

SUCCESS STORY

Risk management case study

Car dealership significantly improves safety from slips, trips and falls

The challenge

A chain of 54 car dealerships located in eight states partnered with Marsh McLennan Agency (MMA) for safety services. A safety analysis was performed and determined where the losses occurred. The report (2010-2021) showed the cause of most workers' compensation claims came from slips, trips, and falls (STF). In fact, STFs were 36% of the total incurred incidents and 26% of the number of claims. It was decided that there would be a focus the following year to address STF hazards.

The solution

The car dealership took the recommendations and implemented new safety strategies including:

- Utilize reports showing hazards that can cause an injury and minimize the risk of these hazards
- Share monthly safety training articles and safety posters at each location
- Provide bi-monthly articles addressing STF hazards at each location
- Quarterly location visits to identify any hazards that can cause a STF injury

Addressing injuries in real time with nurse triage

The car dealership also implemented a nurse triage program where employees speak with a registered nurse when they are injured. As soon as the call is over, MMA receives a copy of the report. By receiving this report right away, trends can be identified. For example, one day within 45 minutes, there were three reported injuries from slipping on ice in the Chicago area. MMA noticed this and immediately sent an alert to the Midwest locations about the ice hazard from the recent storm.

Workers' compensation solutions

The dealership group added 20 locations and 2,500 employees from 2010-2015 with STF injuries and workers' compensation claims being 46% of the total incurred (\$2.4 million) of the number of claims. From 2016-2021, STF injuries were 28% of the total incurred (\$1.6 million).

The result

These risk management efforts resulted in outstanding achievements including: a 35% EMR improvement, 86% loss ratio improvement, 16% improvement in Days Away or Restricted (DART) rate, 53% improvement in Total Recordable Injury Rate (TRIR), and a subcontractor compliance of 90% while the industry average is 55-60%.

Your future is limitless.™

Client profile



Car dealership

16%

improved DART rate

53%

improvement in TRIR

86%

loss ratio improvement

35%

EMR improvement

Learn how our Risk Management advisors can help you obtain measurable results.

MarshMMAMidwest.com

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