

Higher Education Trends *in Focus*



PMA Study Identifies Leading Loss Drivers in Higher Education

By Heather Smith, ARM, Senior Strategic Risk Control Consultant, PMA Companies

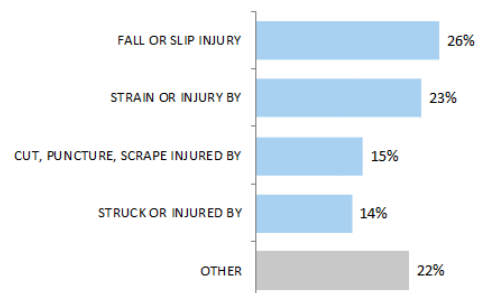
PMA Companies provides premier insurance and TPA risk management services to a diverse mix of higher education clients. Serving nearly 100 colleges, universities and technical schools nationwide gives us the unique knowledge of the risks and solutions that matter most to post-secondary institutions. Each year we conduct a *State of the Higher Education Industry* study that outlines the key workers' compensation risk management challenges facing our higher education clients. The study helps us understand historical loss performance, pinpoints key loss drivers and identifies emerging trends—assisting us in developing a collaborative, strategic approach to reducing risk.

In our most recent study, PMA examined workers' compensation claims from 2015 through 2019 for almost 100 higher education clients. The study revealed the following trends:

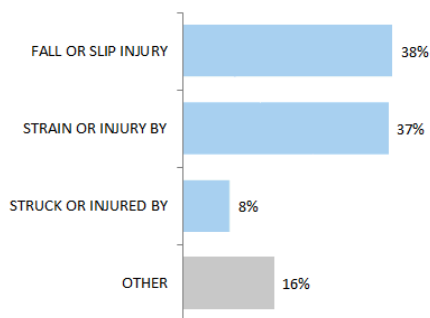
- 28% decrease in the Total Claim Frequency Rate;
- 26% decrease in Medical Only Claim Frequency Rate (78% of claims were Medical Only);
- 38% decrease in Lost Time Claim Frequency Rate;
- 35% increase in the Loss Rate for fully developed claims (2015-2017 policy years).

Of particular interest is the finding that the average cost of a *lost time* claim is 2.5 times greater than the median cost. This differential illustrates the impact of severe injuries and how high-cost claims skew the average cost.

Frequency Loss Leaders



Severity Loss Leaders



Above are the frequency and severity loss leaders for the higher education industry from PMA's study for years 2015-2019. Nearly 50% of higher education claims and 75% of total incurred costs originate from two specific areas—strains and slips/falls.

The study also shows that strains and falls represent:

- 49% of higher education claims;
- 75% of total incurred costs;
- 74% of higher education lost time claims; and
- 77% of lost time claim costs.

From 2015 to 2019, we've seen the following *positive* trend results:

- 42% decrease in total slip/fall frequency rate;
- 12% decrease in total strain frequency rate;
- 31% decrease in Lost Time strain frequency rate; and
- 28% decrease in Lost Time slip/fall frequency rate.



The study also revealed further strain and slip/fall loss source trends. The most common cause of strains involves lifting (33%). The number of strain claims peaks in between August and October but otherwise are spread fairly evenly throughout the calendar year. The two leading causes of slips/falls are fall, slip or trip injury, NOC (26%) and falls on same level (24%). Historically, the highest concentration of campus slips/falls occur annually between January and February, with 36% of these claims involving ice and snow. Furthermore, we found that the job titles of Custodian, Housekeeper and Janitor experienced the majority of both strains and slip/fall claims on campus. We also evaluated several employee factors, regarded as “non-work factors,” in the study. The results indicate that the percentage of total claims and costs both increase with more tenured older workers. Specifically, employees between the ages of 50 to 64 with over 10 years of tenure had the greatest frequency (23%) and severity (35%) of claims in higher education. These results correlate with research conducted by the College & University Professional Association for Human Resources (CUPA-HR), which found that higher education has a greater share of older workers than the U.S. workforce in general.

In particular, Facilities and Maintenance Departments have the highest percentages of older workers, with nearly 40% or more of these workers being age 55 and older. Job tasks in these departments typically have a more physical risk profile, which can translate to a higher risk for injury. Also, it can be challenging to provide transitional duty due to these physical demands, which can result in lost time.

Tenure vs. Age of Employee

Total Incurred

	15-24	25-39	40-49	50-64	65+	Total
< 1	0.80%	2.68%	1.51%	2.78%	0.23%	7.99%
1-2	1.23%	3.83%	2.49%	3.70%	0.19%	11.45%
3-9	0.20%	5.83%	6.01%	11.42%	3.67%	27.13%
10+	0.00%	1.88%	8.86%	35.32%	7.37%	53.43%
Grand Total	2.23%	14.22%	18.87%	53.23%	11.46%	100.00%

Number of Claims Reported

	15-24	25-39	40-49	50-64	65+	Total
< 1	5.44%	7.87%	1.95%	2.16%	0.13%	17.54%
1-2	3.26%	9.17%	2.75%	3.10%	0.24%	18.52%
3-9	0.83%	9.70%	5.79%	8.77%	0.93%	26.03%
10+	0.05%	2.84%	7.79%	22.67%	4.55%	37.91%
Grand Total	9.58%	29.58%	18.27%	36.71%	5.86%	100.00%

The heat maps above demonstrate that employees between the ages of 50-64 with over 10 years of tenure experience the most frequency (23%) and severity (35%).

While there are complexities to the aging workforce issue, investments in injury prevention are universally geared to help all workers. As such, an emphasis on mitigating the leading loss sources (strains and slips/falls) identified in this study is a great starting point. Since industry research has shown that the time it takes to heal from an injury generally increases with age, universal injury avoidance can also impact claim severity.

The scope of the study was expanded this year to include medical and pharmacy claim data (between 2017 and 2020 calendar years), specifically comorbidity and opiate-related trends. By definition, comorbidity is the simultaneous presence of two or more diseases or medical conditions in a patient. The most prevalent comorbidity risk factors in this study were obesity and hypertension, present in 62% of all Lost Time claims that involved at least one comorbidity.

Further analysis of the medical data revealed that claims with one or more comorbidity risk factor accounted for 87% of Lost Time claim frequency and 91% of Lost Time claim severity. Most notably, the average cost of a Lost Time claim with one or more comorbidity factors is 39% greater than Lost Time claims with no comorbidity factors, highlighting the significant financial impact of comorbid claims.

The analysis of the pharmacy data indicated opiate scripts account for 38% of the Total Pharmacy claim dollars paid. On a positive note, the percentage of overall opiate scripts and script costs decreased 36% and 79%, respectively, between 2017 and 2020. These trends correlate with the overall decline in national opioid dispensing rates currently published by the Centers for Disease Control. Lastly, the study revealed 76% of opiate scripts were more likely to have multiple overlapping prescribers compared to 41% of non-opiate scripts. Overlapping opioid script providers is one of several hallmark indicators associated with potential narcotic abuse or addiction.

In summary, a “best in class approach” to maximize the impact on your total cost of risk should include strong collaboration with your carrier and broker targeting the following: industry and institution-specific historical “loss driver” controls, formalized return to work policy and an effective employee wellness program.



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Heather Smith, ARM, is a Senior Strategic Risk Control Consultant for PMA Companies specializing in education risk management. She has over 14 years of experience in both industry & insurance occupational safety and risk management. Her expertise involves working with organizations to collaboratively mitigate the total cost of risk through holistic and innovative risk management approaches. She serves as practice leader of PMA’s Risk Control Education Practice and is a core member of the multidiscipline corporate Higher Education Industry Best Practices Team. Her recent professional industry contributions include authoring the articles “Best Practices in Risk Management for Higher Education,” “Preventing Sprain and Strain Injuries in Higher Education,” “Preventing Slips, Trips and Falls in Higher Education,” and “COVID-19 Next Steps: Higher Education Strategies for Moving Forward.” She has served as co-facilitator at several recent national URMIA conferences. Ms. Smith is a graduate of Drexel University with a B.S. in Chemistry and a minor in Biological Sciences.

Preventing Workplace Slips, Trips and Falls in Higher Education

By Heather Smith, ARM, Senior Strategic Risk Control Consultant, PMA Companies

The average person takes between 3,000 and 5,000 steps a day. That is over one million steps a year! Statistically speaking, a person would most likely experience a fall at some point in his or her lifetime—with the possibility that it could occur at work. However, what if your workplace is a college or university that requires you to traverse an expansive campus and massive building complexes, walking over varying surfaces and changing elevations in all weather conditions? Your chances of a fall might increase. This is exactly why slips, trips and falls are a leading loss driver for workers' compensation injuries in post-secondary institutions.

Who Is Most at Risk for Slips/Trips/Falls?

Specifically, slips/trips/falls most commonly occur to those employees in the Facilities/Grounds, Public Safety, Dining and Housekeeping departments; however, this may vary since some of these services are commonly outsourced. Facilities/Grounds and Public Safety employees typically move about campus (interior and exterior areas) continually and the exposure is often exacerbated by the weather conditions. At many institutions, the Facilities department is the first to respond to inclement weather, apply deicing chemicals and clear snow from walking surfaces. Dining and Housekeeping employees are often working on or around interior wet and dirty floor surfaces. Housekeeping employees often travel significant distances between buildings based on the cleaning schedule and location of trash dumpsters. To mitigate slips/trips/falls on campus, it is important to understand what causes them and their contributing factors.



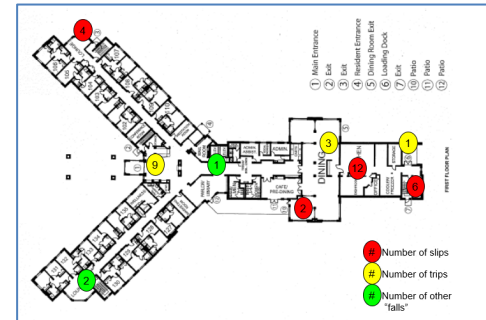
What Causes Slips/Trips/Falls?

In basic terms, a slip and fall often results from lack of friction between the sole of the shoe and the walking surface. The National Safety Council attributes up to nine million disabling injuries each year to slip and fall incidents. There are many factors that influence both interior and exterior slip and fall incidents. They include but are not limited to type of flooring/walking surface materials, floor/walking surface finish, floor/walking surface construction and preventative maintenance, type/condition of the footwear being worn, liquid/debris on the floor/walking surface (water, soil, oil, food, ice, snow, etc.), lighting, handrails and human error.

How Can Slips/Trips/Falls Be Prevented?

PMA successfully employs a logical and practical approach to reducing the likelihood of injuries related to slips and falls in the higher education field. This begins with a focused approach to educate and engage

management in the slip/trip/fall loss leading departments. We share the loss trends and their impact to the institution's overall cost of risk. Finally, we engage them in a best practices discussion about interior and exterior slip/fall preventive measures and practical solutions. These measures and solutions also have the added benefit of reducing overall slip/fall risk on campus to both students and visitors as well. Following are the topics covered in the industry best practice discussion and/or plan:



A “push pin” map of prior slips/falls on campus is an effective tool in prioritizing mitigation efforts.

1. Identify and evaluate your floor and walking surfaces. This is the foundation of an effective slip/trip/fall prevention program. Formal periodic walking surface inspections throughout campus should be conducted to proactively identify slip/fall hazards. In addition, for those located in areas that experience extreme winter weather and temperatures, an additional inspection should be done with Facilities in late fall after a recent rain event to identify areas where water and ice accumulate. This information will assist in adequately purchasing and prioritizing placement of proper deicing chemicals. Lastly, a “push pin” map of prior slips/falls on campus is also an effective tool in prioritizing mitigation efforts.

2. Evaluate and determine proper methods of cleaning and maintaining all floor surfaces. Training in proper cleaning procedures (and treatment chemicals) must be provided to all employees responsible for floor cleaning. Kitchen and dining areas often require increased concentration of cleaning chemicals and the use of a brush to scrub floors. Different cleaning tools should be used in the dining area so that kitchen contaminants are not spread to the dining floor, causing it to become more slippery. Also, use of microfiber mop heads yields many benefits, including improved removal of floor contaminants, use of less cleaning product and less liquid volume applied to the floor.

3. Utilize engineering controls. This involves selecting floor or work surface materials that are appropriate for the conditions that will be present. New flooring or work surface materials can be tested in advance using a tribometer to measure the product's coefficient of friction of sliding (when wet and dry) against recommended standards.

4. Use administrative controls. Facilities should review cleaning procedures to verify they are having the desired impact on the walking surfaces. Consider the frequency of cleaning, adequacy of the cleaning procedure, quality and compatibility of cleaning products, use of wet floor signs, and prompt reporting and cleaning of spills. A formal spills policy should also be developed and reviewed with employees upon hire and annually. It should include who to call, how to protect a spill, location of wet floor signs and spill clean-up supplies as well as how to properly clean up spills.

5. Implement a footwear policy. A footwear policy should include the institution's dress code requirements, specific department footwear requirements and the importance of wearing the appropriate footwear for the job

and weather. The prevalence of slips/falls from administrative staff who often wear dress shoes has increased during the past several years. Frequent reminders help maintain slip prevention awareness.

Slip-resistant footwear has increasingly become a tool for slip prevention. As indicated in the CDC Research Rounds, "Slip-Resistant Shoes Reduce Food Service Workers' Compensation Claims," slip-resistant footwear was shown to reduce the risk of slips and falls on liquid/grease by 80% for food service workers. Many shoe manufacturers now make slip-resistant footwear in varying styles that are specifically designed for wet or oily conditions.

Slip-resistant shoes should be required in the higher education departments of Dining, Housekeeping, Facilities and Public Safety to positively impact slip/fall risk. Over-the-shoe traction cleats, such as Yak-Trax® or STABILicers® are also effective tools to reduce slips/falls on ice and snow.



6. Utilize other viable solutions. Some other viable solutions include:

a. The use of visual devices that provide adequate warning of freezing surfaces such as IceAlert®, a system of signs that change color when the temperature is low enough to cause freezing. These sign systems can be placed strategically at locations identified with potential slip/fall risk or prior slip/fall frequency.

b. Yet another solution is the proper and correct use of signage to provide warning and protection of wet floor situations. Some innovative products have been developed. One product is the Hurricane™, a floor sign that dries the floor with a built-in high velocity fan. There are also signs with flashing lights, contrasting color schemes and signs with the capability of being linked together, creating a barricade.

c. A final suggestion is low profile temporary adhesive mats, such as the New Pig Grippy Floor Mat®, an effective control in reducing slips/falls from liquids or debris on floors. These mats are especially effective in the following areas: entrances/exits, water fountains, sinks, ice machines, buffet or beverage self-serve lines and hand dryers in bathrooms. The mats come in pre-cut sizes or on a roll and the edges can be trimmed with wear, extending the use of the mat.

Need help with implementing these slip and fall "best practices" within your organization? We are positioned to partner with you to reduce risk and help minimize the financial impact of accidents. For more information, email us at heretohelp@pmagroup.com.

IMPORTANT NOTICE - The information and suggestions presented by PMA Companies in this newsletter are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related or other laws or regulations. You are encouraged to alter the information and suggestions to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.