

HOW AN AGENCY AND CLIENT TEAMED UP TO REDUCE SLIPS, TRIPS AND FALLS

BY TIM MCMILLEN



Millions of people each year make emergency room visits following slips, trips and falls, according to the National Floor Safety Institute (NFSI). The grocery industry is filled with busy shoppers and even busier employees and is well-acquainted with this costly problem. Annually, stores spend about \$450 million to defend against those types of claims, according to CleanLink. In extreme cases, individual claims can end in multimillion-dollar settlements, depending on the extent of the injuries suffered.

Although accidents will happen, negligence is at the root of many of these incidents. In fact, 61% of businesses do not make fall prevention a top priority, according to a report by industrial solutions company New Pig Corporation.

Slips, trips and falls tend to create more serious injuries, which in turn yield a larger claim payout. Bone fractures, head traumas and deep lacerations are all common and cause significant damages. Aside from the damage caused to humans, these injuries result in hassle for an agency's carrier and possible rate increases for insureds.

For agents and brokers, prevention will always be the key to maintain a low loss ratio and reduce the frequency and severity

of claims. Implementing a comprehensive slip and fall prevention program not only provides a stronger case for claims managers and litigators in the event of a claim, but also helps minimize risk by decreasing the chance of future accidents.

Slip, trip and fall prevention programs that include written plans can reduce such accidents by as much as 90%, according to NFSI. However, having a plan in place means nothing without the industry knowledge and employee participation to back it up.

One regional grocery store chain and its insurance broker decided they weren't going to accept any safety lapses, demonstrating that brokers, business owners and suppliers can work together toward a common risk-reduction goal.

Redner's Markets, which operates more than 40 stores throughout Pennsylvania, Delaware and Maryland, has a heightened focus on promoting a safe customer and employee experience from the beginning.

The company was the first supermarket in Pennsylvania to have scanners, and one of the first to have in-store pharmacies and salad bars and to take a wholesale distribution model to the neighborhood market. Most notably, it is the commonwealth's first employee-owned supermarket.

These impressive firsts have also paved the way for a top-of-the-line safety program that has yielded unmatched safety ratings over the years.

The solution is built around the Safety Walk program, which was developed in tandem by John Flickinger, the company's director of risk management, and Tony Kamnikar, broker at Effective Cost Based Management Insurance Brokers and Consultants (ECBM).

The program involves employees taking hourly walks throughout the store, looking for spills, leaks and anything that could be a hazard. During these walks, employees use barcode readers to make a record of checking or cleaning a specific area. These records are useful should a store face an injury claim to provide evidence that it was not a result of negligence in regular maintenance duties.

Kamnikar, who is a veteran in the grocery insurance industry and

holds a U.S. patent on a system that documents these floor walks, knows how simple programs can make a world of difference for an insured company.

“The greatest number of claims in a grocery store are falls by customers,” Kamnikar says. “So, if you have a large chain and they had 100 claims, 98% of them are going to be customer falls.”

Redner’s also identified one of the biggest causes for slips, trips and falls: rubber-backed rental rugs that were bunching up or shifting during use.

Flickinger found the solution at a national retail conference—an adhesive-backed floor mat. The first of its kind, the mat is absorbent, long-lasting and, most importantly, stays flat. Redner’s Markets has deployed the mat throughout its stores in problem areas, such as entrances, salad bars, produce departments and frozen food aisles.

After proving to be successful during a pilot campaign, both Flickinger and Kamnikar saw the mat as a natural addition to the Safety Walk program and it soon became the foundation of the company’s slip, trip and fall prevention plan.

“We’re very concerned about our customer’s safety, and we understand that they’re not really paying attention to their surroundings. It’s up to us to be ahead of them and source innovative products to keep them safe,” Flickinger says.

Additionally, as an employee-owned company, employees have a vested interest in furthering the company’s achievements. Preventing accidents keeps insurance costs low, which increases profits and ownership benefits to employees.

The relationship between Redner’s Markets and its partners resulted in a true success story and highlights a rare model for insurer-client-supplier partnerships.

With ECBM’s help, and the right risk-prevention products, Redner’s has gone from dealing with 15-20 claims for trips over carpets each year to zero. The stores also passed a Pennsylvania safety audit with flying colors, and the auditor even recommended the chain apply for a state award.

“I have a lot of passion for what I do, and I’m proud of our program. To have a regulatory agency come in and tell us that was really great,” Flickinger says.

It took a strong commitment from all parties, but as a result Redner’s Markets is safer for consumers and employees, and ECBM has a client it knows it can rely on to do what’s right.

Flickinger continues: “The safer our stores are, the safer our customers and employees are—people will be encouraged to come back.”

Tim McMillen is market manager at New Pig Corporation.