

# Claims and Controls: How Road Workers are Getting Injured and What Can Be Done to Stop It

73<sup>rd</sup> Annual NDACE County Roads Conference

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County Employer Group - NDACO





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Who is the CEG?

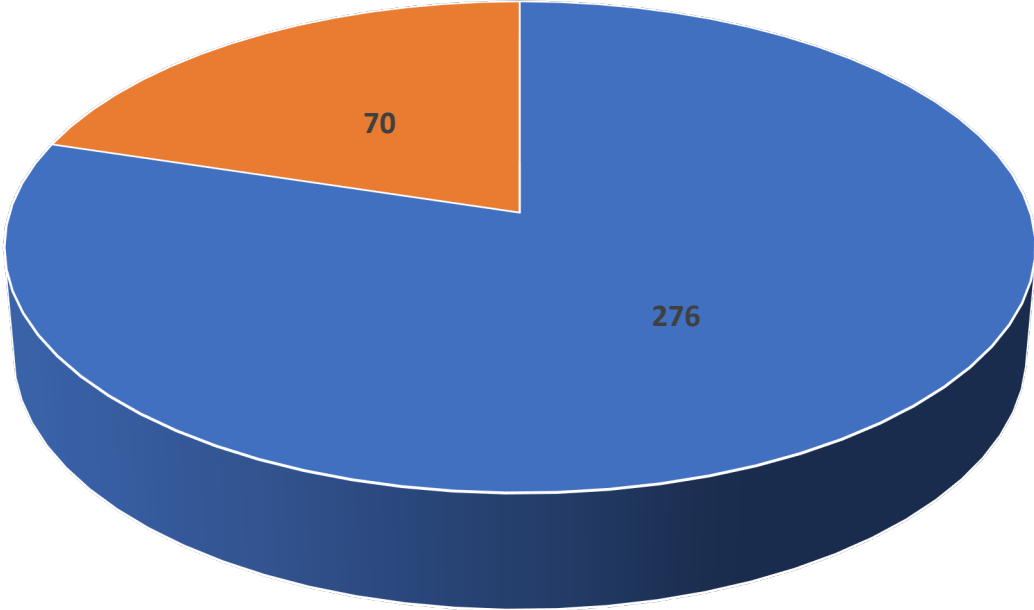


NDACo County Employer Group  
Work Smart – Work Safe

- Our #1 goal: to prevent you from getting hurt on the job.
- Goal #2: to make sure you get the best medical care available and return to work as soon as possible.
- Goal #3: to make the claim process as smooth and “painless” as possible.
- Goal #4: to save the taxpayers of your county money through effective administration of the program.

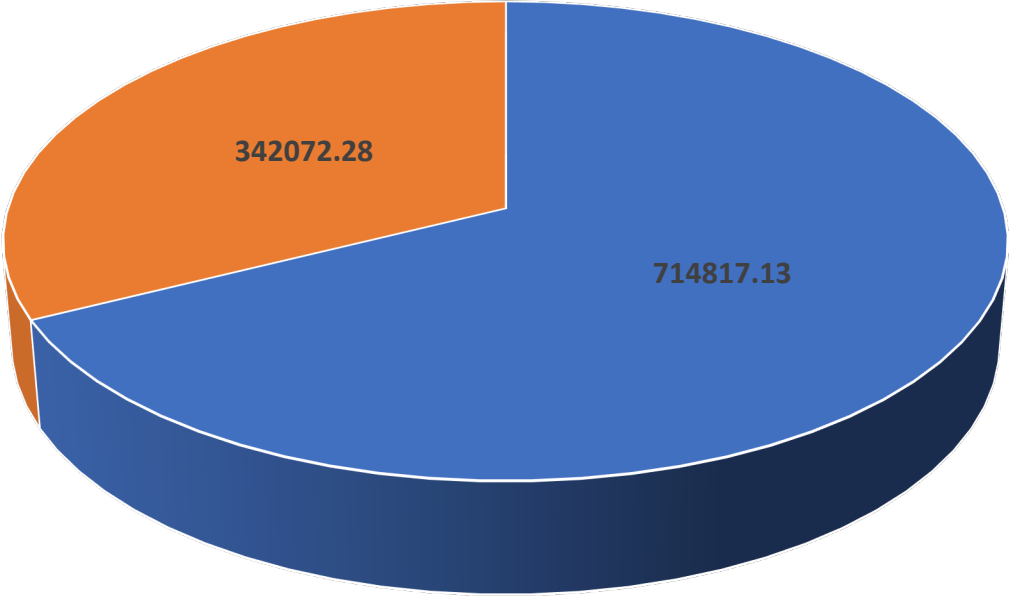
# 2022 Road Department Claims Comparison

Number of Claims



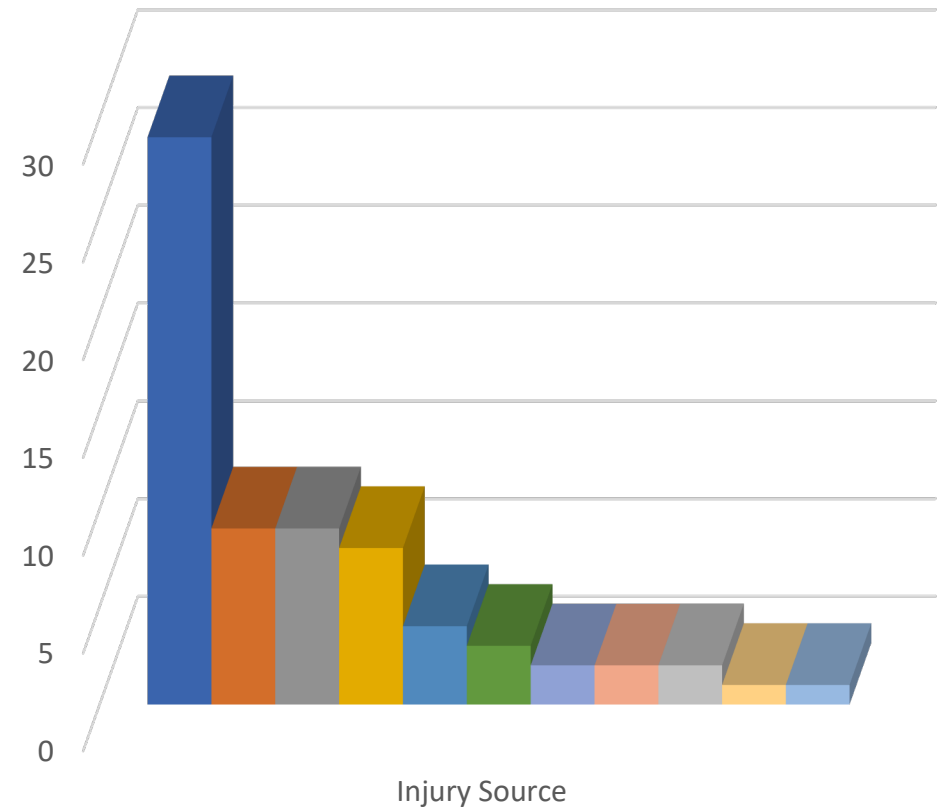
■ All Other Claims ■ Highway/Road

Total Incurred Costs



■ All Other Claims ■ Highway/Road

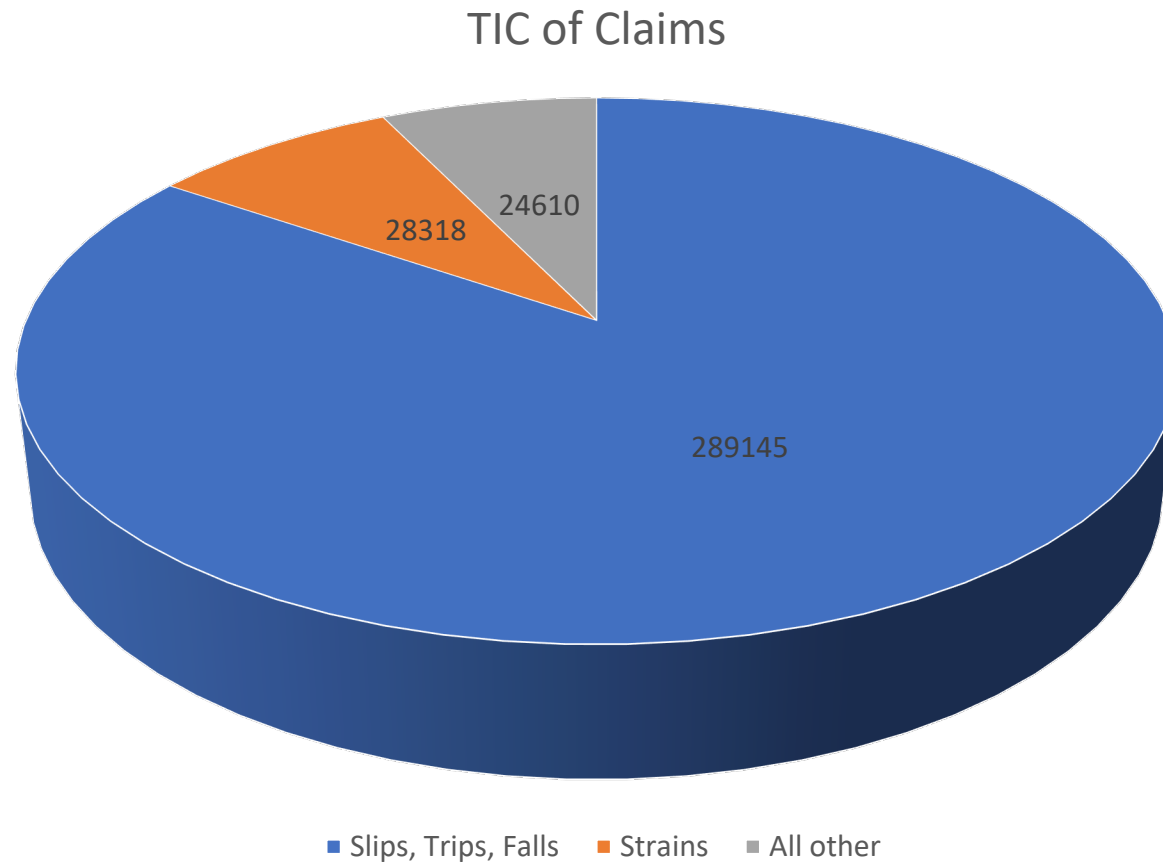
# How you got hurt, 2022 edition.



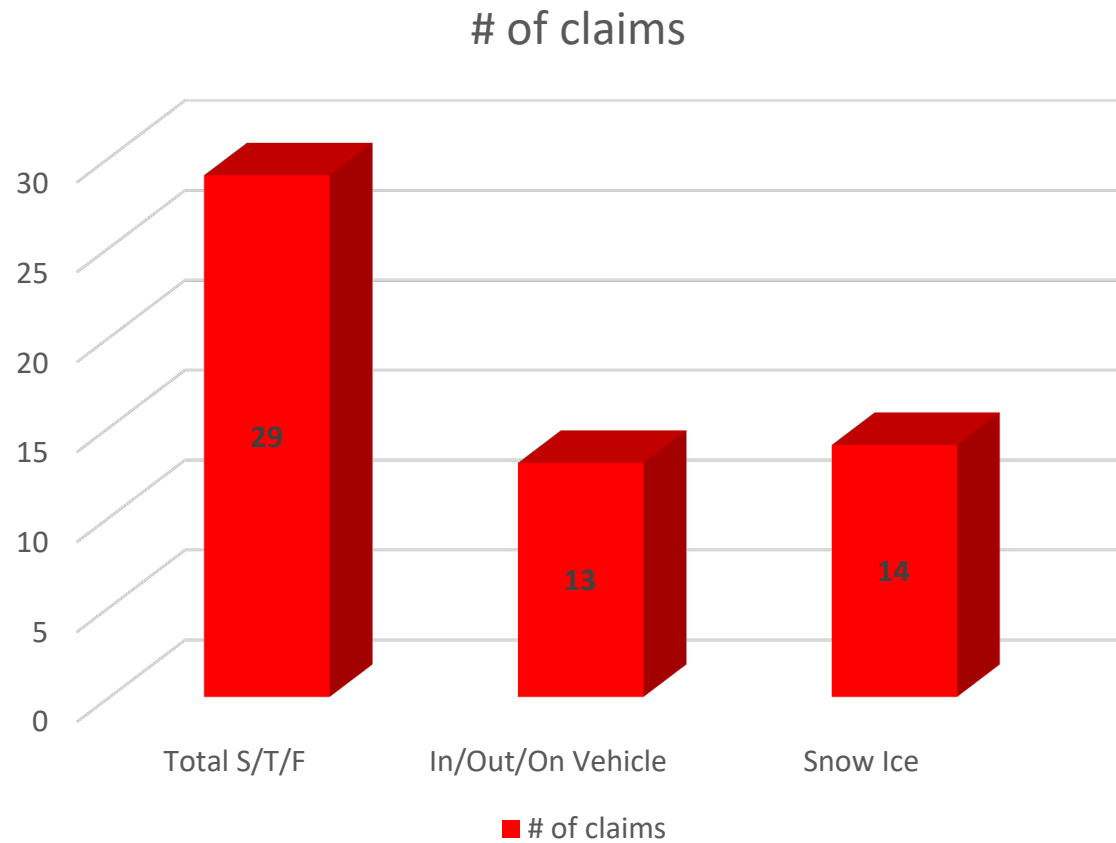
- Slip/trip/Fall
- Strain/Sprain
- Struck By
- Cut/Puncture/Scrape
- SBFO
- Insects
- Caught in or Between
- Motor Vehicle Upset
- Strike Against
- Burn/Scald
- Foreign Body



# TIC for STF



# Slip, Trips, and Falls



# Hands!



- 20% of all Highway Department claims involve the hands!
- Only accounts for 5% of TIC, but the high frequency of incidents kills hwy. department EMR.
- EMR is the experience modification rate: the process WSI uses to calculate risk adjustment to insurance rates.
- Based on frequency and severity of injuries.
- High frequency/low-cost injuries such as these hand injuries have a larger negative impact to insurance rates than low frequency/high-cost injuries!



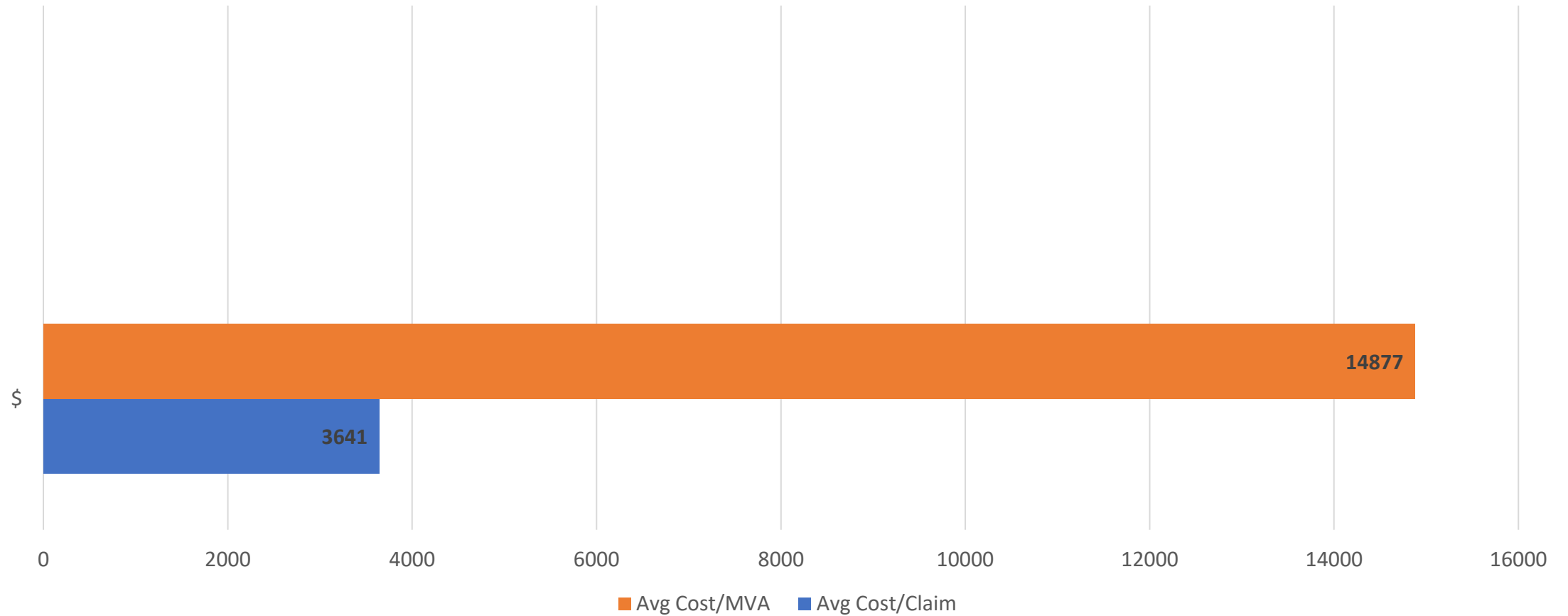
# Motor Vehicle Incidents

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- Low-frequency, High-Impact Events
- Average about 3/yr for last 3 years
- 2/3rds of incidents involve “upsets” – rollover or tipovers

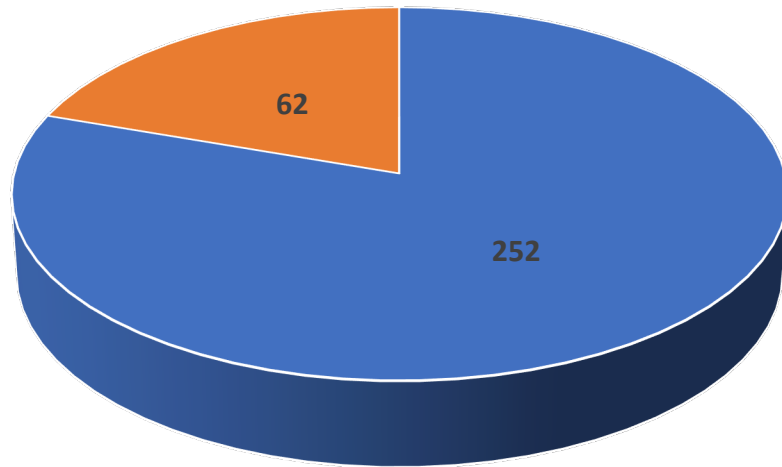


# Cost of MVA's



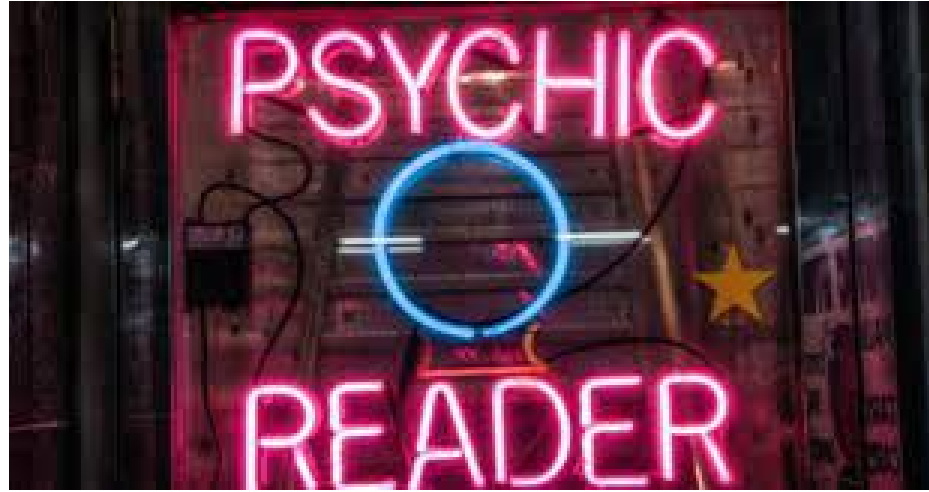
# Anomaly or Predictable?

Claims/yr, 3-year Average



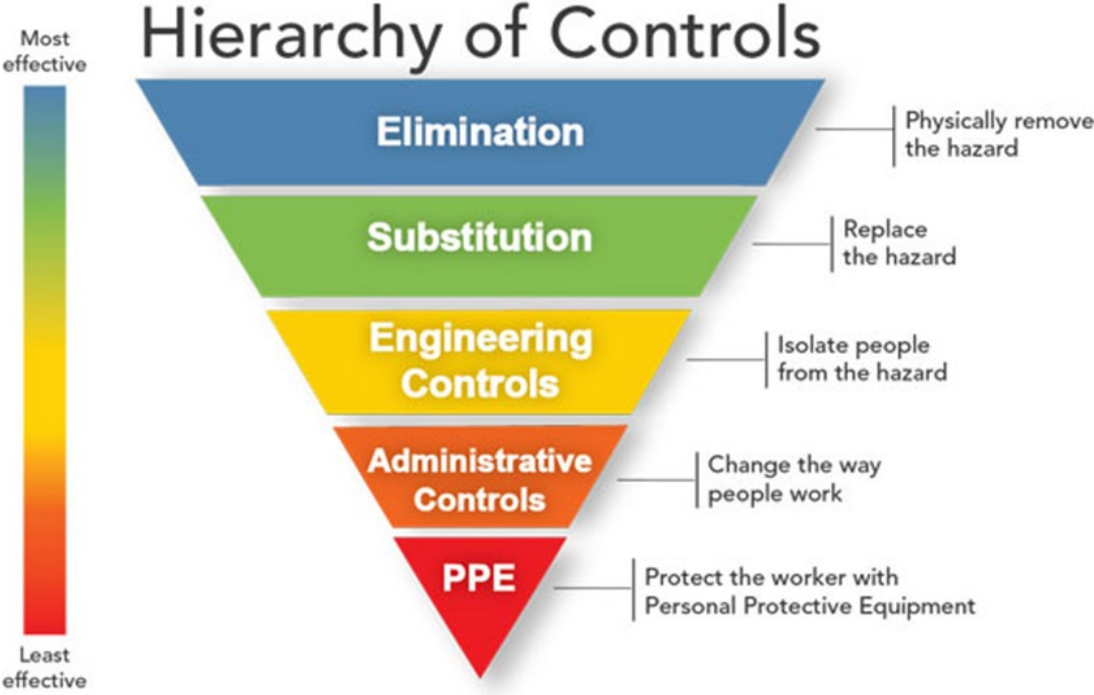
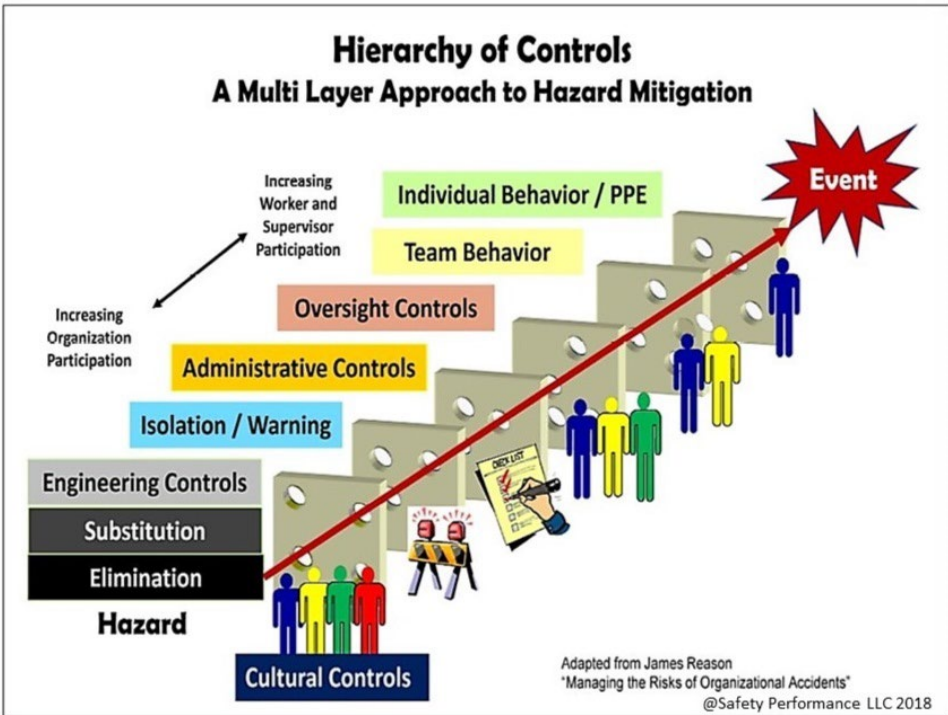
■ All Other ■ Hwy/Road





- 2022: 4 injuries accounted for 72% of TIC; all 4 STF
- In the last 3 years: 9 of the 10 largest TIC injuries have involved STF's (7) or rollovers (2) averaging roughly 50k per occurrence
  - Broken femurs
  - Destroyed shoulders
  - Blown-out knees
  - Traumatic Brain Injuries
- I can't tell you which department or when or how, but it will happen again this year.

# How do we fix it?



# Preventing Hand Injuries

- Select and provide gloves that provide cut and impact protection.
  - Cut Level 3 – 5 (based on task)
  - Impact Level 1
- Make sure it fits and is comfortable.
- Eyes on task/Mind on Task

The NEW **Impact Standard**  
Are you ready?

Distance from tip

Performance Level	Mean (JAC)	All Impacts (JAC)
1	≤ 9	< 11.3
2	≤ 6.5	≤ 8.1
3	≤ 4	≤ 5

Test Points  
Distance from tip of finger

- 25mm from tip
- 50mm from tip
- ▲ Knuckle Impact

ANSI / ISO 132  
ANSI / ISO 132  
ANSI / ISO 132

1 2 3

MCR SAFETY

Old ANSI Cut-Resistant Levels (Grams)	New ANSI Cut-Resistant Levels (Grams)	Applications By Cut Level
1 (200)	<b>A1</b> Light cut hazards (200)	Material handling, small parts assembly (sharp edges), packaging, warehouse, general purpose, forestry, construction
2 (500)	<b>A2</b> Light/medium cut hazards (500)	Material handling, small parts assembly (sharp edges), packaging, warehouse, general purpose, forestry, construction, pulp ad paper, automotive assembly
3 (1000)	<b>A3</b> Light/medium cut hazards (1000)	Material handling, small parts assembly (sharp edges), packaging, warehouse, general purpose, forestry, construction, pulp ad paper, automotive assembly
4 (1500)	<b>A4</b> Medium cut hazards (1500)	Appliance manufacturing, bottle and light glass handling, canning, drywall work, electrical, carpet installation, HVAC, pulp ad paper, automotive assembly, metal fabrication and handling, packaging, warehouse, aerospace industry, food prep/processing
5 (3500)	<b>A5</b> Medium/heavy cut hazards (2200)	Appliance manufacturing, bottle and light glass handling, canning, drywall work, electrical, carpet installation, HVAC, pulp ad paper, automotive assembly, metal fabrication and handling, packaging, warehouse, aerospace industry, food prep/processing
	<b>A6</b> High cut hazards (3000)	Metal stamping, metal recycling, pulp and paper (changing slitter blades), automotive assembly, metal fabrication, sharp metal stampings, glass manufacturing, window manufacturing, recycling plant/sorting, HVAC, food prep/processing, meat processing, aerospace industry
	<b>A7</b> High cut hazards (4000)	Metal stamping, metal recycling, pulp and paper (changing slitter blades), automotive assembly, metal fabrication, sharp metal stampings, glass manufacturing, window manufacturing, recycling plant/sorting, HVAC, food prep/processing, meat processing, aerospace industry
	<b>A8</b> High cut hazards (5000)	Metal stamping, metal recycling, pulp and paper (changing slitter blades), automotive assembly, metal fabrication, sharp metal stampings, glass manufacturing, window manufacturing, recycling plant/sorting, HVAC, food prep/processing, meat processing, aerospace industry
	<b>A9</b> High cut hazards (6000)	Metal stamping, metal recycling, pulp and paper (changing slitter blades), automotive assembly, metal fabrication, sharp metal stampings, glass manufacturing, window manufacturing, recycling plant/sorting, HVAC, food prep/processing, meat processing, aerospace industry

# Preventing Slip/Trips/Falls

- Ice Cleats!
- 3-points of contact climbing into/out of vehicles
- Use ladders/platforms/steppers instead of climbing on equipment.
- For the love of all that is holy:
  - Do not jump of the tailgate of the truck to the ground!
  - No jumping!
  - I mean it!





# Preventing MVA's

- Eliminate distractions
- Monitor and manage fatigue
- Inspect and Maintain your equipment
- Wear Seatbelts!
  - Before the vehicle moves!
- When you identify a hazard, fix it!



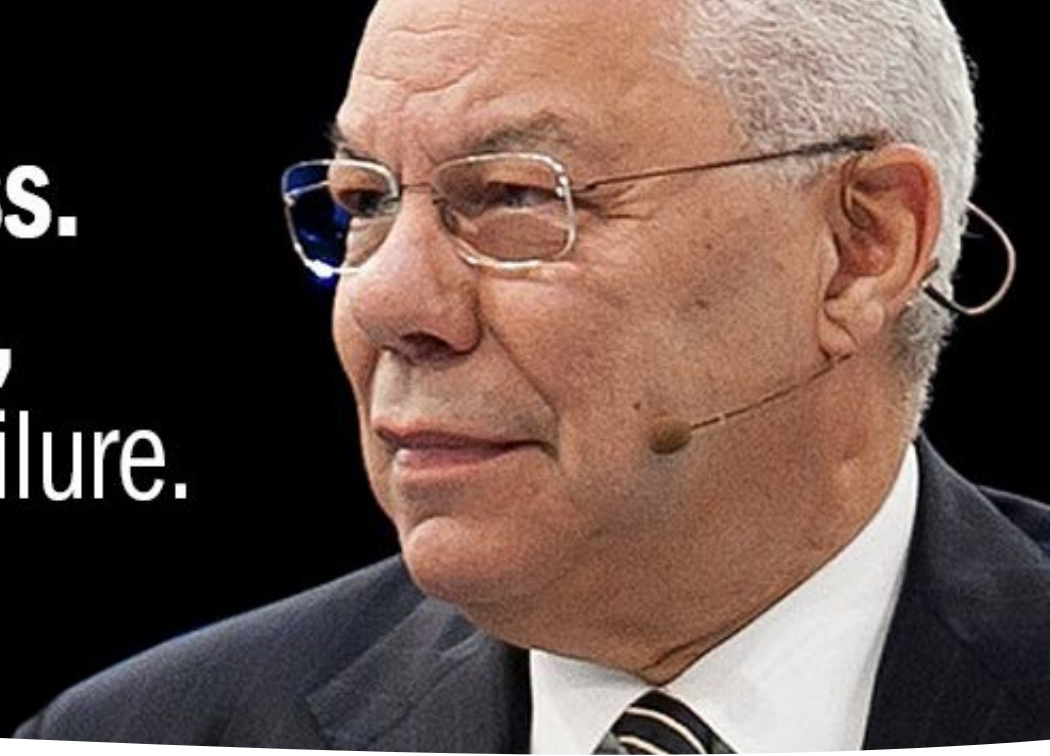


# Safety Leadership

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“Leadership is the art of accomplishing more than the science of management says is possible.”

There are no **secrets to success.**  
It is the result of **preparation,**  
**hard work, and learning** from failure.



## Demonstrate Safety Leadership

- **#1 thing you can do:**
  - **Talk about Safety!**
  - **Eyes on task/Eyes on Path/Mind on Task**
  - **Weekly safety meetings - Daily safety huddles/JSA's**
  - **After-action reviews when an incident happens**
    - **What went wrong?**
    - **What can we do better?**
- **#2 thing you can do:**
  - **Lead by example**



NDACo COUNTY EMPLOYERS GROUP  
WORK SMART ~ WORK SAFE

## Questions/Comments

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