



Minimize your risks and decrease potential losses based on loss learnings from our Workers Compensation Safety Council participants, The Hartford, and CUNA Mutual Group. These actual loss scenarios are from claims data paid by The Hartford from credit union losses. Over the last five years, nearly **2,300 Workers Compensation claims totaling more than \$9.5 million in loss dollars** were incurred by credit unions alone, according to The Hartford.

### Slip / Fall – Indoor Stairs

A teller was carrying office furniture down the stairs when they missed the last step causing them to fall. Based on the symptoms and lack of improvement, an MRI report confirmed a tendon tear in knee and leg which resulted in surgery to repair and reattach the tendons.



**Time out of work:** The employee was kept off of work by the physician for almost two months to allow for healing and post-operative therapy. Once released to modified work, the credit union made arrangements to accommodate all of restrictions until released back to full duty.

**Underlying cause:**

Performing duties outside of normal job duties

**\$57,000**

### Acute Injury – Lifting / Handling

A manager was in the process of moving and picking up a heavy box full of documents when they felt pain in their dominant arm and shoulder. It was diagnosed as a partial muscle and tendon tear in the upper arm and an additional tear in the rotator cuff. Due to the severity of the shoulder injury, surgery was required.



**Time out of work:** This credit union did a wonderful job accommodating any work restrictions given by the physician. The only off work benefits paid were for the few weeks post the surgery as the specialist had taken the employee completely out of work.

**Underlying cause:**

Improper lifting techniques

**\$45,000**

## Credit Union Loss Scenarios – Employee Safety & Wellness

### Slip / Fall – ice or snow contributing

An employee was asked by credit union management to go to the local store that was on the same block as the credit union to purchase some salt due to the weather. When they exited the building, the employee slipped on the steps and sustained injuries to multiple body parts. Although the majority of the minor bruises and soreness healed within the expected medical guidelines, the employee reported continued pain and symptoms to the lumbar spine. Additional testing and expert opinions confirmed the need for lumbar surgery followed by therapy with time off of work by physicians.



**Time out of work:** The credit union was able to accommodate light duty at the beginning of the claim, but once the employee had surgery, they were taken completely off of work by the physician.

**Underlying cause:**

Performing duties outside of normal job duties

**\$250,000**

### Struck by Object

An employee was in the process of opening the vault and reports that the door closed faster than anticipated catching their dominant hand in the door. It was diagnosed as a crush injury which required emergency surgery to repair the index finger which sustained the most significant damage.



**Time out of work:** Due to the surgery, the employee was taken off of work for several weeks for post-operative care. The injury required a secondary surgery to remove the hardware which extended the off work order. The credit union was very flexible to accommodate the light duty once released by the surgeon.

**Underlying cause:**

Inattention by the employee

**\$14,000**

With the pandemic, many credit union employees are doing “double duty” or “job duties as assigned” such as moving carpets, handling trash, cleaning & sanitizing, etc. Unfortunately, some of these tasks have generated unexpected claims. The average Workers Compensation claim was \$3,732 for 2020.

### Acute Injury – Handling / Pushing

A manager was in the parking lot moving a cement parking block when they felt pain in the shoulder. It was believed to just be strained but did not seem to improve so they proceeded to seek treatment. An MRI indicated there was a tear in the upper extremity which required surgical repair. There were medical complications that hindered recovery and led to additional medical treatment.



**Time out of work:** The employee was taken out of work by the physician due to the surgery; however, when released to modified work, the credit union did accommodate restrictions which help keep the indemnity cost down on the claim.

**Underlying cause:**

Performing duties outside of normal job duties

**\$24,000**

# Credit Union Loss Scenarios – Employee Safety & Wellness

The average number of days for an employee to report a claim from the time of the accident to the credit union has improved from 11 days to 2 days over the last five years. However, on average it takes 6 days for the credit union to report the loss to the insurance carrier.



## Acute Injury – Handling

A teller was trying to open the drive-in tube when they sustained an injury to right hand. Per the medical review, there was a small fracture and torn ligament in the hand / wrist that required surgery to set the fracture and reattach the ligament. A secondary surgery was required a few months later to remove the hardware.



**Time out of work:** The employee was taken out of work by the physician post the two surgical procedures; however, when released to modified work, the credit union did accommodate restrictions which help keep the indemnity costs down.

**Underlying cause:**

Unfamiliar equipment at different work location

**\$21,000**

## Slip / Fall from ladder

The credit union sent employees out for a day of volunteer work within their community. During one of the activities, an employee fell from a ladder sustaining several injuries. The extent of the injuries to the leg did require a total knee replacement and led to several months of therapy. Medical treatment and restrictions continued for roughly a year before being released by the physician.



**Time out of work:** The employee was taken out of work due to the surgical procedures and was eventually released to return back to work with permanent restrictions of seated work only which was accommodated by the credit union.

**Underlying cause:**

Unfamiliar to the type of work

**\$118,000**

## Slip / Fall – Same Level

An employee was participating in a team building activity when they slipped and fell on the lobby tile. An MRI revealed a torn ACL and meniscus which was surgically repaired. Additional post-operative therapy was needed to get the employee back to work due to other non-claim related issues.



**Time out of work:** The employee lost time due to surgery and post-operative activities. The credit union did work to accommodate the restrictions once the employee was released to light duty. The employee was released from care one year post surgery.

**Underlying cause:**

Quick movement caused mis-step

**\$80,000**

# Credit Union Loss Scenarios – Employee Safety & Wellness

Slip / Fall – Same Level

An employee was in their personal office when they were walking across the room and did not see the box on the floor catching their toe on the corner. They were unable to keep their balance and fell into the wall sustaining injuries to their head, shoulders and neck. The most significant injury was to the head and neck causing sustained headaches, nausea and dizziness that continued for months causing lost time from work.



**Time out of work:** Significant lost time due to the provider taking the employee out of work. The credit union did make efforts to accommodate light duty when it was assigned. Treatment continued until the claim was resolved the following year.

**Underlying cause:**

Office clutter and inattentive employee

**\$69,000**

All credit unions have responsibility to protect employees, members, and visitors by taking measures to detect potential incidents and mitigate the consequences. These loss scenarios can help you think about what the safety and wellness risks are and help you identify how to reduce that risk.

Workplace injuries can be costly for your credit union business – in lost productivity and claim costs. So, it’s important to report an employee injury immediately. That way the claim process can begin right away.

Research has shown that the sooner a claim is reported:

- The sooner the employee returns to work
- The lower the cost of the claim

Reporting workers’ compensation claims right away is also a good way to help control your workers’ compensation costs.

To learn more about losses impacting credit unions, check out these resources:

- [Common Office Foot Traffic Issues Risk Overview](#)
- [What To Do If Your Employee Is Injured On The Job](#)



**Risk & Compliance Solutions • 800.637.2676 • [riskconsultant@cunamutual.com](mailto:riskconsultant@cunamutual.com)**

*The Hartford, Internal Claims Data, 2016 – 2020.*

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800.637.2676 | [cunamutual.com](http://cunamutual.com)

P.O. Box 391 | 5910 Mineral Point Road

Madison, WI 53701-0391

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