



Division of Risk Management

State Risk Management Webinar Series

**Department of
Government Operations**

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Winter Weather Safety

Reducing Claims through Prevention and Mitigation

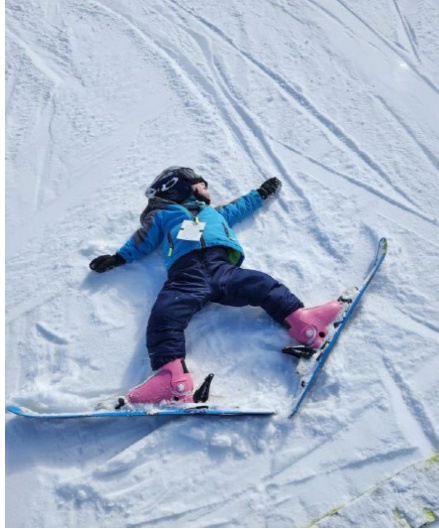


“If you fail to plan, you are planning to fail!”

- **Benjamin Franklin**
- **Wesley Whittington**

Utah: The Greatest Snow on Earth

**Enjoyable for Most
Hazardous for All**



Common Cold Weather Risks

- ▷ Slips and Falls
 - Building interior/exterior walkways, parking lots, stadiums, etc.
- ▷ Auto Incidents (GL, Auto, Property)
 - Snow plow collisions, failure to stop, loss of control, slick road conditions, etc.
*Topic for another day
- ▷ Excessive runoff onto neighboring properties
 - Blocked/obstructd storm drains, improperly retained developments, etc.
- ▷ Burst pipes (interior/exterior)

Slips and Falls

- ▷ Not exclusive to winter months
- ▷ Happen anywhere and anytime
- ▷ Winter months - Ideal contributing factors
 - Cold temperatures
 - Freeze-thaw cycles
 - Abundant water and ice
 - Accumulating and compounding issues (snow covered ice, water logged walkoff mats, etc.)
 - *Ill prepared/dressed public*

Reasons for Slips and Falls

- ▷ Slick walking surface compromised by presence of water
- ▷ Ice accumulation due to inadequate ice melt operations
- ▷ Missing or inadequately sized walk-off mats
- ▷ *Distracted occupants (cell phones, friends, etc.)
- ▷ *Inadequately prepared occupants (shoe choice, running, striding, etc.)
- ▷ *Physical Abilities of occupants

*These items are impossible to mitigate

Interior Walking Surfaces

- ▷ Slick interior walking surfaces can be mitigated through preparation and persistence.
 - Properly sized and placed walk-off mats
 - Ideally two sets
 - First traps dirt and debris (ice melt, rocks, dirt, etc.)
 - Second traps moisture
 - Industry standards recommend 15-25 feet of matsBased on average stride length 2.5 feet (allows numerous steps per foot (90% moisture retention))
 - Should be professionally cleaned (routinely)

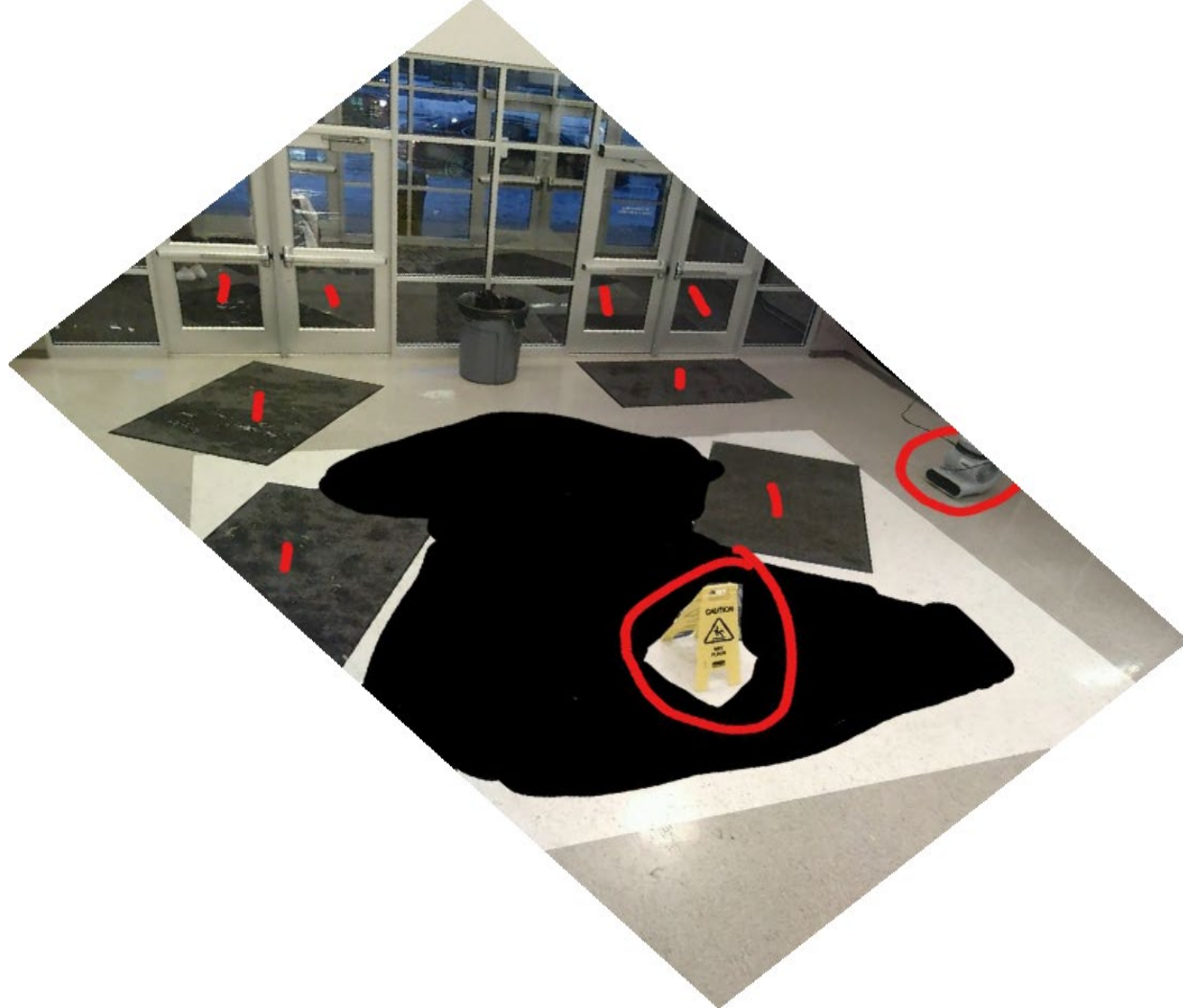
Interior Walking Surfaces Cont.

- ▷ Preparation is the key to success
 - A water mitigation plan needs to be developed/maintained
 - Water mitigation carts should be readily available and close by (in buildings with numerous areas)
 - Carts should include (at a minimum) *Slippery When Wet* signs, caution tape, cones, etc.
 - Mops and other absorbing materials (water/oil)
 - Floor drying fans
 - Additional walk-off mats (if available)
 - Areas need to be frequently checked for deviations from the plan/compromising conditions
 - Office staff and Admin need to know the plan and help maintain it

Interior Walking Surfaces Cont.

▷ Water Mitigation Plans

- Anticipated water exposure(storms, occupant tracked water, etc.)
- Unanticipated water exposure(leaking roof, ruptured pipes, mishandled liquids, etc.)
- Alert occupants of hazards (signs, ropes, cones, etc.)
- Proper handling of water intrusion (small to large)
- Implement immediately upon initial report
- All reports of water intrusion should be taken seriously
- All staff and admin need to be aware of plan and how to set the wheels in motion



Exterior Walking Surfaces

- ▷ Slick exterior walking surfaces can also be mitigated through preparation and persistence.
 - Snow removal activities
 - Ice melt activities
 - Early identification of hazardous areas (low spots in walkways, along sidewalks, etc.) that can pool water/ice
 - Prevent non-approved paint (mostly K-12/Charters)
 - Educate occupants about hazards and how to avoid them (cutting across non-walking areas, wearing appropriate shoes, walking like a penguin, etc.)

Exterior Walking Surfaces Cont.

- ▷ Preparation is the key to success
 - **Snow and ice removal plans** need to be created and followed
 - Address proper removal of snow and application of ice melt
 - Snow removal logs need to be developed and retained
 - The logs should detail the date, time, location, amount of snow, duration, temp, etc.
 - Ice melt logs need to be developed and retained
 - The logs should detail all locations ice melt was applied along with date, time, duration, temp, etc.
 - Non walking-surface approved paints need to be prohibited
 - When testing hydrants, inspectors tests, etc., anticipate likelihood of ice

Playgrounds

- ▷ Playground use in the winter is very dangerous
- ▷ Know when to close the playground or elevated play surfaces
- ▷ Daily inspections need be conducted and physically recorded
 - Unsafe walking surfaces
 - Exterior Temperature
 - Frozen surfacing/reduced impact attenuation
 - Standing and Stagnant Water
 - Equipment issues

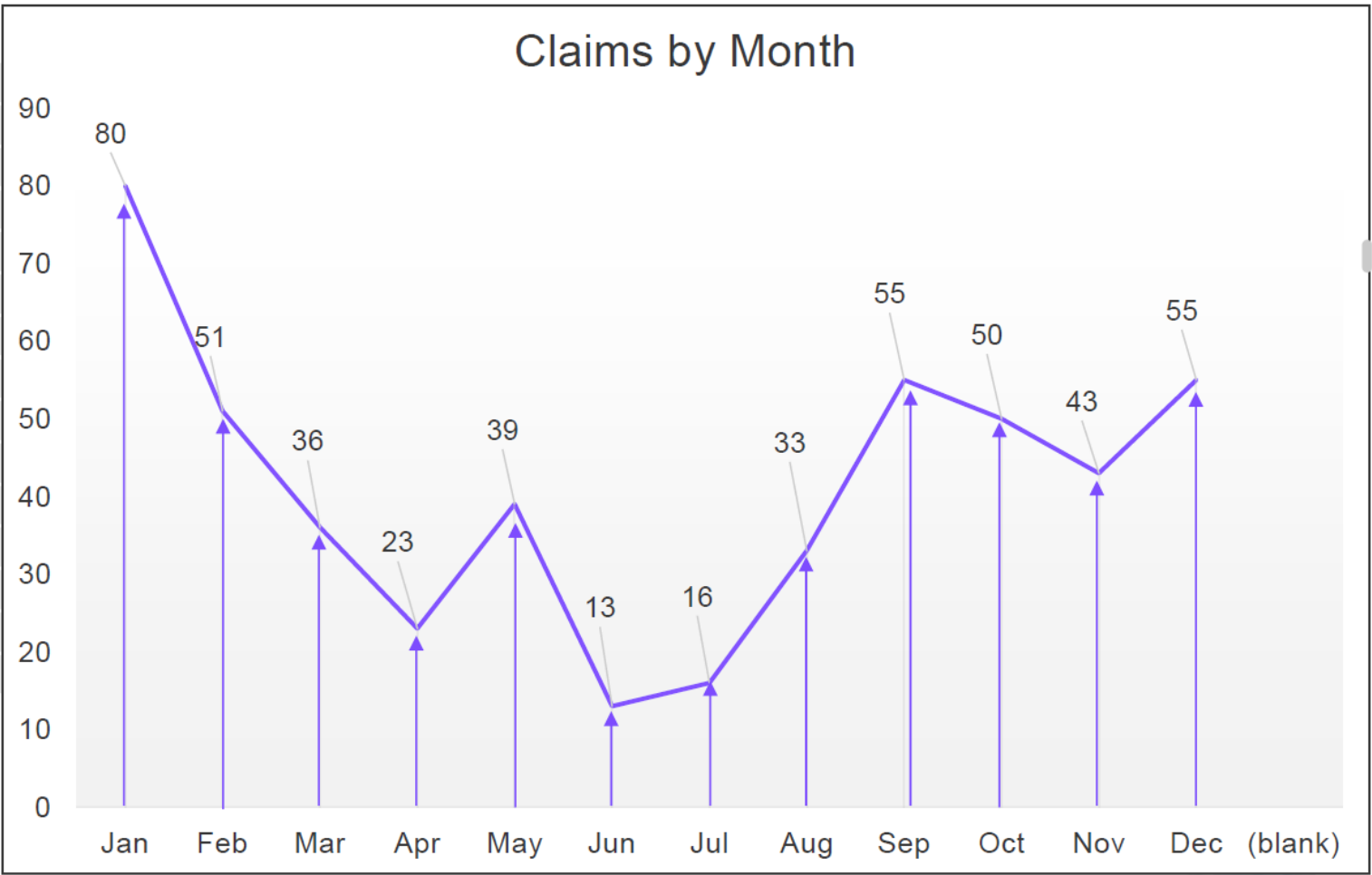
Playgrounds Cont.

- ▷ If closing playgrounds, do more than just putting signs up
 - Physically obstruct slides, climbers, swings, etc.
 - Kids don't read signs, make them understand it is closed
 - SUPERVISION, SUPERVISION, SUPERVISION!!
 - If necessary, inform all parents of playground closures

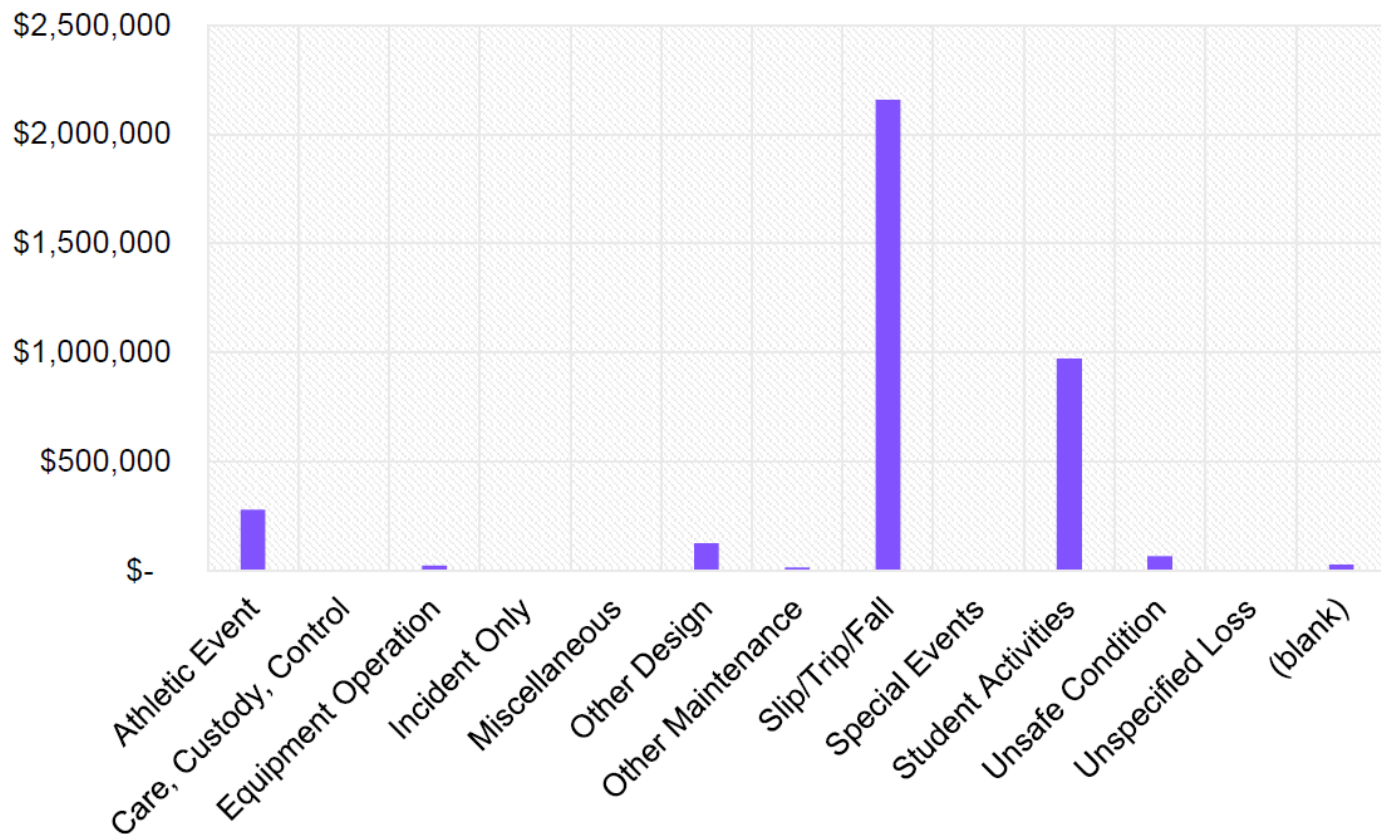
Claims Overview



Month	# Claims
Jan	80
Feb	51
Mar	36
Apr	23
May	39
Jun	13
Jul	16
Aug	33
Sep	55
Oct	50
Nov	43
Dec	55
(blank)	
Grand Total	494



Gross Paid per Cause-General



When An Incident Occurs



When An Incident Occurs

- ▷ All incidents (regardless of perceived severity) need to be **internally documented**
 - A lot of claims arise well after the incident occurred
 - All **videos/photos** from the incident need to be immediately retained and logged with the incident report
- ▷ **Incident Reports/Student Injury Reports** need to be filled out promptly and diligently
 - The incident reports should be detailed enough to permit a Root-Cause Analysis

When An Incident Occurs Cont.

- ▷ **Witness statements** (taken immediately)
 - Detailed description (not a summary)
 - Sustained injuries should be detailed. Report should list observations of injuries.
 - The observations should only be objective and based on physical observation; no diagnosis should be listed.
 - Injuries resulting from snow/ice need to be reported to admin/custodians/maintenance immediately
- ▷ **Weather observations** (temperature, snow accumulation, snow removal log information, etc.).

When An Incident Occurs Cont.

- ***Snow Removal Logs:*** Logs should document dates and times of all snow removal and ice melt operations. The logs should be retained in locations where custodial/maintenance staff and preferably some management/district staff can access them (intranet, network files, etc.).
- Logs are usually our only defense against claims (claims are typically submitted up to a year after incident)

When To Report To State Risk Management



When To Report To State Risk Management

- ▷ Incidents should be reported to SRM based on the following (minimum):
 - Incident where you see clear liability adverse to your organization
 - An injury resulting in medical care beyond First Aid, or the injury is likely to cause future issues for injured
 - The injured or family ask about insurance/medical coverage
 - The injured or family talk about representation
 - Any incident that makes you say 'ooohhhh'
 - Use your judgement
 - Don't offer or guarantee anything!

When To Report To State Risk Management

- ▷ Incident Only Claims
 - Can be setup to store evidence from incident
 - Will be unassigned
 - Basically a placeholder for future claims (if presented)

If unsure, we are always here and love to assist

****Not all claims have basis for approval. Investigations will need to be completed by the adjusters to determine liability***

When To Report To State Risk Management

▷ Quiz:

1. Johnny falls off playground and breaks fingernail. Johnny says he is fine to go back to class, goes back for rest of day. Report or Not?
2. School tries to contact Mom/Dad but are unsuccessful. Mom, comes in later and is visibly upset and takes him to the hospital. Mom calls a day later to say Johnny also had a concussion. Report or Not?
3. Johnny is kept out of school for a week, and due to loss of happiness and emotional distress, doesn't want to go back to school. Mom starts talking about therapists and neurosurgeons. Report or Not?

When To Report To State Risk Management

▷ Quiz:

1. Grandma falls in the parking lot and stays down for a few minutes. Family loads her into car, and some staff sees this happen. They do not come back. Report or Not?
2. Grandma's husband calls 11 months later to report his wife's very unpleasant time since her fall. Numerous surgeries, pneumonia, loss of happiness, can't be around newborn child, etc. What now?
3. It's all good, because the staff member told you about it, and you retained the video of her tripping over her own leg. There was no ice or snow visible in the video. You had SRM create an Incident Only claim. We now have defense.

When To Report To State Risk Management

▷ Quiz:

1. It is raining when you open your building, and Jane comes in right after you. She comes running into the building, slips on some water, and bounces right back on her feet. She says she is fine, just embarrassed and walks off. Report or Not?
2. 12 months have gone by and Jane never mentioned it again.

When To Report To State Risk Management

▷ Quiz:

1. You overhear the front desk talking about Daniel going “head over heels” on the ice in the back parking lot. They said it was hilarious and its what he gets for running on ice. WWRMD?
2. You reach out to Daniel and he says he is fine, but his back is slightly sore but ‘seems’ to be getting better. WWRMD?
3. Daniel reaches out 6 months later asking if you can help cover his out-of-pocket medical expenses. WWRMD?

Reporting Claims



Reporting Claims

- ▷ Now is the time to collect and compile required information
 - Incident reports
 - Snow/Ice Removal Logs
 - Witness Statements
 - Weather Observations
 - Video/Photo Files
 - Etc.
- ▷ Claims adjusters will conduct investigation and determine liability. This may take expert help or help from within our Division.

Auto Related Risks

- ▷ SRM process a lot of claims related to snowplow incidents
 - Backing into items
 - Bumping into parked cars
 - Pushing snow into objects or cars
 - Snow getting thrown off over passes/medians, etc.)

Auto Related Risks Cont.

- ▷ Traveling in weather
 - Do not use cruise control during storms or slippery conditions
 - Permit extra time for braking, slowing down, leaving earlier, etc.
 - No more distracted driving, put the phone down
 - Leave earlier
 - Clean your window and fill up windshield washer fluid
 - Be prepared (jackets, blankets, water, food, etc.)

Auto Related Risks Cont.

- ▷ Too many claims related to poor driving choices
- ▷ Slow down in inclement weather
- ▷ Watch out for road debris (don't assume it is a soft snow pile)
- ▷ Give yourself a large buffer between cars
- ▷ Watch the edges of plows, plow trucks, and the snow piles

Additional Topics

- ▷ Ensure all exits and entrances remain clear of accumulated snow
- ▷ Monitor roof structures during record snowfall years
- ▷ Obstructed storm drains covered with plowed snow
- ▷ Excessive runoff onto neighboring properties
 - Improperly retained stormwater can invade neighbors during storms





















Snow Removal Log Examples



“A mixture of the information in the four examples could be combined to make one incredible log.”

- Wesley Whittington

Snow Removal Log Example 1

SAMPLE SNOW REMOVAL LOG

For the month of _____

Property: _____ Resident Manager: _____ Date reviewed by resident mgr.: _____ Signature of resident mgr.: _____ Supervisor completing log: _____

Date (DD/MM/YY)	Time started (Be precise)	Time completed (Be precise)	Weather conditions prior to and during snow removal		Snow removal — Premises location		Type of work performed	Person or crew (List names)	General comments*
			Prior	During	Street address	Area of complex			

Chart should be completed the day of and days after snow, until all is melted.

* Comments should focus on condition of premises after snow removal, complaints from residents, accidents, unusual circumstances, etc.

Snow Removal Log Example 2

A log documenting the steps taken to remove snow and ice can be a good defense to claims that the school was negligent in snow or ice removal. Only adopt the use of a log, however, if your school will consistently document all aspects of your snow and ice removal operations. Use this log to document snow and ice removal.

Date: _____ Building Location: _____

Current Temperature: _____

Precipitation: ☐ Snow ☐ Sleet ☐ Freezing Rain ☐ Rain

Area	Type of Treatment						Time		
	Plow	Blow	Shovel	Salt	Sand	Anti-Icing Chemical	Time	a.m.	p.m.
Stairways/Steps	☐	☐	☐	☐	☐	☐		☐	☐
Sidewalks/Walkways	☐	☐	☐	☐	☐	☐		☐	☐
Entrances/Exits	☐	☐	☐	☐	☐	☐		☐	☐
Ramps	☐	☐	☐	☐	☐	☐		☐	☐
Parking Areas	☐	☐	☐	☐	☐	☐		☐	☐
Other: _____	☐	☐	☐	☐	☐	☐		☐	☐
Other: _____	☐	☐	☐	☐	☐	☐		☐	☐
Person Completing Log: _____ Title: _____									
Start Time: _____		☐ a.m. ☐ p.m.		Finish Time: _____			☐ a.m. ☐ p.m.		
Comments: _____									

Snow Removal Log Example 3

Date of Activity	Start / Stop Time	Location (Building, Lot, Etc.)	Snow / Ice Removal ☐	Inspect ☒	Salt, Sand, or Both Applied	Remarks	Your Initials
2/2/15	6:30 AM / 7:15 AM	Main building entrance area, sidewalks and North parking lot	X	X	Both	Lot was plowed and sidewalks shoveled due to a winter storm the night before	EAS

[illegible]

Snow Removal Log Example 4

Location: _____ Name: _____

Date: _____ Time In: _____ Time Out: _____

Conditions: _____

Temperature: _____ Precipitation: ☐ Snow ☐ Sleet ☐ Rain ☐ Freezing Rain

Snow Depth at Start: _____

Ice accumulation at Start? _____

Describe Wind: _____

Areas Cleared/Treated _____

☐ Plowing _____	☐ Slow Blower _____
☐ De-icing _____	☐ Sand _____
☐ Anti-icing _____	☐ Sweeping _____
☐ Snow Removal _____	☐ Other _____

Areas Obstructed, Inaccessible, etc., Not Cleared/Treated and Why: _____

Equipment and persons doing Treatment: _____

Note and comments ALL unusual conditions: _____

Name and title of owner, owner's representative(s), and what notification or communication provided: _____

Describe any communication with residents, tenants, or others: _____

Reinspections for black ice, melting/refreezing, windblown drifts, vehicles or obstructions removed*: _____

*Notify contractor additional work is needed.



“I don’t lose sleep at night over the potential for failure. I cannot even spell the word.

- Jim Mattis

**Former Secretary of Defense
Retired USMC General**



Division of Risk Management

Thank You

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