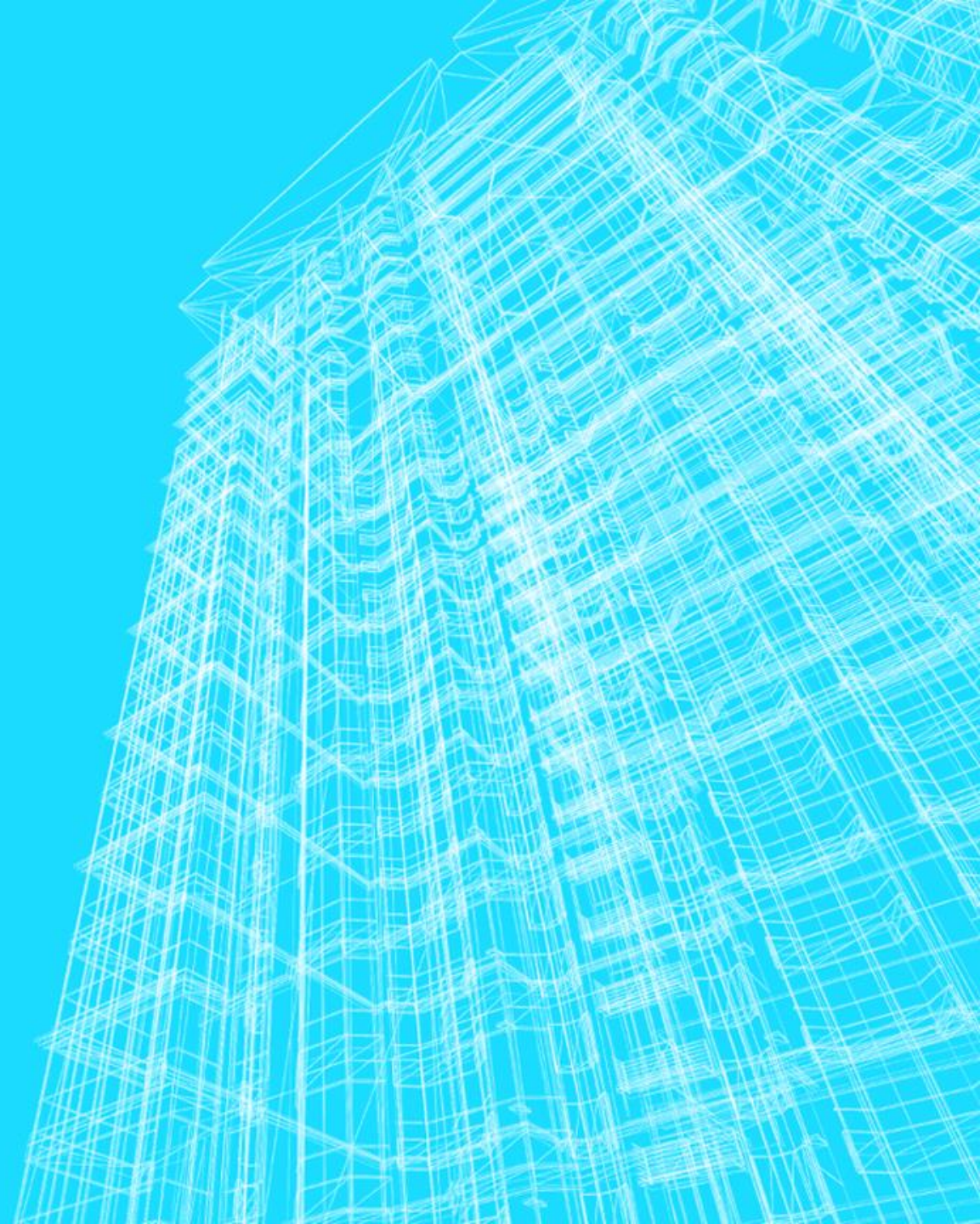


NEAR MISS REPORTING

Brian Christ & Brooke Gardow
Spectrum Insurance Group





WHAT WE WILL COVER

- Importance of Tracking Near Misses
- Key Components of a Successful Program
- General Work Comp Overview
- The Spectrum Edge



WHAT IS A NEAR-MISS?

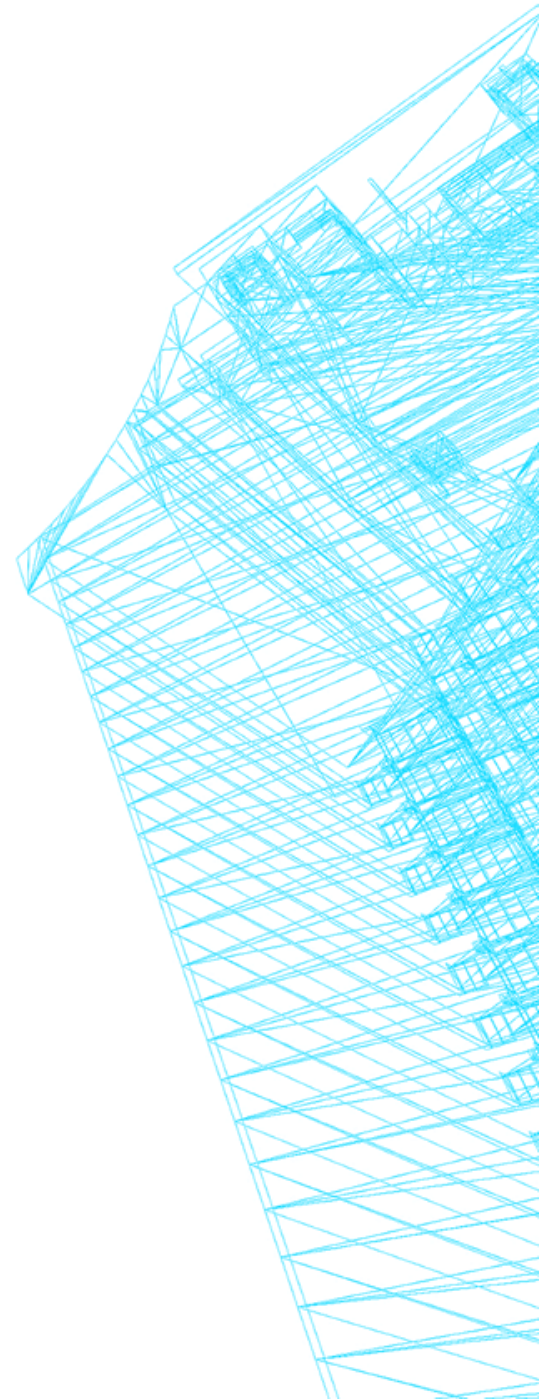
- For every incident there are a number of “close calls”
- Unplanned event that did not result in injury/damage, but had potential
 - Indication that something is still wrong
 - Often go unreported
- How can future problems be prevented?

SAFETY TRIANGLE



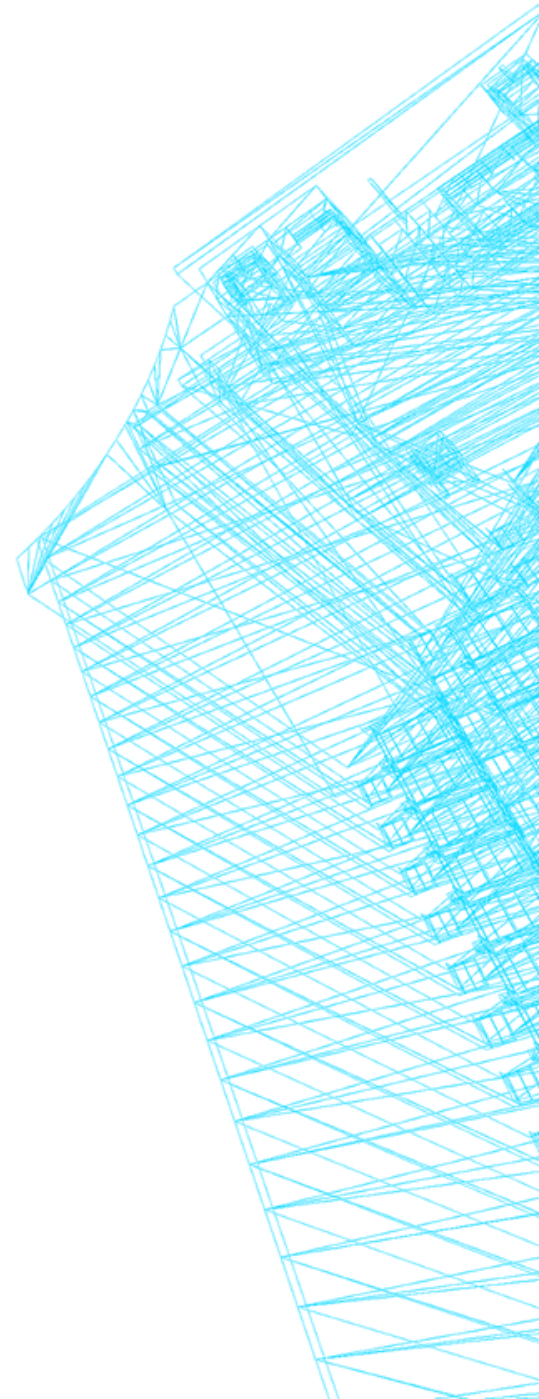
IMPORTANCE OF TRACKING NEAR-MISSES

- Proactive Monitoring
 - Can identify negative trends before incident occurs
- Low-Cost Prevention
 - Reacting before a major incident occurs, reduces lost time, lost equipment, and potential lawsuits
- Culture Building
 - Promotes two-way communication between employees and managers, and shows organization is dedicated to a safe environment



LEGAL REPORTING REQUIREMENTS

- None
- Employee Could report unsafe conditions to OSHA



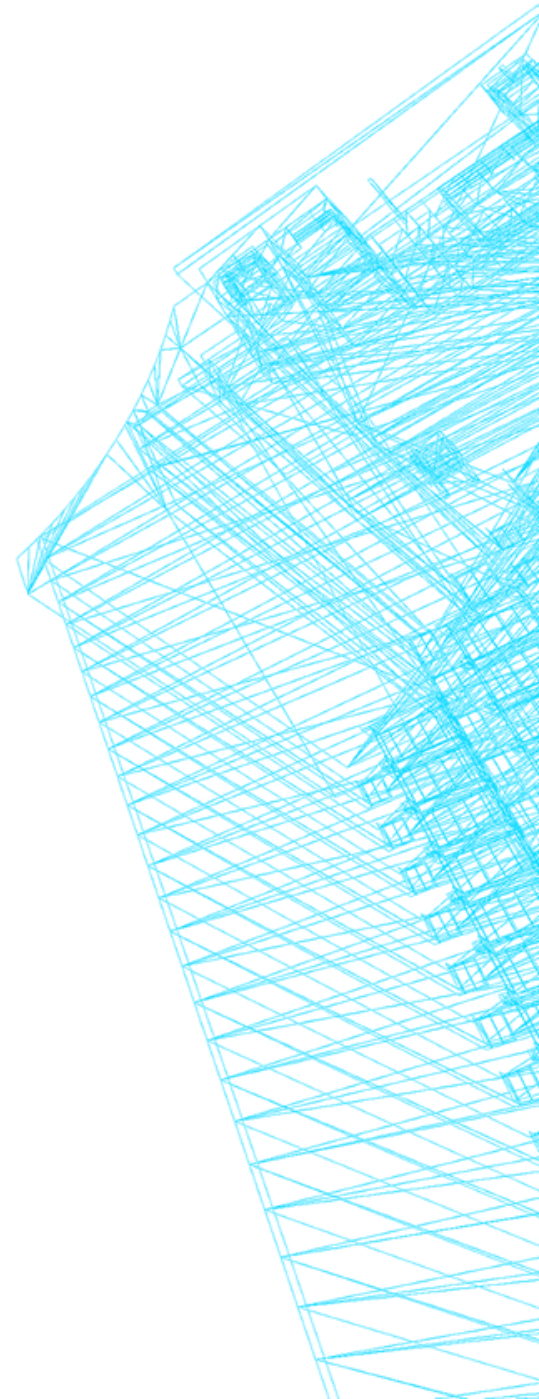


CREATING A NEAR MISS PROGRAM

- No need to overhaul current safety program, just tweak
- Encourage Reporting to improve safety culture
- Ensure system is nonpunitive
- Take incidents seriously and investigate thoroughly
- Leverage investigation results to improve safety

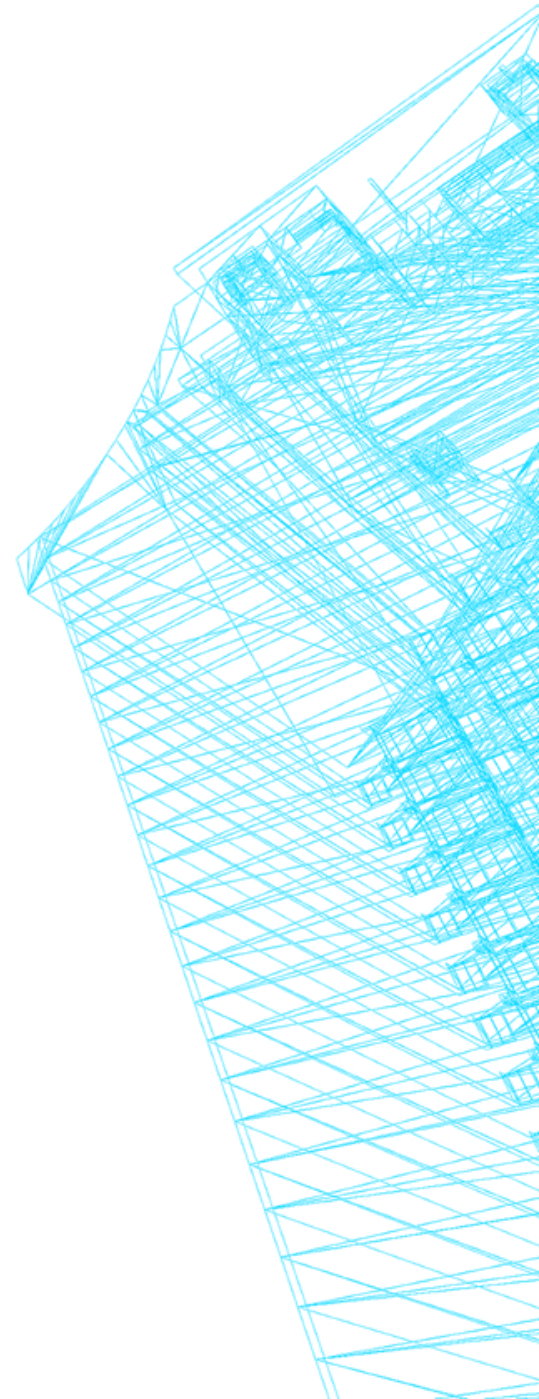
COMPONENTS OF AN EFFECTIVE PROGRAM

- Identify
- Report
- Prioritize and Investigate
- Intervene and Take Action
- Review



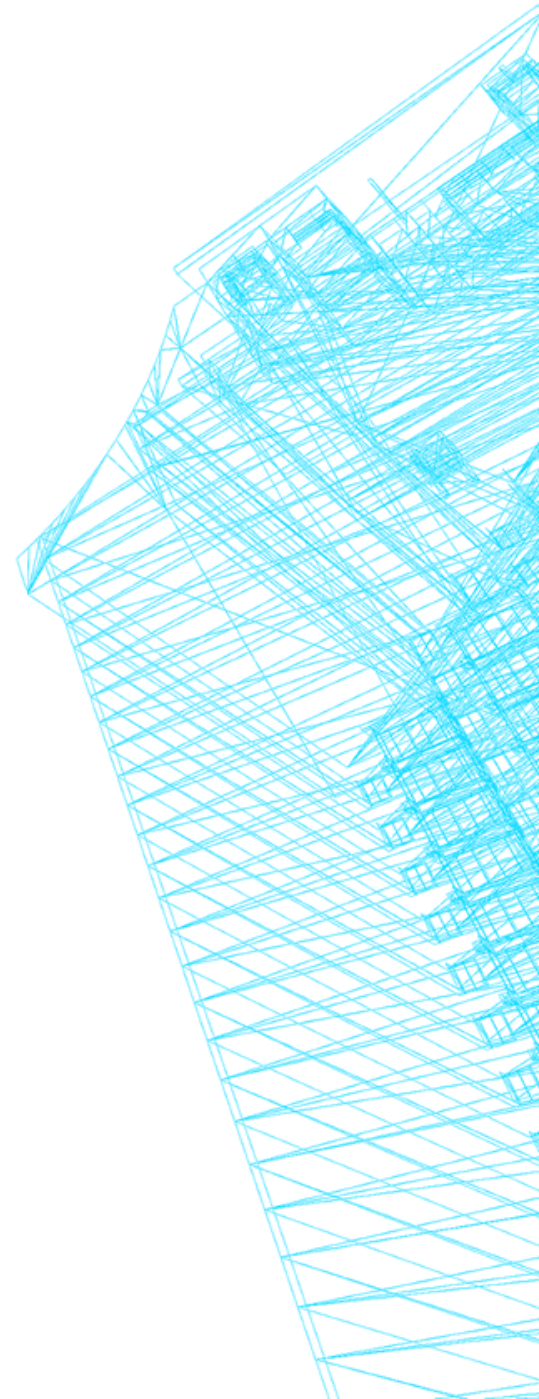
IDENTIFY

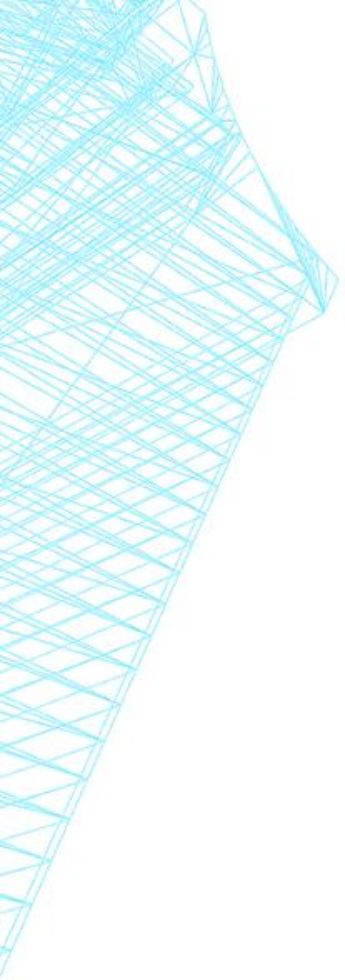
- Clearly communicate what a near miss is to your employees, so they know what to look for.
- Examples:
 - Unsafe Conditions
 - Unsafe behavior
 - Events where injury could have occurred, but didn't



REPORT

- Difficult to address issues if not reported
- Should be clear and simple, and in writing
- Completed by worker involved, witness, or supervisor
- Date, location, specifics of the incident
- **Very important that employees do not feel that they will be reprimanded for reporting**



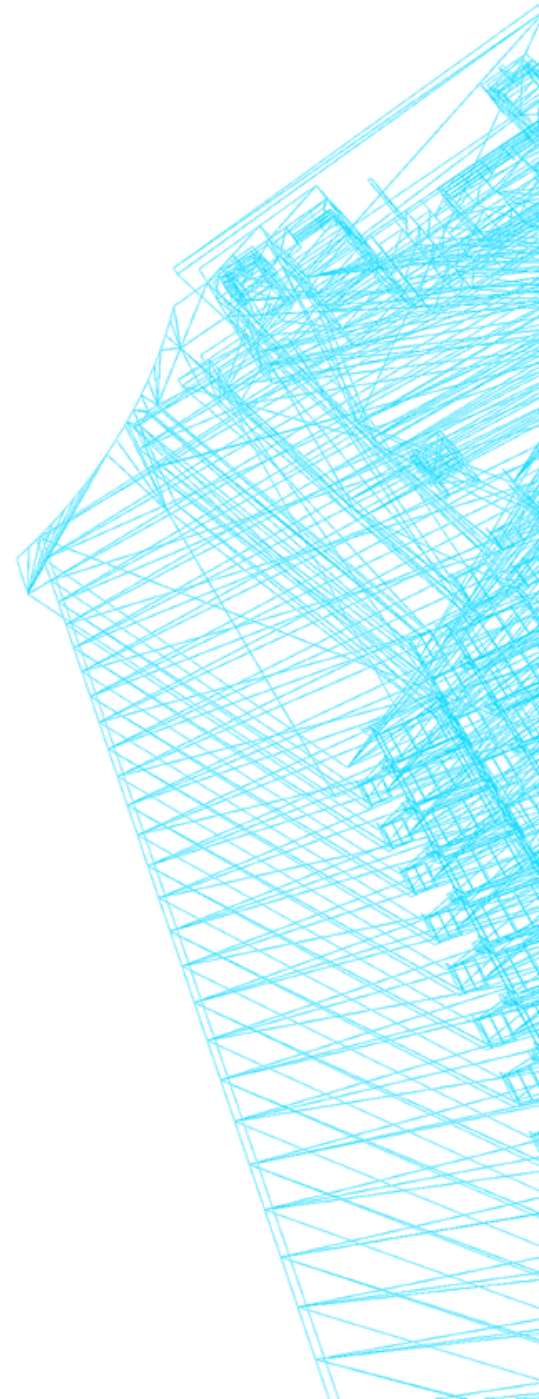


You may consider updating your existing policies with the following language:

*Workers must report all workplace incidents, hazardous conditions, near misses, and property and environmental damage to their immediate supervisor as soon as possible. Workers who experience a work-related injury or occupational illness should seek immediate medical attention and promptly report the injury/illness to their supervisor. **Note:** All work-related injuries/illnesses, no matter how slight, must be reported to a supervisor.*

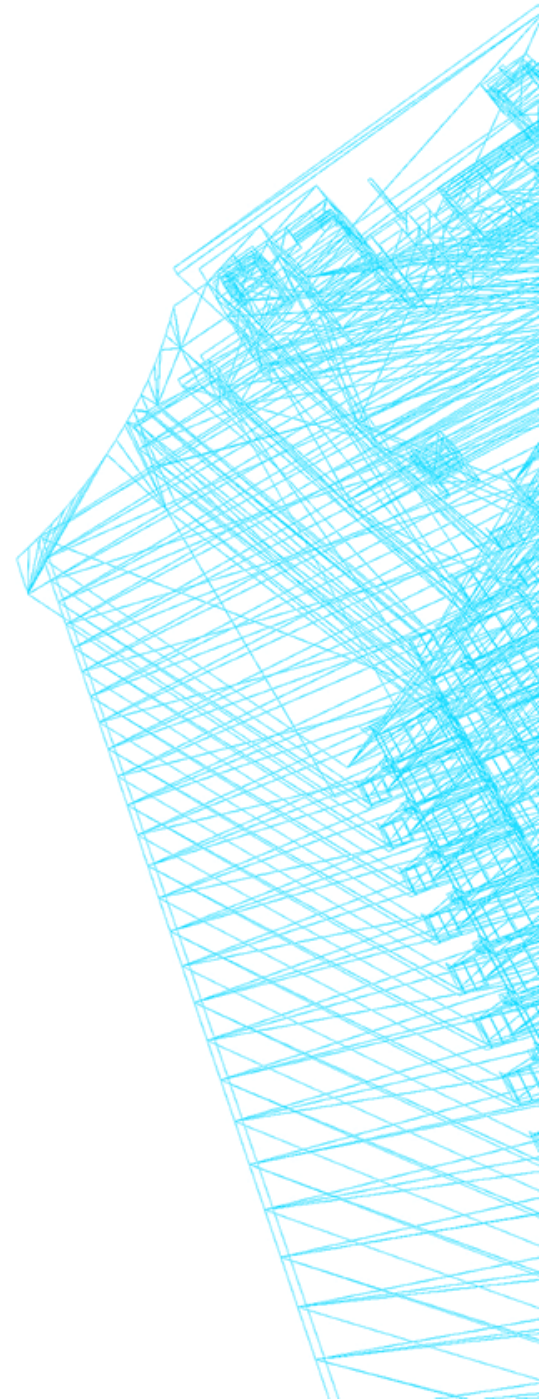
PRIORITIZE AND INVESTIGATE

- After report, determine:
 - Severity and how much attention to dedicate
 - How to go about determining cause
 - Amount of resources dedicated to solutions
 - Extent the info will be shared in the company
- Not every miss will be high priority, but all should be investigated thoroughly



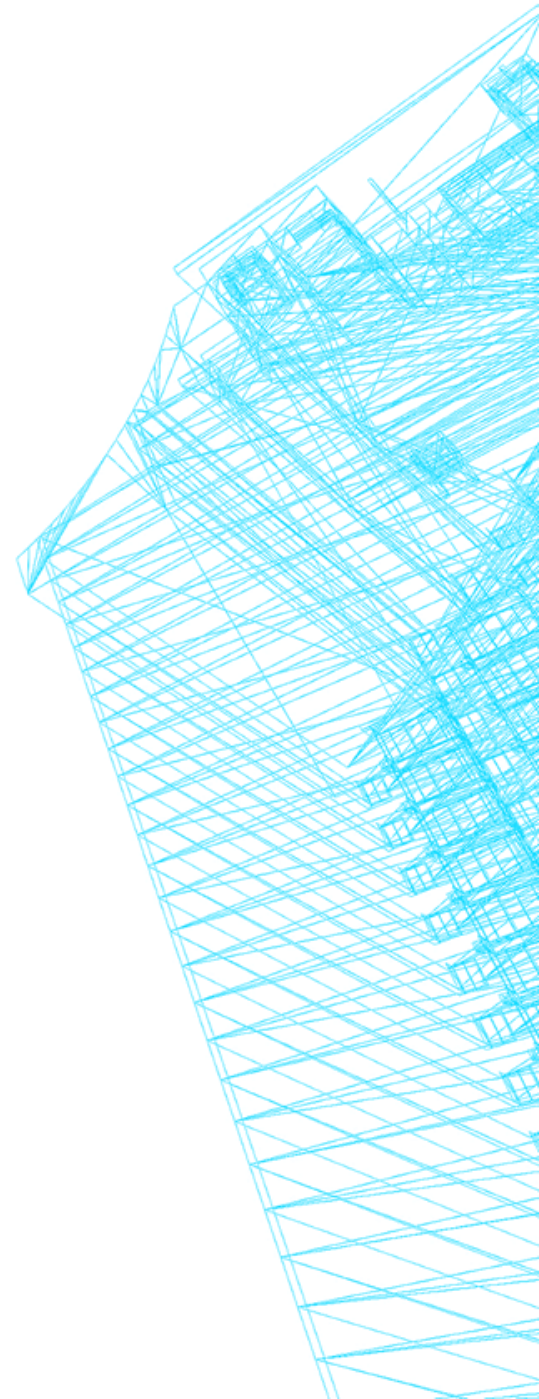
INTERVENE AND TAKE ACTION

- Responding to a near miss, shows that you take safety seriously
- Mentality trickles down to the employee culture
- It is critical to implement solutions to improve workplace safety

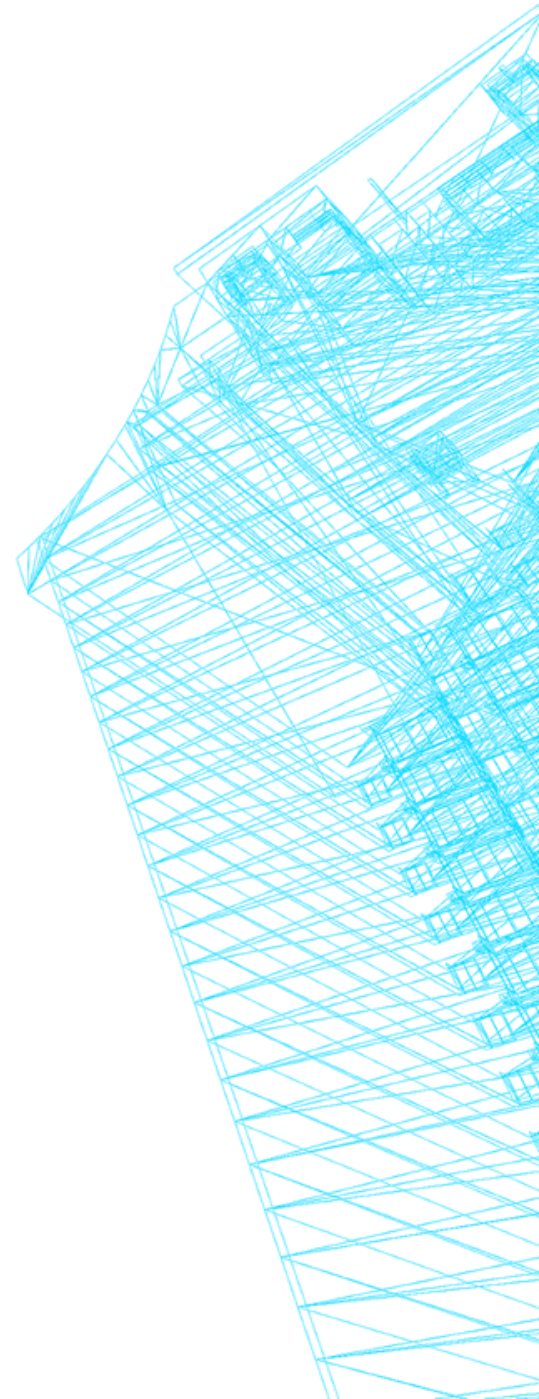


REVIEW

- Important to monitor new solution to identify that that the hazard is mitigated
- Identify any potential new hazards created by the solution
- Make sure that the Health and Safety Committees have bought in

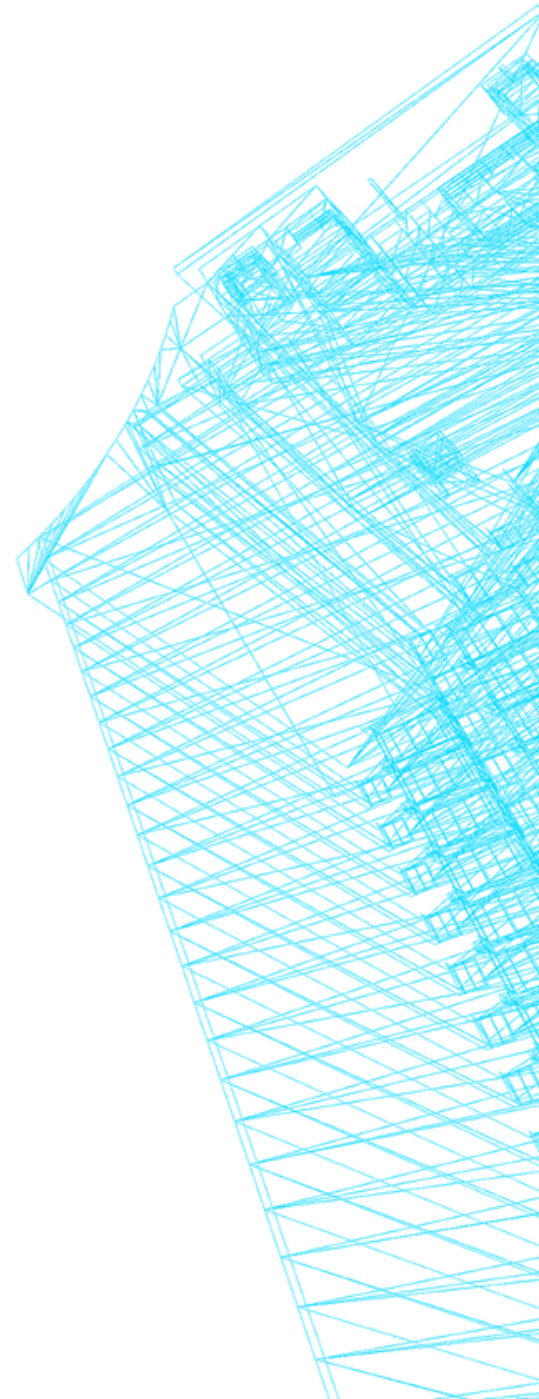


WORK COMP REFRESHER



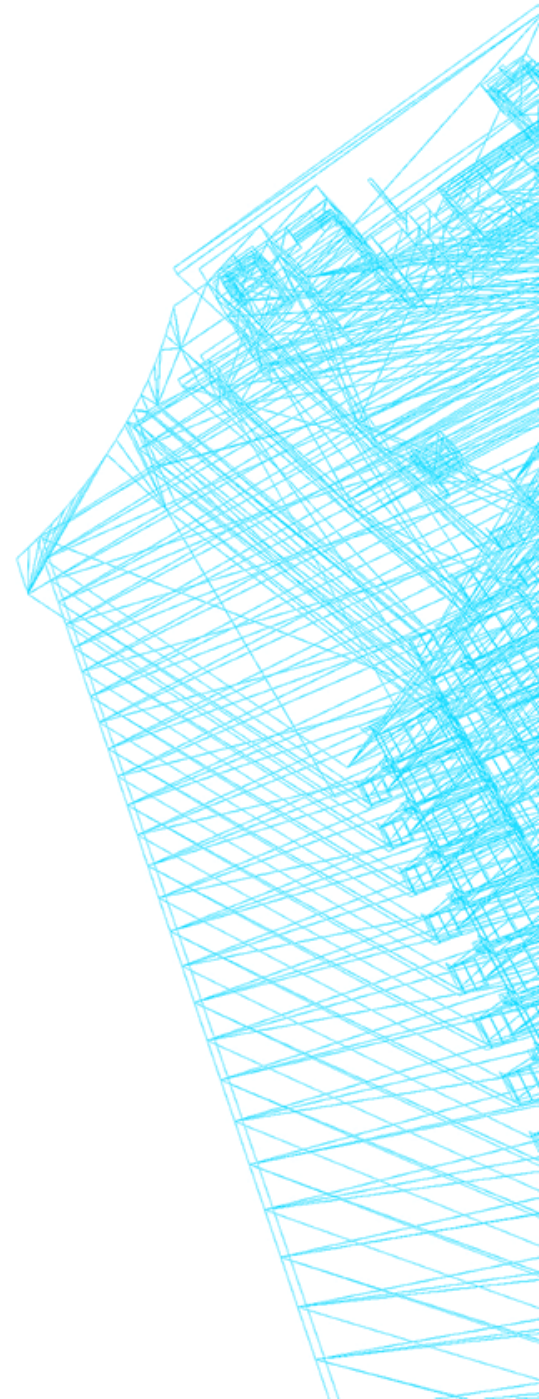
WHAT DOES WORK COMP COVER?

- Medical Expenses
- Rehabilitation Benefits
- Disability/Loss of Income
- Survivor/Death Benefits



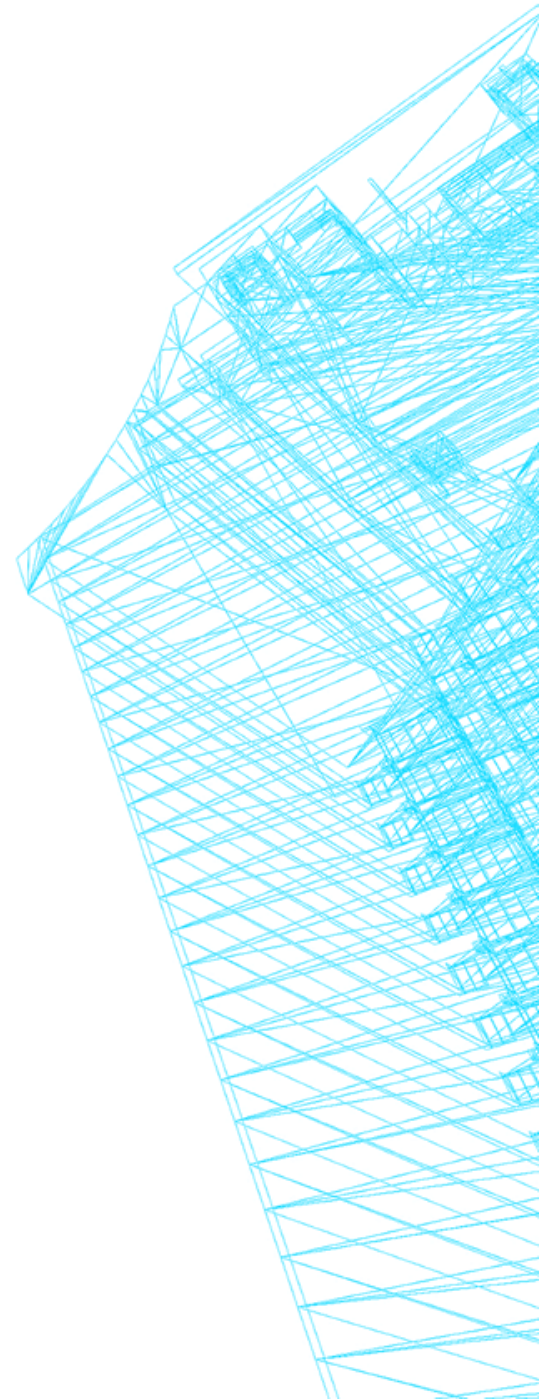
WORK COMP FACTS

- Injured employees can choose their own treating physician.
- Three day waiting period – 4th day kicks in wage payments.
- Only 67% of average weekly wage is paid on and after the 4th day.
- After 14 days of late reporting, the insurance carrier can be subject to “bad faith” and a DWD penalty.
- Work Comp medical billings vs. personal health insurance billings are typically 12% higher. Less bill reviews.



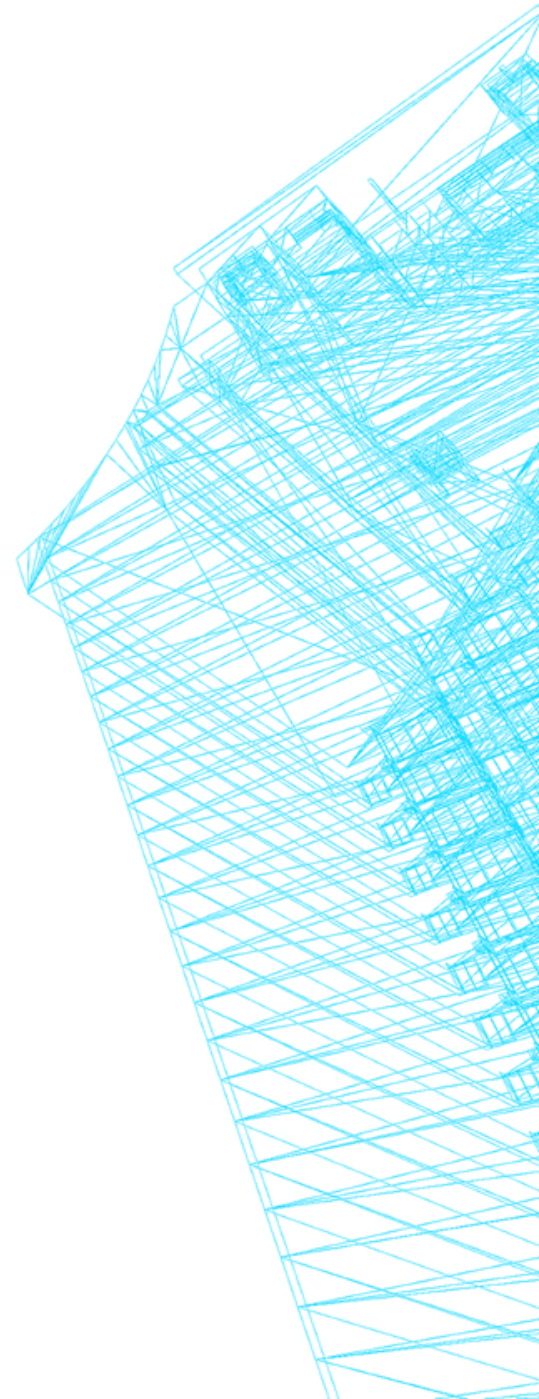
WHY REPORT WITHIN 24HRS?

- Improves the claim triage between Employee, Provider, and Employer
- Improved accuracy of witness statements
- Effective use of 3 day waiting period
- Employer able to take charge of unsafe acts or conditions
- Build employee confidence in safety standards



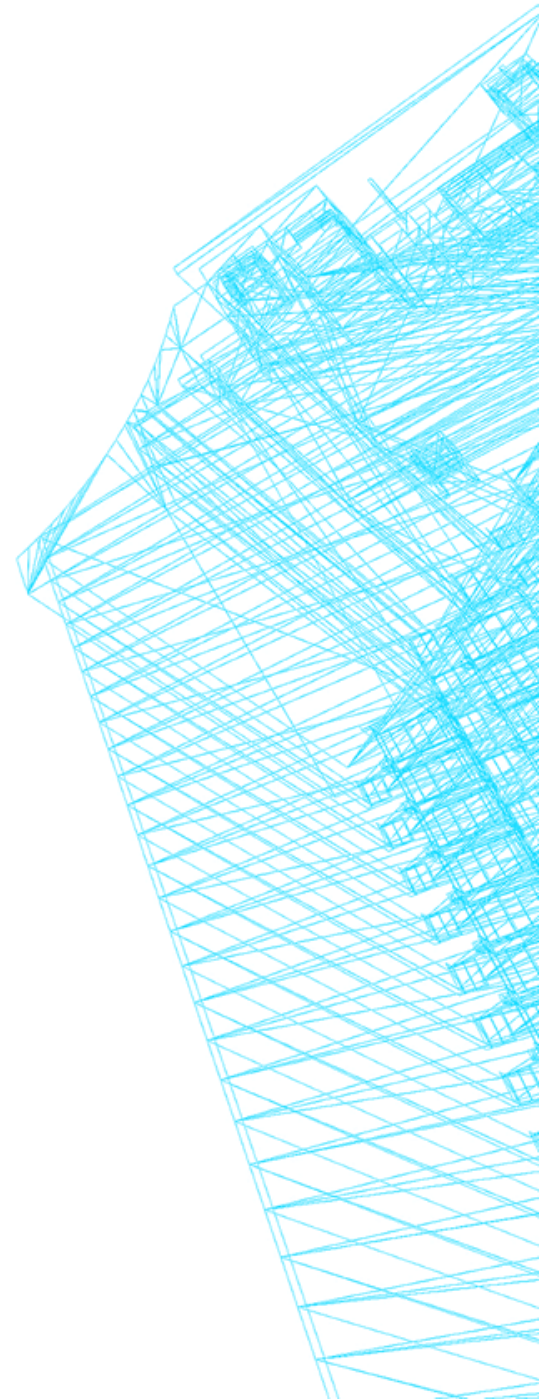
RETURN TO WORK

- Light Duty keeps the employee in their routine of coming to work
- Could keep claim medical only
- You are paying them to work, thus reducing work comp indemnity
- Keep them employed.

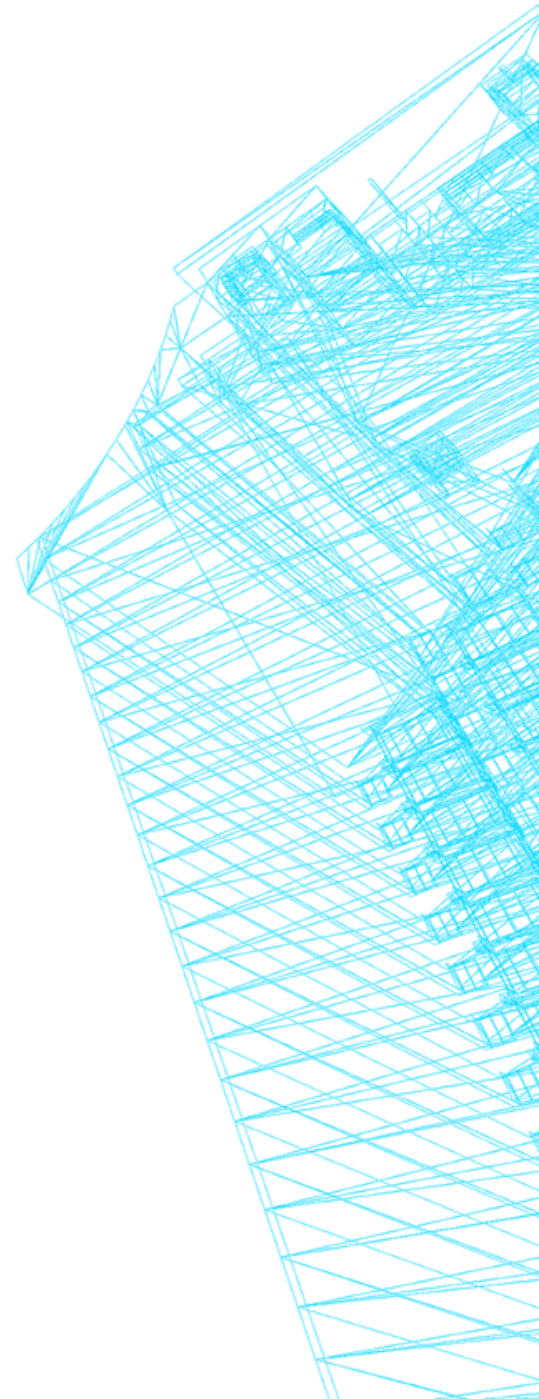


WHAT IF I DO NOT HAVE WORK FOR THEM

- Ask that employee be allowed to work for a non profit.
- Eau Claire Humane Association
- Hope Gospel Mission
- Bethesda Thrift Stores

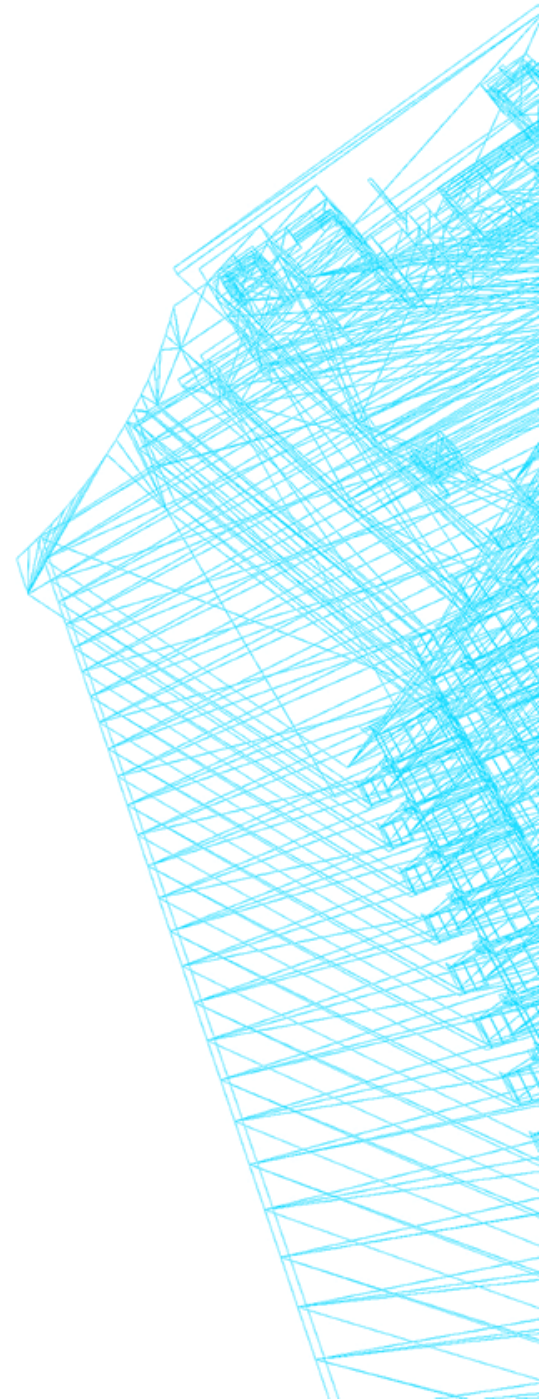


MY EXPERIENCE MOD IS
ALWAYS CORRECT BECAUSE
WORK COMP IS GOVERNED
BY THE STATE



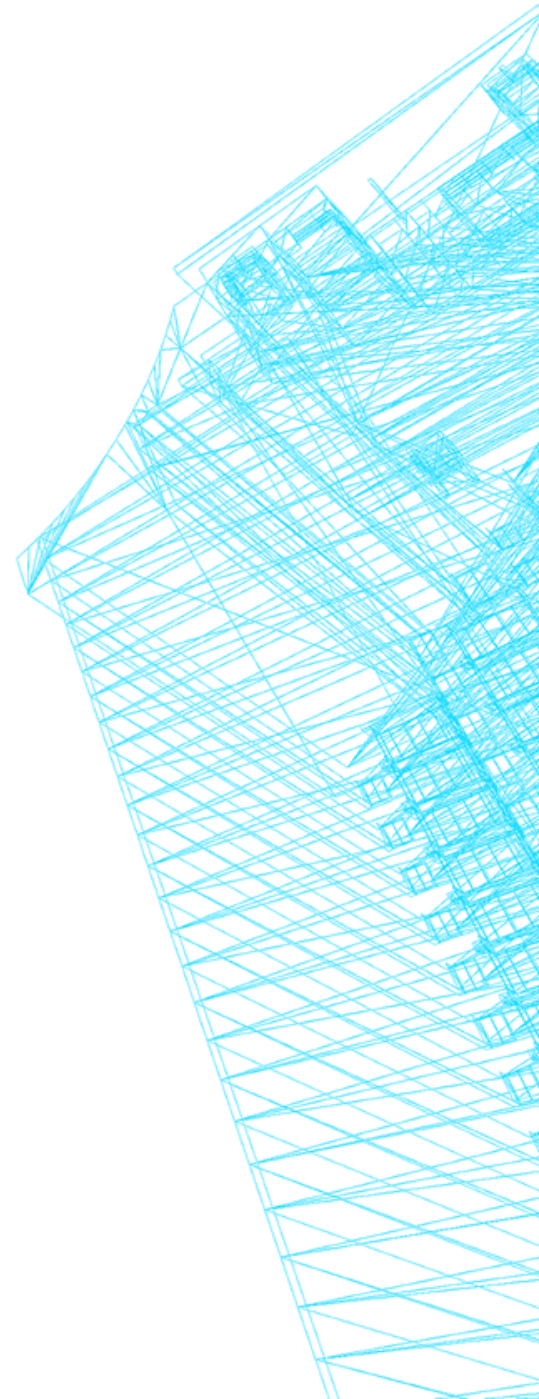
50% OF EXPERIENCE MODS ARE INCORRECT

- 98% that are wrong, are too high
- Mods set 6 months after effective date, while open claim information is constantly changing.
- Payroll/Audit errors, carrier delays or refiling is forgotten



WHERE WE COME IN

- Spectrum Insurance specializes in Work Comp claims management
- Since 2011
 - \$9.6 million in Reserve Reductions
 - \$1,3million in Premium Recovery
 - 222 Aggravated Inequities
 - 1802 Avoided Mod Points



QUESTIONS?

