

Slips, trips and falls

Case Study 3



Rationale

The Insured operate and manage retail units in shopping centres at circa 20 locations in the UK. In this competitive environment, the organisation has developed and operates a lean management structure utilising external Health and Safety (H&S) consultants to fulfil the role of the 'competent' person.

QBE's Risk Manager's analysis of the Insured's claims experience revealed that 60% of Employers Liability claims and 80% of Public Liability claims, by incurred cost, were attributable to slip and trip accidents. When benchmarked, the success rate in defending these slip and trip claims was poor compared to the organisation's other claim types and the QBE portfolio average.

Initial risk management reviews were held with the Insured's senior management and appointed Health & Safety Consultants. It was found that the organisation's senior management had a desire to reduce costs from the exposure, but the main brief was to ensure legal compliance and food safety issues within the organisation. In addition, it was found there was limited focus or expertise in managing slip and trip incidents despite the financial impact to the Insured.



Approach

With the support of the Insured's Broker, a strategy to manage slips and trips was formulated involving all parties. This included:

- Presentations to site directors on the risk issue, financial costs and best practice
- Agreeing key performance indicators on accident and claim reduction and improved claims defensibility
- Creation of an accident database to focus resources on accident root causes
- Developing a specific slip/ trip policy in line with the Health & Safety Executive (HSE) 'Slip Potential Model'
- Appointing specialist consultants who were engaged in technical slip and trip risk assessments and behavioural observations of procedures in practice
- Creating new documented inspection and cleaning procedures
- Provision of training material for employees
- Accident investigation training.

Impacts

Following our recommendations and in conjunction with the client's own loss control efforts, one year on from this intervention:

- Our Insured has recorded a 30% reduction in slip and trip incidents
- Managers have a greater awareness of slip and trip issues and the financial costs to the group
- All employees are now aware of their responsibilities to minimise the risk of slips and trips
- Improved documentary procedures and accident investigation has enabled QBE to deny liability on more slip and trip claims than is seen on the QBE portfolio average.

For further information:

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