

Controlling Workers Compensation Through Loss Prevention Practices

Presented by Jonathan Wilson, Gallagher Bassett Risk Control

Moderated by Todd Latham, Geneva CUSD 304



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Background in Loss Prevention

When losses are cut through effective loss control practices, the district's out-of-pocket expenses are reduced because there are fewer claims to settle.

Fewer claims per year may contribute to lower insurance premiums.



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Background in Loss Prevention

- Better management of facility hazards can improve employee morale and satisfaction with the district.
- Prevention of workplace incidents keeps the “Right People” in their positions, the people you hired.
- Consistent safety practices can improve efficiency.

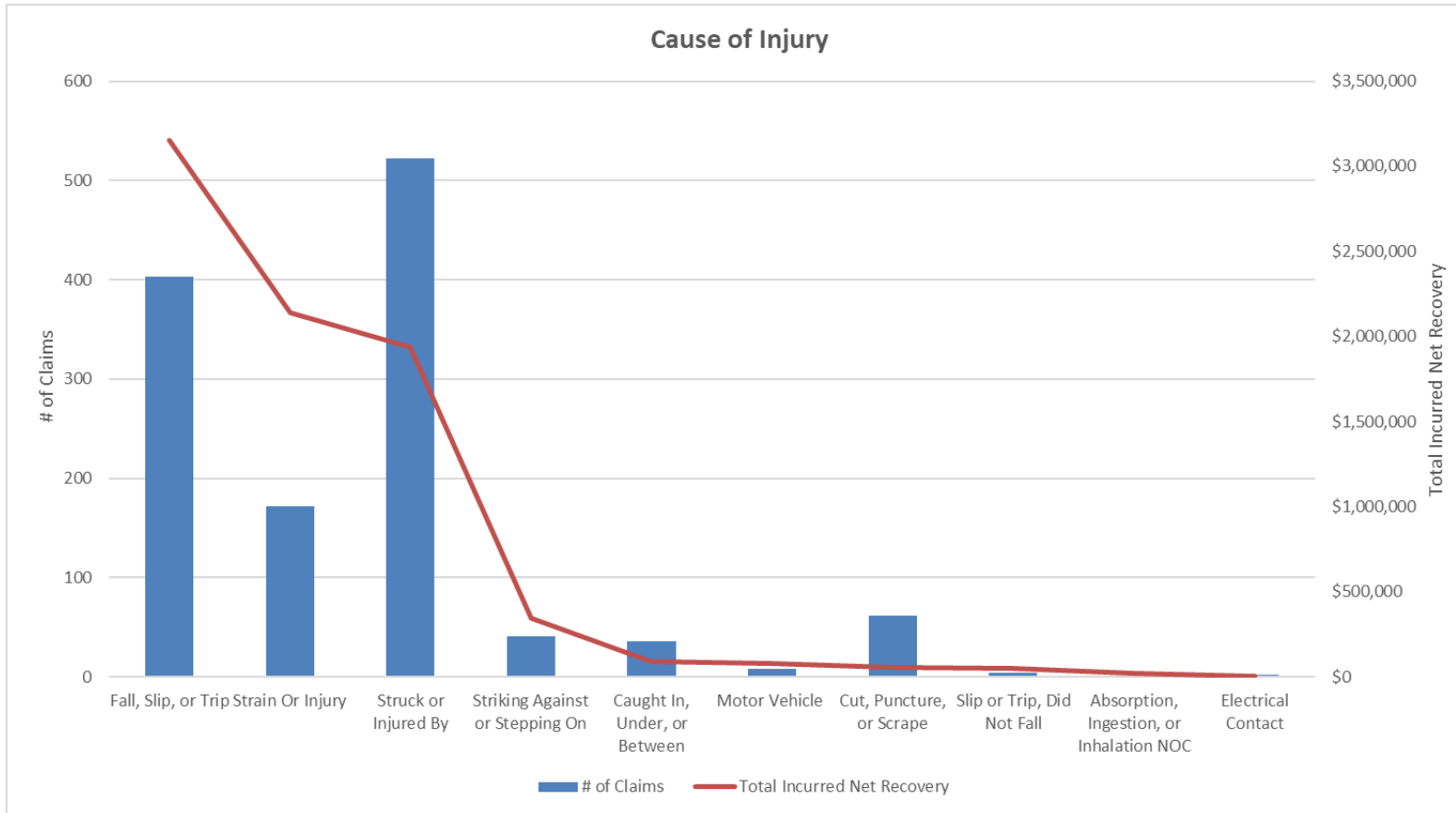


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Trends in Workers Compensation



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Trends in Workers Compensation

- Top 3 trending types of incidents for school districts include:
 - Slip, trip and fall incidents involving professional and paraprofessional staff
 - New for 2024, rise in support staff strain and exertion claims
 - Combative incidents between staff and students in **ALL** areas of education



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Trends in Workers Compensation

- Slip trip and fall injuries still dramatically dominate the number of workers compensation claims a district will see in a year.
- During the pandemic, we saw historically low fall claims. But why?
- What has changed?



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How to Work Through the Problem

- Focus on trends while identifying exposures unique to your District.
- Evaluate your training methods
- Learn from those around you
- Take feedback seriously!



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Key in on Exposures

- What challenges face your District?
- Are your shortcomings environmental exposures or staffing limitations?
- Fix what you can, don't dwell on what you can't.



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Environmental Exposures

- Promote awareness to facility hazards.
- Use easy access communication methods to inform staff.
- Encourage reporting of hazardous conditions.



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Environmental Exposures

- Respond promptly, even when there isn't an immediate resolution.
- Admit your shortcomings, have honest conversations about safety.
- Budgets are not unlimited, not every problem can be resolved immediately.
- Just keep talking!



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Environmental Exposures

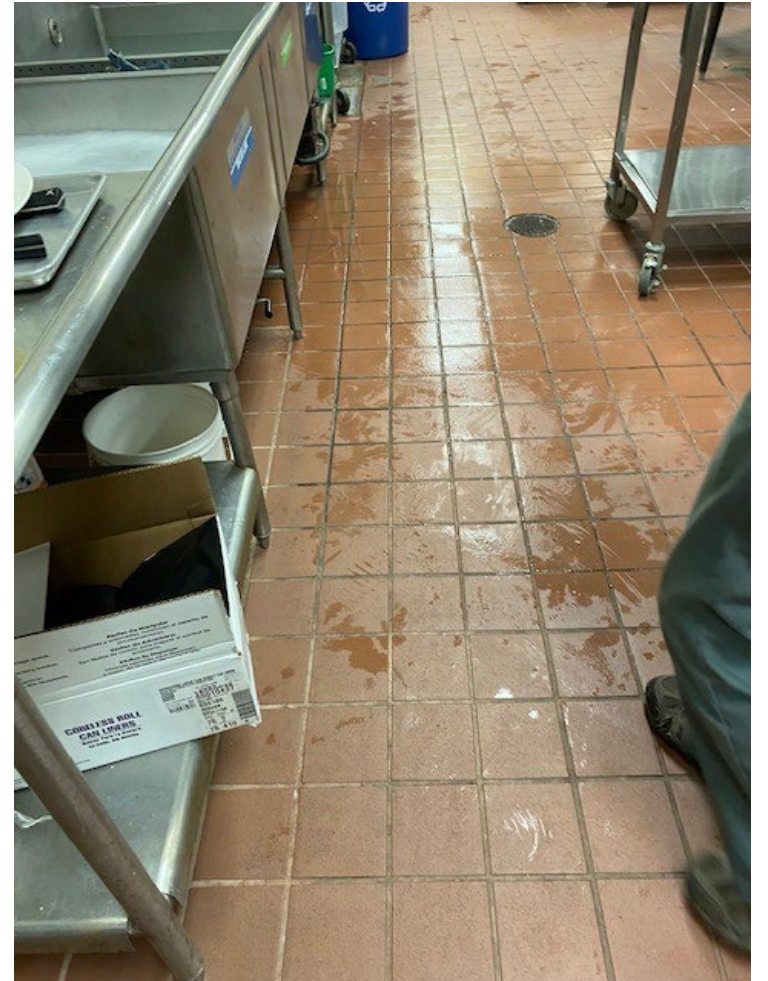
- Develop a formal self inspection program.
- Be transparent when hazards exist.
- Hold staff accountable for safety!



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Evaluate Your Training

- Most school districts deploy staff training all at once, in July.
- When making training assignments, is it compliance based or loss based?
- When seasonal exposures present themselves, do we go out of our way to promote risk?



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Evaluate Your Training

- Risk based training should be time released.
- It should be completed in different formats.
 - Does your web training provider have a module that can be useful?
 - Do we have a private social media or text system we can use?
 - Take photos or record yourself talking about hazards around your school.
- It should be personalized.



Learn From Those Around You

- Do you participate in any networking programs where losses or risk management are discussed?
- Does your insurance provider offer industry trending reports?
- Do you frequently speak with neighboring districts about injuries?



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Take Feedback Seriously

- No one likes to receive complaints, but feedback is a crucial part of improvement.
- Having a formal response system for hazard reporting can make a huge impact on how staff feel you care.
- Having a system for reporting can help prioritize needs.



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Using Feedback

- Involve your staff in your safety program.
- Encourage people to submit photos or information about safety.
- Be creative: implement contests, incentives, and treats around safety.
- It doesn't have to be big, people just want to be heard.



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Concluding Thoughts

- Incidents happen, it's your response that matters.
- Be transparent.
- Keep reinventing, but don't eliminate what works for you!
- Don't be afraid to ask for help!



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Presenter Information

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Questions and Answers

We thank you for your time!



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