



Reducing Slip, Trip and Fall Injuries:

The United Heartland STF Assessment Process

Why are STF injuries more difficult to control?

Slips, trips and falls are different than other types of workers' compensation injuries. Unlike strains, sprains and cuts that take place within specific work areas, slips, trips and falls may have a much greater area of exposure. There may also be several underlying causes of STF injuries, which require a broader spectrum of preventive safety measures to control.

Given the complex nature of these injuries and exposures, management may often wonder where to begin.

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1-800-258-2667



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United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

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Why is this important?

In fact, United Heartland STF claims were the second most frequently reported and most costly source of losses from 2008 to 2012. During this period, the average STF claim cost was in excess of \$10,000 and was a top loss driver for our education, health care, long-term care facilities, manufacturing, social services and wholesale/retail customers.

How can the United Heartland STF assessment process help?

UH has developed an STF assessment process that targets the underlying causes of STF loss drivers and puts an action plan in place to reduce loss costs. Our process begins with a thorough review of prior claim data and a discussion of the current STF program elements in place. Using loss analysis and trend data, we perform necessary interviews and conduct observations of the work environment.

A UH Loss Control representative will work alongside management to develop a comprehensive action plan to address items with the greatest opportunity for improvement. Using our STF Best Practices Guide, our Loss Control staff will guide our customers through every step of the STF assessment process.

What are the top 10 elements of the UH STF best practices?

Given the complexity of STF injuries, a variety of controls and preventive measures need to be in place to control loss costs. Because the causes of loss can vary substantially, management must address the sources of loss using a multi-dimensional approach. Based on a study of STFs and working with customers, United Heartland has summarized the fundamental elements of an effective STF prevention program:

1. **STF Assessment and Action Plan for Improvement:** The initial steps of STF prevention program development involve a formal assessment. A benchmarking analysis is conducted between what the current STF program already has in place and UH best practices. This process is used to identify where strengths and areas of opportunity exist. A review of the current program is conducted, interviews are performed and physical observations are made within the workplace. An action plan is developed to work on priority items identified within the assessment.
 2. **Written STF Program:** A written program summarizes all of the various preventive measures, work practices and safety systems that have been put into place to combat STF injuries. On an annual basis, management and UH Loss Control should review the STF program and make appropriate updates.
 3. **Loss Analysis:** Upper management, the STF program administrator and the UH Loss Control representative will conduct a review of claims. The analysis will include sorting the claims by injury source to identify STF injuries and further examining these losses to identify trends within departments, production lines or job tasks.
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4. **Accident Investigation:** A formal accident investigation procedure should be in place, which includes providing prompt medical care and performing a follow-up investigation.
A written accident investigation document should be used, and the STF supplemental form should be used when an accident involves a slip and fall injury.
5. **Housekeeping Practices:** A formal housekeeping program has been developed to outline the procedures in place to clean and maintain the facility on a regularly-scheduled basis.
6. **Workplace Inspections:** Inspections of parking areas, sidewalks and the interior of the facility will be conducted on a routine basis to proactively identify potential STF exposures. The inspection process includes a complete tour of the building interior and exterior grounds, parking lots and walkways.
7. **Safety Hazard Observations:** All employees are encouraged to report any safety concerns, including STF exposures, to their direct supervisor.
8. **Personal Protective Equipment (PPE):** A PPE assessment should be completed for all job classifications within the company, as selecting appropriate equipment (including footwear) for a job is one of the most critical aspects of STF injury prevention.
9. **Training:** New employees should receive information about the STF program during the orientation process. The department manager should then train the employee in the requirements of their specific job and review safety considerations, including potential STF exposures, as well as PPE requirements.
10. **Flooring Materials:** The type of flooring materials used throughout the facility should be carefully selected to offer the appropriate level of slip resistance, optimize the coefficient of friction and reduce the potential for STF injuries.



Take the STF Self Assessment Test

Are the following in place?	Yes or No
STF assessment and action plan	
Written STF program and annual review	
An analysis of STF losses	
Accident investigation forms (with STF supplemental addendum)	
Formal housekeeping procedures	
Workplace inspections	
Safety hazard observations	
Footwear (PPE) policy	
Employee training on STFs	
Flooring material selection guidelines	

Contact your UH Loss Control representative today to schedule your STF assessment.

