

Higher Education Trends



PMA Study Identifies Leading Loss Drivers in Higher Education

by Heather Smith, ARM, Senior Strategic Risk Control Consultant, PMA Companies

PMA Companies provides premier insurance and TPA risk management services to a diverse mix of higher education clients. As a provider of risk solutions for the higher education field, we conduct an annual *State of the Education Industry* study that outlines the diverse risk management challenges facing our clients. This study helps us understand overall historical loss performance and pinpoints key loss drivers, which assist us in developing a collaborative, strategic approach to reducing risk for our post-secondary clients.

PMA examined workers' compensation claims from 2014 through 2018 for more than 100 higher education clients. The study revealed some overall performance trends, including:

- 12% decrease in the Total Claim Frequency Rate;
- 14% decrease in Medical Only Claim Frequency Rate (86% of claims were Medical Only);
- 4% increase in Lost Time Claim Frequency Rate;
- 43% increase in the Loss Rate for fully developed claims (2014-2016 policy years).

Of particular interest is the finding that the average cost of a *lost time* claim is 2.5 times greater than the median cost. This differential illustrates the impact of severe injuries and how high-cost claims

Total Claim Frequency Loss Leaders



Total Claim Severity Loss Leaders



Above are the frequency and severity loss leaders for the higher education industry from PMA's study for years 2014-2018. Fifty percent (50%) of higher education claims and 80% of total incurred costs originate from two specific areas–strains and slips/falls. The "other" category consists of claims such as miscellaneous causes, motor vehicle, striking against, burns and cuts, etc.

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skew the average cost.

The study also shows that strains and falls represent:

- 50% of higher education claims;
- 78% of total incurred costs;
- 75% of higher education lost time claims; and
- 80% of lost time claim costs.

From 2014 to 2018, we've seen mixed trend results:

- 9% decline in the slip/fall frequency rate;
- 18% decrease in strain frequency rate;
- 54% increase in lost time strain frequency rate;
- 24% increase in lost time slip/fall frequency rate.

The study further revealed strain and slip/fall loss source trends. The most common cause of strains involves lifting (33%). The number of strain claims peaks in September but otherwise are spread fairly evenly throughout the calendar year. With slip/ fall claims, 26% of claims are not classified, and

the second leading cause involves falls on same level (23%). The highest instances of slip/fall claims historically occur between January and February, and 40% of these claims are attributed to ice and snow. Furthermore, we found that custodians, housekeepers and janitors experience the most campus strain and slip/fall claims.

Several employee factors, regarded as "nonwork factors," were also evaluated in the study. The results indicate that the percentage of total claims and costs both increase with more tenured



Tenure and Age of Employee at Accident Number of Claims Reported

_	15-24	25-39	40-49	50-64	65+	Total
< 1	5.34%	7.40%	1.80%	1.96%	0.12%	16.63%
1-2	3.30%	8.82%	2.81%	2.85%	0.20%	17.98%
3-9	1.01%	9.49%	6.13%	9.02%	0.91%	26.57%
10+	0.07%	3.10%	8.34%	23.06%	4.26%	38.83%
Grand Total	9.72%	28.81%	19.09%	36.89%	5.50%	100.00%

Tenure and Age of Employee at Accident Total Incurred Dollars

	15-24	25-39	40-49	50-64	65+	Total
< 1	0.79%	2.63%	1.67%	2.31%	0.23%	7.64%
1-2	1.55%	3.60%	2.50%	3.40%	0.46%	11.50%
3-9	0.19%	5.73%	6.35%	12.64%	2.33%	27.24%
10+	0.01%	2.36%	10.59%	34.20%	6.47%	53.62%
Grand Total	2.54%	14.31%	21.11%	52.56%	9.49%	100.00%

These heat maps demonstrate that employees between the ages of 50-64 with over 10 years of tenure experience the most frequency (23%) and severity (34%).

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older workers. Specifically, employees between the ages of 50 to 64 with over 10 years of tenure had the greatest frequency (23%) and severity (34%) of claims in higher education. These results correlate with recent research conducted by the College & University Professional Association for Human Resources (CUPA-HR), which found that higher education has a greater share of older workers than the U.S. workforce in general. In particular, facilities and maintenance departments have the highest percentages of older workers, with nearly 40% or more of these workers age 55 and older. Job tasks in these departments typically have a more physical risk profile, which can mean a higher risk for injury. Also, it can be challenging to provide transitional duty due to these physical demands, which can result in lost time.

While there are complexities to the aging workforce issue, investments in injury prevention are universally geared to help all workers. As such, an emphasis on mitigating the leading loss sources (strains and slips/falls) identified in this study is a great starting point. Since industry research has shown that the time it takes to heal from an injury generally increases with age, injury avoidance can



A "best practice" approach to any risk control program should include targeted injury prevention efforts as well as an effective return to work and wellness program to maximize the impact on the organization's total cost of risk.

also impact claim severity. In summary, a "best practice approach" should include targeted injury prevention efforts as well as effective return to work and wellness programs to maximize the impact on your total cost of risk.

If you'd like to learn more about this study or need assistance with your risk management program, email us at heretohelp@pmagroup.com. A PMA education specialist team member will promptly get back to you.



Heather Smith, ARM, is a Senior Strategic Risk Control Consultant for PMA Companies specializing in education risk management. She has over 13 years of experience in both industry & insurance occupational safety and risk management. Her expertise involves working with organizations to collaboratively mitigate the total cost of risk through holistic and innovative risk management approaches. She serves as practice leader of PMA's Education Focus Group. Her recent professional industry contributions include authoring the articles "Best Practices in Risk Management for Higher Education," "Preventing Slips, Trips and Falls in Higher Education," and "COVID-19 Next Steps: Higher Education Strategies for Moving Forward." She has served as co-facilitator at recent national URMIA conferences. Ms. Smith is a graduate of Drexel University with a B.S. in Chemistry and a minor in Biological Sciences.

Preventing Sprain and Strain Injuries in Higher Education

by Heather Smith, ARM, Senior Strategic Risk Control Consultant, PMA Companies

In almost every job on every campus, there is a need to lift, push or pull something. Whether it's employees from administration lifting reams of copy paper, facilities personnel setting up event tables and chairs, a housekeeping employee moving a full mop bucket, or a dining staff member stocking storage shelves, at some point every employee will be involved in lifting, pushing or pulling something. The ultimate key is for your staff to be prepared to perform a task without getting hurt. How you go about preparing your most valuable asset—your employees—for the inevitable actions they need to perform can help prevent them from experiencing a significant injury.

In order to effectively mitigate strains on campus, it is important to focus risk control efforts on identifying and assessing lifting strain risks in "loss driver" departments and positions.

PMA's *State of the Education Industry* study examines over 20,000 claims between 2012 and 2017 from more than 100 higher education clients. The study found that strains were one of the industry's leading causes of workers' compensation losses and costs. In addition, the study revealed that higher education employees experienced more strain injuries year over year with increasing severity.



Who Is Most at Risk for a Campus Sprain or Strain Injury?

Sprain and strain injuries most commonly occur to employees in the facilities, grounds and maintenance departments. Manual material handling (MMH) tasks, which include lifting, pushing and pulling, are routinely performed in these departments, exposing employees to a greater risk of strains. Specifically, "lifting" is the primary cause of strains occurring most often to custodians, housekeepers and/or janitors in these noted departments. To effectively mitigate strains on campus, it is important to focus risk control efforts on identifying and assessing lifting strain risks

How Do You Assess and Reduce Campus Strain Risk?

in these loss driver departments and job positions.

PMA Risk Control utilizes and recommends a formal approach toward identifying risk factors and reducing the likelihood of injuries. The initial step involves completing a thorough analysis of historical loss data to pinpoint where and to whom strain injuries have occurred. This analysis is important *continued on next page*

Preventing Sprain and Strain Injuries in Higher Education (continued)

to both strategically engage key management levels in the loss driver departments and educate them on their department's impact on the institution's total cost of risk. You will need their support and insight of the departmental work to determine and implement sustainable controls.

Next, developing and executing a comprehensive ergonomic program is essential in the sprain and strain reduction process. Although there are many components of an ergonomic program, we suggest focusing on two critical components to reduce lifting injuries: ergonomic assessment and MMH injury prevention training. Many sound, quantitative and qualitative ergonomic assessment tools have been developed for MMH tasks and are used extensively in the industry to assess the potential risk of strain injury. Specifically, these evaluation tools are recommended: (1) NIOSH Lifting Equation, (2) Snook Tables and (3) Washington Industrial Safety & Health Act (WISHA). The strain loss analysis and evaluation can be completed by your in-house safety



or risk management staff or provided by PMA Risk Control. Identify which tasks should be redesigned or adjusted to reduce the likelihood of strain injuries. Since older workers are more prone to injury, we suggest a more proactive approach to implementing controls. With this knowledge in hand, risk control efforts can also be effectively prioritized to assist in budgeting and resource allocation.



MMH injury prevention training, commonly called "safe lifting" training, is an effective administrative control when used in combination with ergonomic assessment tools that identify recommended physical controls. Safe lifting training is recommended for all employees and managers during the onboarding process. However, it is vital that the "loss driver" strain departments also receive annual training customized for their MMH exposures. This training is typically conducted by internal safety staff in the summer months and also includes annual compliance training requirements to reduce operational impact. PMA Risk Control is available to provide a variety of resources to assist you in developing a comprehensive ergonomic program, including MMH training.

These best practices have yielded significant sustained improvements in workplace safety and loss performance with our diverse higher education *continued on next page*

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clients, with many receiving best-in-class risk management awards.

Need help with implementing strain reduction best practices within your educational institution?

We are positioned to partner with you to reduce risk and help minimize the financial impact of accidents. For more information from one of our team members, email heretohelp@pmagroup.com.





You may also find the following PMA Tech Bulletins helpful. Click on the topic link below and it will take you to the bulletin:

- Back Education and Proper Body Mechanics
- Implementing an Ergonomics Program
- Factors Affecting the Risk of Injury from Manual Materials Handling

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