

Zurich Agency Services

Insurance solutions for not-for-profit organizations

Church safety solutions

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Coming soon:
March –
Leading types of vehicle
accidents

Investigating accidents and injuries: How you respond could make all the difference

Churches and religious organizations may be the last place people think of as being risky or dangerous. However, every day dozens of churches experience theft, building damage, vehicle accidents and personal injuries. Understanding what to do before, during and after one of these events can help minimize their negative effects.

A prompt, thorough investigation is the key to an effective strategy for holding the line on losses. An accident investigation serves three purposes: (1) to gather information related to the accident (2) to learn what caused the accident through an analysis of the facts, and (3) to implement solutions that will prevent the incident from recurring. In this publication, we will review approaches that church leaders should use to conduct an accident investigation that can help reduce a church's costs and liability.

Before an incident occurs

Post emergency numbers or 911 next to all church office telephones. Not all communities are covered by a 911 service, so do not assume that dialing 911 will reach your emergency service provider.

Ensure that your church is equipped with a sanitary and well-stocked first aid kit, adequate

for the types of injuries you can anticipate for the events sponsored by your church. For instance, if your church sponsors sporting events, it would make sense to stock your kit with splints and ice packs. Church leaders are encouraged to seek the advice of a local medical provider for the type and amount of supplies needed for your church's activities. Don't forget to have stocked and sanitary first aid kits available in all church vehicles or volunteer vehicles used for church sponsored outings.

Prepare an accident investigation kit that is readily accessible to all church leaders and staff members who may need to respond to an emergency or complete an investigation.

The kit should contain:

- Accident investigation forms
- Witness statement forms
- Pens/pencils
- A tape measure
- A disposable camera



Investigating accidents and injuries: How you respond could make all the difference *(continued)*

- A list of emergency contacts names and phone numbers, such as emergency medical services, medical providers, church leaders to be notified, and insurance claims contacts

Church leaders should train several church staff members and property/business committee members on how to complete an accident investigation to aide in prompt reporting of claims. An accident investigation is more than just filling out a series of forms, as we'll discuss further in the following sections.

During an accident event:

Secure the scene

The three primary goals following an accident are to prevent others from injury, facilitate treatment for the injured person and to preserve the incident scene so that facts and information can be gathered accurately. Only witnesses and those critical to the care of the injured person should remain in the area. To help reduce the effects of suggestive influence, witnesses should avoid talking with each other regarding what they observed.

Call 911/emergency responders

Following an accident, your first priority is to attend to the injured person's immediate medical needs. Therefore, church emergency responders should call 911 (or the appropriate emergency phone number) without hesitation. Use the following tips when talking to an emergency operator:

1. Remain calm. Take a deep breath and maintain a steady, even tone.
2. Listen carefully and answer the emergency service's questions as precisely as possible. Calls may need to be transferred to another service depending upon your situation. Do not hang up.
3. When asked, slowly, calmly and succinctly tell the operator the nature of the emergency. In some instances, the

call-taker may give you directions. Listen carefully, follow each step exactly and ask for clarification if you do not understand.

4. Do not hang up the call until directed to do so by the operator.
5. Have a church member wait outside for the emergency services so that they can be escorted to the scene of the accident.

Do no further harm

Unless the individual will be harmed by remaining where they are, do not move him or her until emergency help arrives. Injured persons should be encouraged to remain in place until they have been evaluated for the extent of their injuries. Moving an individual could cause more harm. If appropriate and possible, attempt to set up privacy barriers to honor the injured person's dignity from onlookers.

Regardless of how minor the injury may be, if medical treatment becomes necessary, do not allow injured persons to drive themselves to a medical facility. Arrange for individuals with minor injuries to be driven to the medical provider.



Investigating accidents and injuries: How you respond could make all the difference *(continued)*

Take note

During the event, the investigator should take note of the exact location of the incident and the condition of the area. Additionally, witnesses should be identified for later discussion. The accident investigation should begin only after the injured person's immediate medical needs have been satisfied.

After immediate first aid needs have been satisfied:

Collect facts

Document the accident scene, noting the specific location of the incident in relation to fixed objects such as walls, doorways, etc. Use a tape measure to identify the location in a sketched drawing of the location. When taking photographs, place the tape measure into the photo shot. Take a variety of photos using different angles. Document each shot taken to aid others in understanding those photos. Do not lose photographs – this can be seen as destruction of evidence and can be used against the church, should the matter go to court.

Interview witnesses

Witness interviews should be conducted one at a time. Ask witnesses to write down their version of what they observed, or interview them and write down the facts as they state them. Confirm witness' names, home addresses and telephone information. Use open-ended questions, generally prefaced with who, what, where, when, how and why to help the witness expand their answers. Avoid asking for opinions; keep to factual statements. Instead of asking, "In your opinion, what do you believe happened here?" ask, "What did you observe?"

Interview the injured person

In the event of an injury, be sensitive as to when and how you interview the injured person. Again, use open-ended questions when interviewing or asking the injured person

to write down his or her version of what occurred.

Analyze the facts

Develop a sequence of events identifying what occurred leading up to the incident, during the incident and immediately following. The sequence of events should include a timeline as best as you can determine.

Filling out forms

Attempt to answer all questions on your church's accident investigation form. If no answer is available or the question does not apply, indicate this on the form.

Answers should be complete, specific and absent of opinion. In one instance, an accident investigation report stated that an injured person was "drunk." As it turned out, the person had a physical disability that gave the appearance of intoxication. The injured party's attorney discovered this information on the report and sued for defamation of character. It would better to simply state "the individual appeared to have difficulty walking, speaking, standing still, etc.," as opposed to a potentially damaging opinion.

Investigators should use alleged phrasing such as, "the injured person, witness, etc., stated that," when writing down statements or accounts of the events. Stating "the person was injured while..." could be construed as saying that the statement provided is factual when it may not be.

Report the incident

Timely investigations and reporting (typically within 24 hours of the incident) are critical to reducing related costs of claims. In many states, late reporting can result in penalties assessed against the church. More important is the benefit derived from quickly reporting the claim to your insurance adjuster who can help minimize related costs.

Investigating accidents and injuries: How you respond could make all the difference *(continued)*

When reporting a claim, be sure that your claims adjuster has the name and phone number of a contact person who can be reliably reached and is knowledgeable about the claim. Also, provide the adjuster with a contact who is authorized by the church to agree to settlements with the adjuster. For instance, the primary contact may be the church secretary, but the authorized contact may be the chairperson of board of trustees.

Determine the cause

Nearly all accidents are caused (entirely or in part) by unsafe acts or behaviors. Your investigation should try to determine what actions led to the accident, such as:

- Failure to fix unsafe building items – lighting, walking surfaces, handrails
- Failure to maintain building/utility equipment
- Not following church policies or procedures
- Allowing poor housekeeping – unorganized areas
- Unauthorized use of equipment or tools
- Using the wrong tool for the job
- Horseplay or taking unsafe/distracting actions
- Failure to act on previous complaints/recommendations
- Poor layout
- Driving/moving too fast for conditions
- Lack of supervision or oversight

Take corrective action to prevent recurrence

Try to identify the most fundamental reasons, an incident occurred, and then determine the most practical and effective way to correct those causes. Simply by asking “why,” you can often reach the root cause of most incidents.

Example: Every year, several church members are injured due to slips and falls.

Why?

Because the tile floor is wet during inclement weather from people tracking in water

Why?

Because the floor mats at the entry doors are old, too small and do not sufficiently remove water from the shoes of people entering the church

Why?

Because the church can not afford to purchase new floor matting

Why?

Because the business committee did not budget for these mats

Solution: Short term, seek emergency funds to purchase or lease floor matting to cover the tiled areas entrances

Long term, include safety improvements in the church's annual budget

Effective solutions typically include both physical and administrative actions. In the example above, the physical action was to install new floor mats. The administrative action was to budget each year for safety improvements. Churches are encouraged to use both types of solutions when working to prevent accidents.

Church absence management solutions

Controlling and managing employee absence from work is important for churches and religious organizations of all sizes and types. An absence management program can improve the healing process and overall employee wellness and can reduce the overall costs to your church. According to a recent study, workers compensation insurance covers only 28 percent of a work-related disability. The remaining 72 percent of the total costs are indirect expenses assumed by employers, such as hiring and training a replacement worker, overtime expense, and time spent managing the workers compensation claim process.¹

Sound planning and preparation can help reduce the direct and indirect costs associated with post-injury absences. Listed below are a few suggested steps that church leaders can take to create a process that can help you reduce the financial impact of work-related injuries and illnesses. All of the forms and tools referenced can be obtained from Zurich at your request.

Step one: Pre-injury planning

- Train your church staff on how to report injuries on a timely basis. For every day a claim goes unreported, on average, the cost of the claim grows by approximately three percent.
- Select health care providers in your area and establish relationships with them – use your carrier's Preferred Provider Network (for Zurich's provider directory, go to the following page <https://www.zurichna.com/zus/onlineServices.nsf/CareDirectory?openForm>, and use "zurichna" for the password)



- Communicate with the treating health care providers. Have a form ready to use for employee restrictions and limitations, with proper authorizations.
- Create job descriptions that depict functional/physical requirements
- Be prepared to communicate with your employees when they are losing time from work. Have a checklist or form letter ready to use to alert employees of your intention to bring them back to a modified duty assignment within their physical restrictions.

Step two: Injury management

- Communicate with your treating health care providers. Keep in touch with your insurance carrier and medical providers to obtain updates on your employee's progress.
- Communicate with your employees. Stay in touch to see how they are doing and keep them connected to your church/religious entity.

Step three: Return to work

- Identify transitional work tasks. Typical tasks for occupations within church settings could include:
 - Teachers (when unable to teach): curriculum development, office support, special projects, ministry support, assistance with volunteer programming
 - Maintenance or custodian: light maintenance work, dusting, sweeping, office support, inventory
- Send a letter to your injured employee explaining return to work tasks.
- Monitor the injured employee's healing progress when they return to work.

Zurich offers an online system that provides the templates and tools to help you build or enhance your return to work efforts. eZ Transition contains the documents and

Lessons of loss

The following “Lessons of Loss” is summarized from a recent study completed by Zurich.

Late or delayed accident reporting increases insurance costs

In 2007, Zurich conducted a study to measure how late reporting of claims affects the overall costs of claims. This study was targeted at workers compensation claims, but the findings are consistent with other insurance industry studies for all types of claims. Late accident reporting, referred to as “report lag,” is measured as the number of days between the date of an injury and the date the injury is reported to the claims handling service (Zurich claims for this study).

Zurich's analysis confirmed that a relationship exists between report lag and increased claim costs. As report lag increased, Zurich and the insured customer experienced increased costs. These increased costs were due to longer time to return the injured employee to work, delayed collaboration in the medical treatment, increased likelihood of litigation and litigation expense, and overall increased costs from protracted case management. Report lag negatively affected Zurich's opportunity to reduce costs and improve service to the injured worker.

For instance, claims reported with a report lag of sixty or more days resulted in a 45 percent increase in costs as compared to similar claims reported with a report lag of eight to fifteen days. This makes sense. As Zurich's report stated, “The bottom line is that this evidence supports the notion that prompt reporting is crucial in managing claim costs. After all, it is impossible to manage claims if they are not yet reported.”

In a similar study recently completed on behalf of the National Council on Compensation Insurance (NCCI), injuries reported within two weeks are 18 percent more expensive than injuries reported within one week. This study also showed that the added costs of late reported claims has increased since the NCCI last looked at this issue four years earlier.

Lessons learned

- To aid in prompt claims reporting, church leaders should train multiple individuals to investigate and report claims.
- Claim costs are markedly reduced when claims are promptly reported (within 24 hours) to Zurich or to other claims handling services.

Church absence management solutions *(continued)*

templates that enable you to build a Best Practice Return to Work Program as mentioned in the steps above. For information about eZ Transition or if you would like to receive any of the specific information discussed please contact Renee Mattaliano at 847-242-0402 or renee.mattaliano@zurichna.com. Renee is a Senior Absence Management Consultant with

25 years of experience in the Absence Management field. She has managed an integrated disability management program in industry and has been a consultant for over 13 years helping organizations with their Absence Management and Return to Work programs.

References (available upon request):

Zurich Risk Topics:

- Risksolutions – introduction to accident investigations
- Risksolutions – six steps for accident investigation

Sample Emergency Contact List

Zurich Claims Reporting Guide and Office Directory

American Red Cross

<http://www.redcross.org/services/disaster/>

Kidshealth for Parents

http://www.kidshealth.org/parent/firstaid_safe/

If you have any questions or if you would like to receive electronic copies of any of the referenced materials above, please write to us via email at: churchsafety.solutions@zurichna.com.

Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056
800 982 5964 www.zurichservices.com

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