

## SUCCESS STORY

## Senior living case study

# Senior living client saves millions by implementing competitive insurance and risk management program

## The challenge

The senior living organization experienced major growing pains due to rapid expansion. The organization was managing 124 communities and grew 67% over the next 24 months to 207 communities. Marsh McLennan Agency (MMA) was engaged to identify an enterprise-wide strategy that would expand their safety culture and reduce losses overall.

## The solution

First, MMA took a deep dive into their portfolio and assessed their risk management challenges and historical losses. MMA's Healthcare Risk Management team visited 20% of the communities, targeting the highest claims frequency and severity rates for evaluation. Based on the results of the evaluation, MMA developed an individualized service plan that was inclusive of environmental safety improvements, education, training, and team building related to risk management. Included in the recommendations were introducing on-site training for frontline employees, focusing on safe resident handling, slip, trip, and fall prevention, and combative residents. They also established effective quality assurance and safety committees to reduce claims and litigation costs on liability insurance.

MMA checked each community's compliance with their specific recommendations on subsequent visits. In addition, MMA assisted in:

- Implementing a nurse call line for worker's compensation claims and a risk tracking program for PL incidents providing real-time tracking
- Holding corporate train-the-trainer sessions on safe resident handling and fall management to educate the remaining communities not in the original evaluation

Your future is limitless.™

## Client profile



Senior living Company

## Workers' compensation

**16%**

decrease in EMR

**74%**

reduction in frequency rate

**80%**

reduction in severity rate

## Professional liability

**80%**

reduction in frequency rate

**65%**

reduction in severity rate

**\$9.6M**

in savings

Learn how MMA's Risk Management advisors can help you obtain measurable results.

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- Recording training webinars on customer service to decrease litigation, employee accident investigation, and OSHA's incident recording and annual electronic reporting processes and uploaded them to the intranet
- Participating on monthly calls with the leadership to keep goals current and program enhancements at the corporate level

MMA also worked with carriers to enhance collaboration to increase the number of communities able to receive on-site evaluations and recommendations. This collaboration has subsequently led to new safety committee and fall management initiatives guiding communities in benchmarking incidents, goal setting, and behavior change for the upcoming policy year.

MMA has also provided best practice guidance to meet the high regulation requirements in senior living, including hazard communication (OSHA), telematics (auto carriers), and water damage prevention (state disaster planning), as well as drafting responses to the community's OSHA notifications and practice guidance and documentation templates for loss prevention efforts related to COVID-19.

### The result

MMA took a deep dive into this client's nearly 200 nationally-distributed communities and their risk management challenges. After evaluation MMA developed an individualized service plan that was inclusive of environmental safety improvements, education, training, and team building related to risk management. Even as the client has continued to grow, these initiatives have led to tremendous results for the client both for workers' compensation and professional liability.



Learn how MMA's Risk Management advisors can help you obtain measurable results.

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