

20th Annual Risk Management Conference 2019 Las Vegas, NV

Workers' Compensation & Using Technology to Leverage Safety Performance

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Background

The Massachusetts Port Authority's Risk Management Unit received 187 Notice of injury reports during fiscal year 2014

- 68 Resulted in > 5 days of lost-time from work
- 14 employees remained out of work for more than 180 days
- 6 Employees retired and settled their claim
- 1 Employee remains out of work
- Total workers' compensation expenses incurred for fiscal year 2014 = \$3.8M

Risk Assessment

- Risk Management accurately reported loss details and "sounded the alarm"
- Frequency, Severity and total incurred was higher than previous fiscal years

Six weather related claims accounted for 30% of all annual

workers' compensation costs

 One claim accounted for 15% of the six weather event losses



Lessons

Risk Management accompanied Safety Staff to onsite injury investigations

The most expensive weather related loss was reported as a "report only" three times in two months

"I told the workers' compensation people about this last month"

➤ Learned employees are confused about the workers' compensation process

"I don't understand half of what they said to me"

Using Technology to Assist Injured Employees

- Created a field on first report of injury to include the injured employee's personal e-mail address
- Important claim details are e-mailed to injured worker

EMPLOYEE'S INITIAL REPORT OF INJURY

(This form must be forwarded to the Workers' Compensation Unit within 24 hours)

Name:			Date of Accident:					
Home Address:		Telephone:						
Date of Birth:		E-m	ail					
Job Title:		Supe	ervis	or:				
Date of Hire:		Unit	No:		Н	ormal E ours: TIWT		nift
Location of Accident:						Time Accid	of	AM IPM
Were you performing your normal job of injury?	duties at t	time	□ Ye	es	No,	, explai	n:	
Description of Accident (use reverse sid	de if nece	essary):					
Type of Injury:	Body Part Injured (right or left if relevant):							
Did you report the Injury?	Yes No		If Y	es, to	wh	om:	Date: Time :	AM IPM
Witness(es) to the Accident (include ph	one num	bers):						
Have you injured this body part before?			es No	f yes	, pl	ease exj	plain:	
Will you seek medical attention?			es No	Wher	e:			
Have you returned to work?				Yes		N	0	

Injured Employee's Signature:	Date:
Supervisor's Signature:	Date:

Employees on approved industrial accident automatically have their workers' compensation reimbursement rate supplemented with available sick, vacation, personal and/or long term flex time balances. You will receive 60% of your pre-injury salary if your leave balances exhaust while you remain out of work on a compensable workers compensation claim.

Please contact payroll if you wish to waive using your leave balances while on an approved industrial accident leave.

Please contact The Human Resources Department at (617)568-3900 to discuss any impact your workers compensation leave has on your employment benefits.

Expanding Use of Existing Technology

Why was pre-loss data overlooked by Risk Management?

- Easy to gloss over "Report Only" submissions
- Heinrich 300-29-1 model
 Herbert William Heinrich wrote a book in
 1931 titled "Industrial Accident Prevention,
 A Scientific Approach"
 Heinrich suggests that for every 300
 report only's, there will be 29 minor
 injuries and one major injury



The Heinrich 300-29-1 Model

Exploring New Technology

- Predictive Modeling Process of data mining and probability to forecast outcomes
 - Identified top loss drivers by frequency
 - Built plan to deal with identified exposures and eliminate future occurrences



New approach to reviewing data/technology in identifying workers' compensation trends

 Risk Management initiated a quarterly predictive analytics report in July 2017

Nature of Loss	Site	Location	Location 1	Location 2	Date
Trip and Fall	Bldg 28	LOC	Level 1	West Door	8-Aug-17
Trip and Fall	Bldg 28	LOC	Level 1		17-Sep-17
Trip and Fall	Bldg 28	LOC	Level 1		26-Sep-17
Trip and Fall	Bldg 28	LOC		West Door	12-Oct-17



Fiscal year 2016 - Close of Calendar year 2018

- Injuries resulting in5 lost-time days ofwork are 12%
- ➤ Total incurred costs are ▼ 9%
- Results achieved using existing technology

This Department has worked 33 Days without a reported incident **This Department has** worked **55** Days without a lost time accident

RISK&INSURANCE

2017 Teddy Award Winner

Getting It Right

Better coordination of workers' compensation risk management spelled success for the Massachusetts Port Authority.

By: Katie Kuehner-Hebert | November 1, 2017

