

# AEGIS Insurance, Ltd.

## Large Loss Claim Scenario - Slip, Fall - Work Comp May 2026 V1.0



### Overview:

Four Aegis delivery drivers experienced slip/fall related injuries recently. For each injury, the DSP was interviewed to help identify Lessons Learned and other prevention techniques to share.

### **Financial Impact:**

The valuation of each workers' compensation claim was over \$100,000.

### **Key Areas of Consideration for DSP Owners:**

1. **Maintenance of equipment is Key.** Handrails (guardrails) on vehicles are a helpful tool to avoid falls. It is important to ensure that handrails are maintained on a regular basis to make sure they are not loose or damaged.
2. **Daily communication is Key.** Talking to drivers once or twice a day as well as constantly communicating with them throughout the course of the day is an important way to create a culture of safety AND to help NEW drivers avoid injuries and accidents.
3. **No delivery is worth an injury.** Train your drivers what to do if they feel they are facing an unsafe delivery. Many times, coaching can help them overcome the hazards they are facing to ensure a safe delivery. If the delivery is deemed too dangerous (animal, crime, lighting, weather, etc.)...teach your drivers how to communicate to the customer and dispatch. The delivery can be rescheduled to avoid injury.
4. **Returning to the vehicle can be just as dangerous as delivering the package.** Teach your drivers to take a breath after delivering the package. Identify hazards and the safest route back to the vehicle. If we can collectively train our drivers to "**Use your Mind to Protect your Body**" we can reduce the chance for workplace injuries.

### **Data Insights:**

Employees with less than one-year experience accounted for 70.3% (2,114 claims) of workers compensation claims and 61.4% (\$16.3M) of workers compensation dollars during the 2024 policy period. The leading injury within the Aegis captive is ankle sprains caused by slips and falls. In addition to the Lessons Learned in this document, please remind all employees to:

- Stay on paved walkways and sidewalks as much as possible.
- Assume all surfaces have black ice. Try to walk on areas that been salted or treated for snow/ice.
- Snow-covered or leaf covered areas can hide ice, holes, toys, and other trip hazards that could cause you to fall.

### Key Tips & Lessons Learned for Drivers:

1. **New Drivers:**
  - are high risk regardless of their prior experience, performance and age.
  - are unfamiliar with routes, expectations and customers. You must consistently remind them to slow down and make GOOD DECISIONS.
  - Although the following Lessons Learned apply to all drivers, it is especially important to consider as part of your on-boarding process.
2. **"Use your Mind to Protect your Body"** is a KEY concept for drivers to understand and practice. After parking the vehicle and before getting out of their driver seat:
  - Take a deep breath, activate your mind and take a few seconds to think - how can you **Be Mindful of Your Surroundings**. Your brain's ability to identify hazards and take action pro-actively is your best line of defense to protect your body from injury. Although it sounds simple, **Being Mindful of Your Surroundings** takes practice and discipline.
3. **Be Mindful of Your Surroundings - Part 1 - Slip, Trip and Fall Prevention:**
  - Ensure your Safety Shoes are on and laced up.
  - Take a look at the delivery destination and identify hazards such as uneven surfaces, inadequate lighting, missing handrails, animals, potential hidden objects, slippery surfaces, ice or other moisture.
  - Maintain three points of contact when entering and exiting the vehicle.
  - Try to step and land softly out of the vehicle, avoiding acceleration and bouncing onto one foot.
  - Use handrails (when available) when entering/exiting a vehicle.
  - When possible, place the package on the floor of the vehicle when exiting the vehicle. After exiting the vehicle, pick-up the package for delivery.
  - Identify the safest route to deliver the package before leaving the vehicle.
  - After delivering the package, take a deep breath and think about the hazards you may encounter on the way back to the vehicle.
4. **Be Mindful of Your Surroundings - Part 2 - Material Handling Packages Injury Prevention**
  - Check the weight of the package before picking it up.
  - Try to keep the package close to your body, below your shoulders and above your knees. The area between your shoulders and knees is also known as your POWERZONE. Try to keep the package in your POWERZONE at all times.

Aegis Large Losses May 2026 V1.0

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