a floor as well as they should have, or simply ignoring a bunched-up entrance mat may be life changing or even catastrophic for the person experiencing the fall, as well as for the store responsible.

In the event of one of those exceptional injuries, slips and falls have a negative impact on the store's insurance company, too, potentially leaving it to foot a substantial portion of the payout for something that may not have needed to happen.

Solution

One regional grocery store chain and its insurance broker decided they weren't going to settle for the slip-and-fall status quo — or accept any safety lapses as inevitable. Redner's Markets, which operates 43 stores throughout its home state of Pennsylvania, as well as Delaware and Maryland, partnered with Philadelphia-based broker ECBM to develop a holistic safety program that has nearly eliminated slip-and-fall claims.

The solution is built around the Safety Walk program, which was developed in tandem by the chain's Director of Risk Management John Flickinger and ECBM broker Tony Kamnikar. The program is based on employees making hourly walks throughout the store, looking for spills, leaks and other hazards. During these walks, employees use barcode readers to make a record of checking or cleaning a specific area. Should a store face a future injury claim, these records provide evidence that it was not being negligent in regular maintenance duties. Also through these walks, Redner's



Redner's Markets developed a safety program with their insurance agent that has nearly eliminated slip-and-fall claims.



Redner's deployed Grippy Mat throughout its 43 stores as the foundation of its successful safety program.



identified perhaps the biggest cause for slips, trips and falls: rubber-backed rental rugs that were bunching up or shifting during use.

Then Flickinger found the solution at a national retail conference. New Pig's Grippy Mat — the world's first adhesive-backed mat — became the foundation of Redner's safety program after Flickinger introduced it to Kamnikar, who saw it as a natural addition to the Safety Walk program. The mat is absorbent, long-lasting and, most importantly, stays flat. Redner's has deployed the mat throughout its stores in problem areas, such as entrances, salad bars, produce departments and frozen food aisles.

Results

The relationship between ECBM, Redner's and New Pig resulted in a true success story and a model for insurer-client-supplier partnerships.

With ECBM's help — and Flickinger's sharp eye in finding Grippy Mat — Redner's has gone from dealing with 15 to 20 claims for trips over carpets each year to zero, he said. The stores also passed a Pennsylvania safety audit with flying colors, and the auditor even recommended the chain apply for a state award.

It took a strong commitment from all parties, but in the end Redner's is safer for customers and employees, and ECBM has a client it knows it can rely on to do what's right.



Grippy Mat stays flat and never bunches up — even in busy entrances with around-the-clock cart traffic.



Employees do hourly Safety Walks looking for spills and other hazards, then use barcode readers to record checking or cleaning a specific area.



Redner's uses Grippy Mat in problem areas where wet floors create the potential for slips and falls.

Part of the world's only full line of adhesive-backed mats.



New Pig

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