



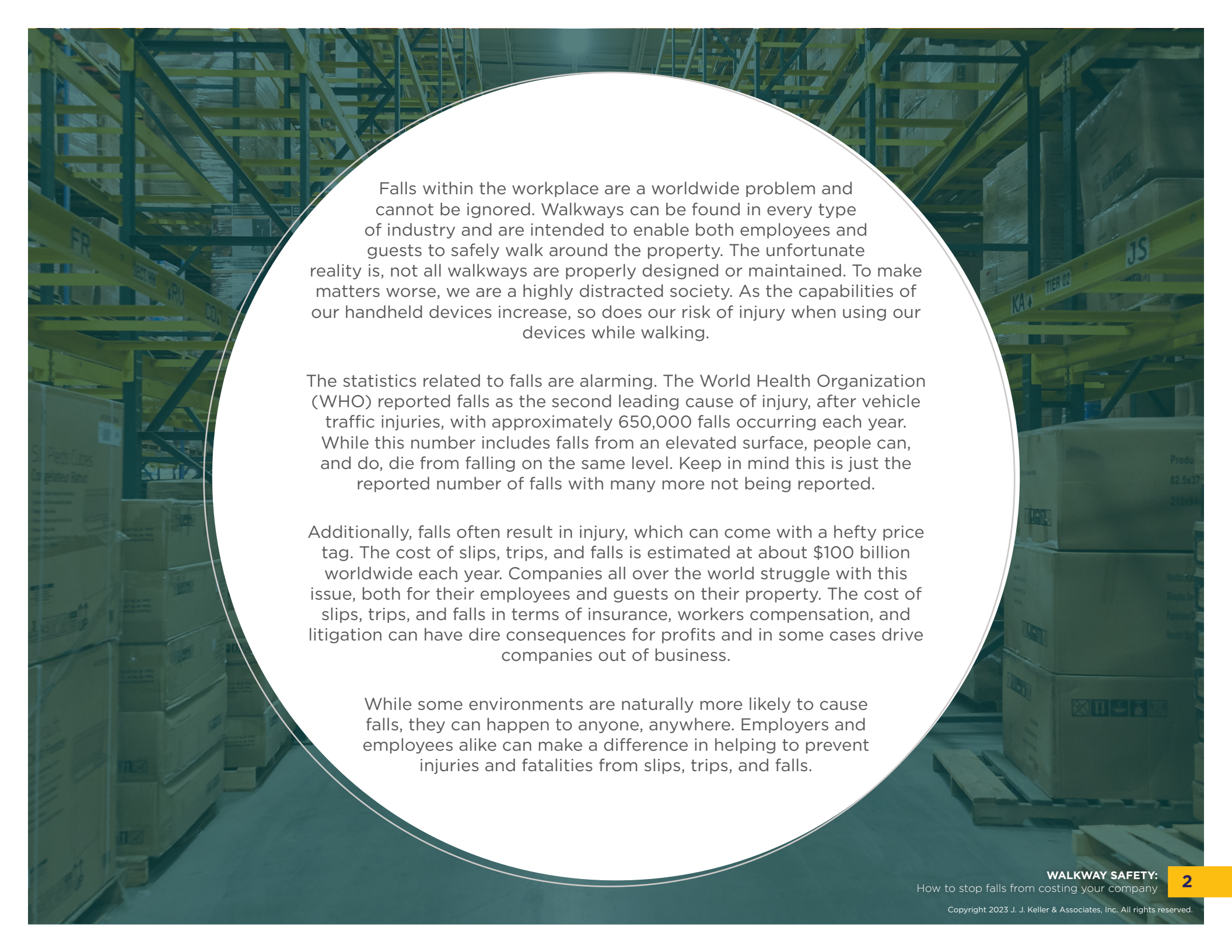
QUARTERLY SPECIAL REPORT

WALKWAY SAFETY:

*HOW TO STOP FALLS FROM
COSTING YOUR COMPANY*

SAFETY
& HEALTH





Falls within the workplace are a worldwide problem and cannot be ignored. Walkways can be found in every type of industry and are intended to enable both employees and guests to safely walk around the property. The unfortunate reality is, not all walkways are properly designed or maintained. To make matters worse, we are a highly distracted society. As the capabilities of our handheld devices increase, so does our risk of injury when using our devices while walking.

The statistics related to falls are alarming. The World Health Organization (WHO) reported falls as the second leading cause of injury, after vehicle traffic injuries, with approximately 650,000 falls occurring each year. While this number includes falls from an elevated surface, people can, and do, die from falling on the same level. Keep in mind this is just the reported number of falls with many more not being reported.

Additionally, falls often result in injury, which can come with a hefty price tag. The cost of slips, trips, and falls is estimated at about \$100 billion worldwide each year. Companies all over the world struggle with this issue, both for their employees and guests on their property. The cost of slips, trips, and falls in terms of insurance, workers compensation, and litigation can have dire consequences for profits and in some cases drive companies out of business.

While some environments are naturally more likely to cause falls, they can happen to anyone, anywhere. Employers and employees alike can make a difference in helping to prevent injuries and fatalities from slips, trips, and falls.

SLIP, TRIP, & FALL BASICS

A fall is an incident that occurs whenever a person's center of gravity moves beyond the support of his or her feet. Falls can occur on the same level or from one level to another.

There are four types of events that can lead to a fall:



1. A slip happens due to a loss of balance caused by too little friction between your feet and the surface you walk or work on. Most slip-related falls result in the person falling backward or to the side.



2. A trip occurs when you encounter an object in your walking path and are moving with enough momentum to be thrown off balance. Most trip-related falls result in the person falling forward.



3. A stumble happens when your shoe contacts the walking surface prematurely while in the downward stride, causing a loss of balance. Most stumble-related falls result in the person falling forward.



4. An air step occurs when a person unexpectedly steps off an elevated surface onto a lower surface. Most air-step falls result in the person falling forward. Generally speaking, an organization's front entrance and parking lot are the two most common locations where falls occur. However, break rooms and bathrooms are also areas of concern.

Front entrances and parking lots are the two most common locations where falls occur.



AFFECTED INDUSTRIES

Slips, trips, and falls occur worldwide and at every type of property. That's why it is so important every business and industry is aware of the impact slips, trips, and falls can have on their organization.

However, some industries are more at risk than others, including:



Healthcare



Office



Food Service



Manufacturing



Hospitality



Gaming (Casinos)



Retail





The reason for this is two-fold. First, there are hazards inherent in these industries that can create dangerous walking surfaces. Second, these industries commonly have guests on their property, which adds another layer of complexity to walkway safety.

Even if you don't work in these industries, chances are good that you've been the guest in some of these types of locations yourself.

Guests may be on the property for various reasons, and their safety matters as much as those who work there. This may be their first time in the building, which can put them at a disadvantage because they may not be familiar with the layout of the property or how to get where they need to go. In addition, the business usually has limited or no control over the type of footwear they may be wearing (such as flip flops, open sandals, and high heels), and they may also be distracted, both of which can put them at a greater risk for experiencing a slip, trip, and fall.

CONTRIBUTING FACTORS

Slips, trips, and falls can happen anywhere and at any time. They can be caused by one or a combination of many different factors. Risk factors that impact fall incidents can be separated into two categories: environmental and behavioral/physiological.

ENVIRONMENTAL

The environment itself has a huge impact on slips, trips, and falls. The number one environmental issue is typically that an inappropriate floor type has been selected for the area. If this is so, then the floor covering itself can make a walkway incredibly dangerous.

There are essentially **two types** of floors:

- ▶ **Porous flooring** can easily absorb dirt or moisture and can become contaminated. Often, when a contaminated porous floor becomes wet it can be very slippery due to the buildup of contamination.
- ▶ **Non-porous flooring** does not absorb dirt or moisture. However, due to its density, it can be more slippery than a porous floor.



Other environmental factors may include things like:

- ▶ Damaged or inappropriate floor mats/rugs;
- ▶ Walkway surface irregularities or uneven transitions;
- ▶ Highly-polished or freshly-waxed floors;
- ▶ Changes in elevation or marked/unmarked slopes;
- ▶ Carpeted stairs;
- ▶ Unequal, unguarded, or unmarked stairs;
- ▶ Floors that have been improperly maintained or cleaned;
- ▶ Unaddressed spills;
- ▶ Buildup due to inclement weather conditions including rain, mist, fog, humidity, ice, and snow;
- ▶ Lighting that is inadequate or too bright; and
- ▶ Obstructions, including empty or unguarded pallets.



BEHAVIORAL/PHYSIOLOGICAL

The people within the environment may also be the source of the problem, based on behavioral factors like:

- ▶ Distracted walking;
- ▶ Moving too quickly/running;
- ▶ Taking inappropriate shortcuts;
- ▶ Not following safety policies & programs;
- ▶ Wearing improper footwear or shoes with worn out soles;
- ▶ Wearing dirty/wet shoes;
- ▶ Completing a task that's more prone to cause a slip, trip, and fall; and
- ▶ Physiological characteristics (posture, balance, hearing, vision associated with age, health conditions and medications).

It's also worth noting that some people experience a change in their posture, balance, hearing, and vision as they age, which can also contribute to falls. In addition, certain health conditions and medications may increase a person's chance of falling. The risk of a fall increases exponentially when both behavioral and physiological risk factors are involved.





COST OF FALLS

Slips and trips can cost a substantial amount of money for both the company and the person who becomes injured.

COST TO INJURED PERSON

Depending on the severity, the injured person will likely incur some out-of-pocket expenses. When an employee gets injured while on the job, he or she may be responsible for expenses that are not covered by workers' compensation. These expenses can range from the cost of some over-the-counter medication and bandages for minor injuries to a million dollars (or more) for more severe injuries.


If the injured employee is out of work for any length of time, he or she may also lose out on regular income, whether in part or in full, depending on company policies and insurance coverage.

There's almost always an emotional and physical "cost" of an incident, as well. Slips and trips can cause a number of injuries to many different parts of the body. Some can last for a few days or weeks, while others might require more long-term treatment.

The number one injury most people experience due to a fall on the same level is bruising. However, that doesn't mean more serious injuries can't and don't occur. Below is a list of specific body parts that can be harmed during a fall, along with the most common injuries to that part.

- ▶ **Head:** Concussion
- ▶ **Shoulder:** Dislocation
- ▶ **Elbow:** Bruises and contusions
- ▶ **Wrist:** Sprains and strains
- ▶ **Hand:** Abrasions and lacerations
- ▶ **Back:** Sprains and strains
- ▶ **Hip:** Dislocation
- ▶ **Knee:** Sprains and strains
- ▶ **Ankle/foot:** Sprains

Keep in mind, all these injuries could also involve a fracture (broken bone). An employee could also potentially impale (spear or pierce) any part of his or her body after falling into or on top of a sharp object. Depending on the severity of the injury, it may also lead to a reduced quality of life — whether temporary or long-term.



*Falls can cause
head-to toe injuries.*

COSTS TO THE COMPANY

After an incident occurs involving an employee, employers will likely experience a loss of productivity because the injured person is usually unable to do their regular job for a certain amount of time. The exact amount of time away from work depends on the severity of the incident. Additionally, employers could incur extra unplanned expenses for hiring and/or training someone else to temporarily replace the injured employee.

If a guest falls, the company may need to take additional precautions to ensure the guest has been taken care of appropriately to reduce the chance of him or her leaving angry or upset. If the event makes its way to the media or social media, the organization may also experience a loss of business due to bad publicity.

More severe cases may involve additional expenses related to investigations. When a case goes to trial, the company will be responsible for paying legal fees to defend themselves in court.

Whether it is an employee or a guest that falls, the company's insurance premiums may increase, as well.



FRAUD

Experts indicate that about three percent of all slip, trip, and fall claims are fraudulent, meaning the other 97 percent are legitimate. Slip and fall insurance fraud occurs when someone intentionally stages an accident and then files a false claim. There are two types of fraud companies need to be aware of — hard fraud and soft fraud.

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HARD FRAUD

Hard fraud is the type that is most common when there are guests on the premises. Fraudsters usually pre-plan the crime by scouting the location, looking for areas where they can stage their fall. They will look for security cameras and avoid locations that have them, since the video footage is often the best evidence that it was a planned fall.

In addition to avoiding security cameras, fraudsters will look for existing hazards that they can say caused the fall. If there are no hazards present, the claimant will create the hazard, usually by pouring or spilling a substance on the floor. This is the difficult part of the scam since the claimant does not want to be seen doing this. Then they move away from the spill and at some point, come back to it and slip on it, hopefully in full view of another guest or company employee. Often this person will work with an accomplice, who then acts as a “witness” to the incident.

One way to detect this type of scam is by reviewing the injuries. If they are soft tissue injuries, they may have been the result of a staged fall. Soft tissue injuries are defined as trauma to the skin, muscle, tendon, or ligament. There are no fractures of the bone. That’s because the claimant does not really want to hurt themselves badly; the injury must be just enough to file a claim. Also, there may not even be a visible injury, with the claimant stating a strained back or sprained ankle.

Another sign the incident was staged is if the claimant has a history of this type of scam, which could come out during the investigation. Finally, if the person seems very familiar with the claim process, he or she very well could have done this before, or at least have researched how a claim is handled.



SOFT FRAUD

This type of fraud is often carried out by an employee rather than a guest. It is sometimes called “opportunistic fraud” because an opportunity presented itself and the employee took advantage of it to stage a fall and file a claim. An example of this would be employees seeing a pallet on the floor (in an area where it should not be) and saying they tripped over it.

Again, there may not even be a visible injury, but the employees claim they injured their shoulders or sprained their wrists during their falls.

Some signs of soft fraud include that the employee is injured but the injuries are not severe (since no one really want to hurt themselves badly during a staged fall). Another is the employees do not seek prompt medical attention due to the fact they aren’t seriously injured (and maybe not at all) which would be detected during a medical checkup.

Yet another sign of soft fraud is that the claimants often do not have health insurance coverage. The employees injured themselves accidentally when away from work and they then come into work and stage the injuries, which are then covered by the employer’s insurance.



FINAL THOUGHTS

Falls within the workplace are a worldwide problem. Companies all over struggle with this issue, both for their employees and guests on their property. However, understanding how to prevent falls, coupled with proper training, can mitigate the impact to a company's bottom line.

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Mark Stromme is one of the lead safety editors at J. J. Keller & Associates, Inc. He specializes in OSHA construction and general industry safety. At J. J. Keller Mark researches and develops content for a variety of proprietary products, including training videos, newsletters, handbooks, manuals, and online solutions. Mark is a Walkway Auditor Certificate Holder (WACH). WACHs are trained and certified through the National Floor Safety Institute in the proper techniques for auditing the traction of building walkways through observation and measurement. The NFSI's mission is to aid in the prevention of slips, trips, and falls through education, research, and standards development.



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