

Aon
Casualty
Risk Control
Solutions
for the
**Health Care
Industry**



AON

Solutions for Health Care Risk Management

Today's health care industry faces many emerging risk issues related to health care reform, including the shift from fee-for-services to outcomes-based compensation; the switch to electronic medical records; and new approaches to address population health and quality of care. At the same time, the industry must also manage traditional risks including, workers' compensation costs, property exposures, motor vehicle events, general liability costs, workplace violence and many diverse liabilities, all while facing the headwinds of a very competitive marketplace. As a result, health care providers seek new ways to manage risk that combine innovative solutions with a deep understanding of the industry's issues and requirements.

Aon's Health Care Team has a deep understanding of risk exposures that can affect business operations, premiums, retained loss costs, employee health, wellbeing and safety. We specialize in assessing intrinsic and extrinsic risk factors that impact your casualty and liability programs to assist you in achieving your strategic goals and objectives.

Intrinsic Risk Factors

- Leadership, vision
- Business solvency
- Mergers/acquisitions
- New revenue streams
- Policies, procedures
- Practices, behaviors
- Culture
- Collective bargaining considerations
- Wellbeing initiatives
- Environmental design
- Workplace safety

Extrinsic Risk Factors

- Regulatory
- Patient aggression
- Competitors
- Workplace violence
- Population health
- Litigation climate
- Insurance market appetites
- TPA/carrier effectiveness

The Aon Client Promise®

This uncompromising commitment is the foundation of the Aon Client Promise®. In its simplest terms, Aon Client Promise® defines the way we work together, what you can expect from us, and the value we will deliver.

The Aon Client Promise® is not just words. Behind the four elements is a simple but powerful process that tracks our progress and keeps our teams connected to ensure we deliver on your needs and to your expectations.

Within the Risk Control and Claims practice for health care, we are committed to the Aon Client Promise®. Here's how we apply the framework and methodology:

Discover

We collaborate to understand your near and long-term business priorities, how we can add value to your organization and help you respond to changing business dynamics. We listen to your needs and develop a mutual understanding and shared vision.

Develop

We use our extensive health care actuarial based benchmarks, proprietary casualty benchmarks, data analytic capabilities and gap analysis process to develop opportunities that will enable you to reach your goals and objectives. This includes our suite of casualty analytics that are leading the way to understanding health care trends and more importantly, to provide actionable data for swifter root cause diagnostics and solution development, including development of a plan of action that aligns with legislative guidelines. For example, 11 states have enacted safe patient handling laws or promulgated rules and regulations to address and prevent workplace injuries to nursing staff, including: California, Illinois, Maryland, Minnesota, Missouri, New Jersey, New York, Ohio, Rhode Island, Texas, and Washington. Our team can assist with aligning safe patient handling and other programs to Joint Commission, OSHA, legislative, or other guidelines in the industry that impact casualty programs.

Deliver

We use our suite of evidence-based products and services to deliver best in class solutions to close gaps and optimize policies, procedures and practices. This can take the form of short and/or long-term engagement strategies depending on each client's individual needs. We have a dedicated team of health care specialists ready to advise on programs related to safe patient handling, workplace violence, aggressive patient, motor vehicle safety and other strategies that are grounded in evidence-based practices and align with industry best practices.

Review

We monitor and provide updates on the progress of our deliverables and outcomes through service plans, stewardship meetings and consistent communication. We provide analysis using defined success metrics ranging from loss trends, program implementation, practice efficiencies, policy revision and others.



Aon's Client Promise®
Methodology



Pre Loss

- Program structure
- Management systems
- Polices procedures
- Risk quantification



Prevention

- Risk mitigation and management
- Metrics and goals
- Quality, continuous improvement
- Exposure identification and control



Post Loss

- Loss containment strategies
- Reoccurrence prevention processes
- Event management

Industry-Leading Experience and Expertise

Our team is part of a dedicated center of excellence consisting of certified health care professionals in analytics, risk, health, wellbeing, and safety. The breadth of expertise enables our consultants to support a multitude of exposures, risks and client engagements.

- Broad experience in consulting and managing health care client risks in both not-for-profit and for-profit sectors
- Vast expertise in health care that brings deep bench strength, knowledge and innovation
- Consulting services provided to hospitals, assisted living, long term care, physician practices, dialysis and other outpatient clinics, laboratories, home health care and other emerging practices
- Benchmarking studies representing over \$3.5 billion in total incurred casualty costs
- First broker to sponsor the Veterans Administration’s Safe Patient Handling Conference
- First broker to have a board appointment on the Association of Safe Patient Handling

Comprehensive, Integrated Solutions

Our team provides pre-loss, prevention and post-claim solutions to our health care clients. We design custom solutions for the specific needs of each client. We combine strengths to bring a wealth of resources, tools and capabilities to help:

- Quantify and lower the client’s Total Cost of Risk (TCOR) associated with workers’ compensation, general liability and automobile liability
- Benchmark performance over time
- Provide services that affect long term, positive change
- Develop service planning that is managed to meet client expectations and needs
- Implement robust, evidence-based tools that replace unstructured clinical and injury prevention decision-making
- Close gaps that are preventing the achievement of optimal performance
- Link loss drivers to tangible strategies that accelerate process improvement and risk reduction
- Provide high performance strategies that are best in class

Gaps in a safe patient handling program?

Gaps with casualty program vendors?

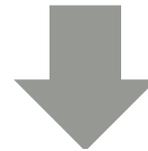
Return to Work programs not producing results?

Behaviors out of alignment with best practices?

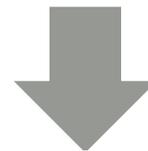
Safety culture not maturing fast enough?

Continue reading to discover how Aon's Risk Control & Claims (RCC) team can assist clients with these and other complex issues

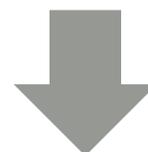
\$3.5 billion in HC casualty claims data gives RC&C unparalleled knowledge



Specific client analytics identifies areas that are performing at, above or below our benchmarks



Gap analysis determines policies, procedures and practices under performing



Customized interventions eliminate gaps for optimal performance

Unparalleled Access to Data Drives Our Best-in-Class Approach to Health Care Risk Control & Claims Services

When a client engages with Aon’s Risk Control & Claims health care team, they are accessing some of the nation’s brightest minds in the risk industry. We lead with deep knowledge and understanding harnessed from \$3.5 billion dollars in health care-specific claims data. This cache of information gives us unprecedented insight into the risks affecting health care. Health care systems are complex. Being complex, there is no linear solution to resolve complex issues that are compromising Total Cost of Risk.

Our extensive bench strength is unparalleled. We understand leading and lagging indicators driving performance and help clients uncover the policies, procedures and practices creating drag in performance. Just as your broker is a trusted advisor in the insurance marketplace, our Risk Control & Claims health care team is a trusted advisor to creating effective strategies that align with overall risk management objectives.

Here’s how we do it:

We have spent nearly a decade developing solutions that tactically address the issues we have uncovered in our Casualty Laser™ data warehouse. We have in-depth knowledge of what problems health care systems face each day. As a result, we have worked to build, refine and retool our consulting approach and solution set to deliver the best there is to offer.

- Our SMART solutions begin with deep understanding of health care casualty trends
- We further our intelligence by analyzing client specific data to determine lagging indicator trends
- Our proprietary gap analysis identifies under-performing locations when compared to corporate expectations, policies, procedures and practices
- Our execution ensures efficient deployment of a strategy for optimal outcomes
- We measure our results to ensure we are on track
- Annual stewardship reports ensure we are meeting our Client Promise goals

\$3.5 Billion in HC Data	Casualty Analytics	Gap Analysis	Strategic Plan	Execution & Measures
<ul style="list-style-type: none"> • We have identified the top trends and best-in-class solutions <ul style="list-style-type: none"> – Safe patient handling and mobility – Motor vehicle accidents – Patient and resident falls – Aggressive events 	<ul style="list-style-type: none"> • We know how a client stacks up <ul style="list-style-type: none"> – Frequency and severity metrics – Underperforming areas – Process comparison – Operational cost drivers 	<ul style="list-style-type: none"> • We learn where the leakages are in management systems that prevent high performance <ul style="list-style-type: none"> – Corporate culture – Facility assessments – Operational alignment – Life safety – Environment of care 	<ul style="list-style-type: none"> • We develop a strategic plan using our extensive service and product capabilities to close system leakages <ul style="list-style-type: none"> – Over 20 specialty solutions specifically developed for health care TCOR reduction 	<ul style="list-style-type: none"> • We work closely with our clients to accomplish objectives defined in our strategic plan • We present our milestones at regular intervals and during stewardship meetings

We are thoughtful about our strategies and stewards of our clients' valuable resources. We recognize that each engagement is an opportunity to build trust and resolve real issues facing our clients.

Casualty Consulting Health Care Industry

Case Study #1

Background

- Client operated over 300 senior assisted living communities throughout the North America and the United Kingdom
- Client's safe resident movement program had stalled
- Aon asked to assist as client's vendor was unable to provide effective training and education on equipment
- Client's workers' compensation retained loss costs were rising
- Solution needed to reduce drive down losses and take the program administration burden off the individual assisted living community staff

Aon's Approach

- Aon's in-house consultants in safe patient handling and health care teams developed an action plan with the following features:
- Incurred loss metric tracking
- Re-coding loss data for actionable elements
- Developed worker injury investigation forms to include patient handling root causes like: repositioning, toileting, bathing, aggressive action, etc.
- Equipment vendor RFP to streamline resident movement program elements
- Burden of the program administration and implementation was transferred to the selected vendor that could service the locations every three to four weeks

Results

- Nearly 30% reduction in claim severity
- Improved culture as workers received:
 - Necessary equipment
 - Training and education to reduce their own risk of injury
- A safer environment for residents

Case Study #2

Background

Aon client is large not-for-profit home- and community-based home health care organization in United States. Client's workers' compensation claim frequency and severity reached multi-year highs and they asked Aon to:

- Re-engage their safe patient handling (SPH) committee
- Develop state-compliant SPH program
- Provide advice and counsel on other injury loss causes

Aon's Approach

Aon established a multi-dimensional action plan that had the following characteristics:

- Aon led monthly SPH committee meetings
- SPH committee evolved into a risk control working group that addressed a variety of employee injury exposures inherent to home health operations including:
 - Safe patient movement
 - Slip, trip and fall prevention
 - Workplace violence
 - Driver and fleet safety

This working group took a lead role for the organization in:

- Identifying, assessing and quantifying employee and patient injury exposures
- Prescribing solutions to minimize or eliminate identified exposures

Results

- 71% reduction in workers' compensation claim severity
 - 26% reduction workers' compensation claim frequency
 - Client has implemented many elements of a formal SPH program including enhanced training at hire and post-incident analysis
- Client has also completed:
- A workplace violence program gap assessment to identify improvement opportunities
 - Safe driver training program
 - Slip, trip prevention education programs

Capabilities and Client Services

Aon's Health Care Risk Control & Claims team follows the Aon Client Promise® model, with each service customized and delivered to our client's unique risk profile, loss experience, organizational structure and desired outcomes. Phases of the consulting lifecycle follow a continual improvement model encompassing Discover, Develop, Deliver and Review. What follows is the suite of health care products and services available to Aon's health care clients to drive exceptional risk reduction and risk mitigation outcomes.

\$520M
In Health Care
claim data show
four leading trends

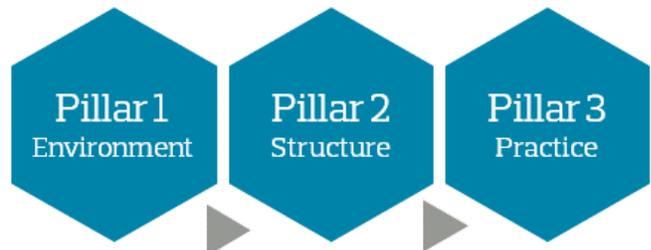
- Patient handling
- Falls
- Motor vehicle
- Aggressive events

Discovery through Data Analytics

Our strength comes from not only of \$3.5 billion in health care data from our barometer report, but our \$520 million in health care casualty claims as a result of our Casualty Laser™ database. We know the trends affecting health care and as a result, have created didactic, comprehensive services that identify cost savings opportunities, trending and benchmarks that are positively and negatively impacting a casualty program. Laser™, Casualty Analytics and Spectrum Analytics™ are cornerstones of our discovery process and extensive database allowing us to innovate solutions that are impacting profitability, caregivers and patients.

Discovery through Gap Analysis and Strategy Alignment

Aon has developed an integrated safety, health and wellness Health Care Gap Analysis to understand the management framework, culture and underlying barriers to a high performing casualty health care operation, including workforce health and safety transformation. The health care gap analysis encompasses a review of the critical system elements and incorporates gap analysis fundamentals as well as systems thinking to achieve a comprehensive view of the barriers and successes in place. Our gap analysis report and a do-nothing result calculation is shown below.



- Leadership
- Culture
- Attitudes
- Beliefs
- Values
- Programs
- Policies
- Procedures
- Processes
- Change Management
- Behaviors
- Execution
- Worksite Conditions

Sample Data Analytics for Health Care Client vs Aon Laser Benchmarks

Key Component	"Stoplight" Assessment	Explanation
Ergonomic claim frequency [% count]	●	The frequency of ergonomic claims/MSDs (45.8%) compares unfavorably to average Aon Laser results for the Healthcare industry. < 27.6% 27.6% to 33.7% > 33.7%
Ergonomic claim severity [% Incurred]	●	The severity of ergonomic claims (89.2%) compares unfavorably to average Aon Laser results for the Healthcare industry. < 41.1% 41.1% to 50.2% > 50.2%
Slip or fall claim frequency [% count]	●	The frequency of slip and fall claims (25.8%) compares unfavorably to average Aon Laser results for the Healthcare industry. < 17.4% 17.4% to 21.3% > 21.3%
Slip or fall claim severity [% Incurred]	●	The severity of slip and fall claims (28.2%) compares unfavorably to average Aon Laser results for the Healthcare industry. < 25.1% 25.1% to 30.6% > 30.6%

Aon Healthcare Laser Benchmarks

Projected Savings Recap

"Do Nothing" 5-Year Claim Costs	\$297,916,220
5-Year Claim Costs after Savings	\$260,520,644
Projected 5-Year Savings	\$37,395,575

Consulting Engagement Solutions

Based on discovery outcomes, our health care consultants develop engagement solutions that are industry best practices, evidence-based and align with the client's individual strategic needs. Featured products and services offered to clients by our dedicated Health Care Risk Control & Claims Team follow.

Absence Management and the Integration of Documented Physical Demands

Validation of job demands and alignment of actionable requirements which guide the return to work and absence management efforts are becoming more important as employers are faced with compliance requirements and the need to drive productivity. An aging workforce may require additional considerations during the temporary transitional duty process and when considering permanent restrictions and the need for potential reasonable accommodations. Employers will need to be creative to comply with ADA Amendment Act requirements and support ongoing productivity.

Aon's expertise can support the core initiatives related to an aging workforce, return to work – stay at work and compliant validation of job standards. A sample physical job demand for a charge nurse is shown.

1) Lift and Carry

1-A) Move Nursing Supplies Essential Function

- Supplies weigh <1 to 5 pounds (estimated)
- Supplies are moved from supply closet to cart, and from cart to resident room
- A variety of supplies may be moved frequently (3-6 hours/shift), and these items are generally less than 5 pounds each



1-B) Assist CNAs with resident transfers Non-Essential Function

- Use all applicable lifts and movement aids (stand lift, full-body lift, gait belt, slide boards)
- Lift examples shown here
- Depending on weight-bearing capability of resident, the force required to lift resident using a gait belt is variable (estimated up to 50 pounds)
- CNA assistance with resident transfer is rare (< 1 hour)



Aggressive Patient Management

Why address aggressive patients? The Bureau of Labor Statistics reported that nursing aides experienced the highest rate of violence that resulted in days away from work (590 per 10,000 FTE's). This is 10 times higher than the next group, nursing assistants (55 per 10,000 FTE's). Thus, the need for a clinically structured approach to this exposure is essential. Aggressive patients are a leading cause of injuries and infectious disease exposure for health care workers. Care givers are exposed to blood, bodily fluid, scratches, bites and other injuries/exposures from aggressive patients.

Aon has identified an evidenced-based approach to reduce the risk of injury by advancing the program beyond training and utilizing structured clinical judgement. Our solution identifies gaps in the current policies, procedures and practices and then creates a working group within the organization to refine the program. Using a checklist tool specifically designed to identify the potential for aggressive behavior, the object is to cascade best practices throughout the system. This program is ideal for clients with exposures that include dementia, Alzheimer's, behavioral, and general patient agitation risk. An important distinction is that the service is not a comprehensive workplace violence prevention solution that addresses active shooter and other visitor related risks. It is a structured approach on providing clinical care employees tools to achieve structured clinical judgement prior to providing care to a resident, client or patient with aggressive triggers. The services are applicable for acute care, long term care, skilled care, rehabilitation facilities, and home health care.

Here is an example of our aggressive patient solution process:

Aon's Aggressive Patient Management Program involves a systematic and structured approach to reviewing, identifying, enhancing and implementing an effective aggressive patient remediation program.

Phase 1 Discovery

A loss analysis is completed to determine if an opportunity exists for improving an aggressive patient program and location(s) best suited for an on-site audit.

Phase 2 Develop

An audit is performed that consists of a comprehensive gap analysis of your current programs/protocols whether they be written or informal. This includes review of aggressive patient employee training, processes and tools used to identify at risk patients, de-escalation programs, and post-event investigations. A formal report will be provided upon completion highlighting strengths and improvement areas.

Phase 3 Deliver

Following the completion of the on-site gap analysis, an internal working group is formed and after consensus is reached among key stakeholders, a shared vision is formally established. The working group collaborates to develop a customized policy and procedures for a seamless roll out into your organization's culture.

Phase 4 Review

To ensure successful implementation of risk reduction recommendations, follow up tracking will take place 12 months post training to track frequency of incidents

Ageonomics®

Aon's Ageonomics® for health care worker services can help drive health, safety and wellness transformation across the spectrum of care to ensure current and future exposures are mitigated and workability is optimized for the aging health care workforce. Ageonomics® uses a precise methodology for calibrating absenteeism trends for the aging workforce, regardless of whether adjudicated through workers' compensation or short-term disability. Aon uses robust analytic tools to understand all the trends relating to the aging workforce. This includes short-term disability, long-term disability, workers' compensation, casual absences, health data, wellness metrics and Family Medical Leave Act absences to understand claim volume, average claim duration, average cost per lost day, average cost per claim, estimated total costs, participation rates, biometric screening trends and the ultimate cost projections.

This output establishes the framework to understand the factors driving organizational spend and employee engagement in their own personal safety and health. These analytics enable Aon to establish current issues and predict which jobs or tasks will be most impacted by the aging health care worker in the future. Our Ageonomics® process is adapted from the T.H. Chan Harvard School of Public Health's guidelines. A sample of our Ageonomics® data analytics and scorecard is shown:

Organizational Leadership and Commitment

- Integration of worker health into company mission and amount of allocated resources and support

Coordination Between Health Protection and Health Promotion

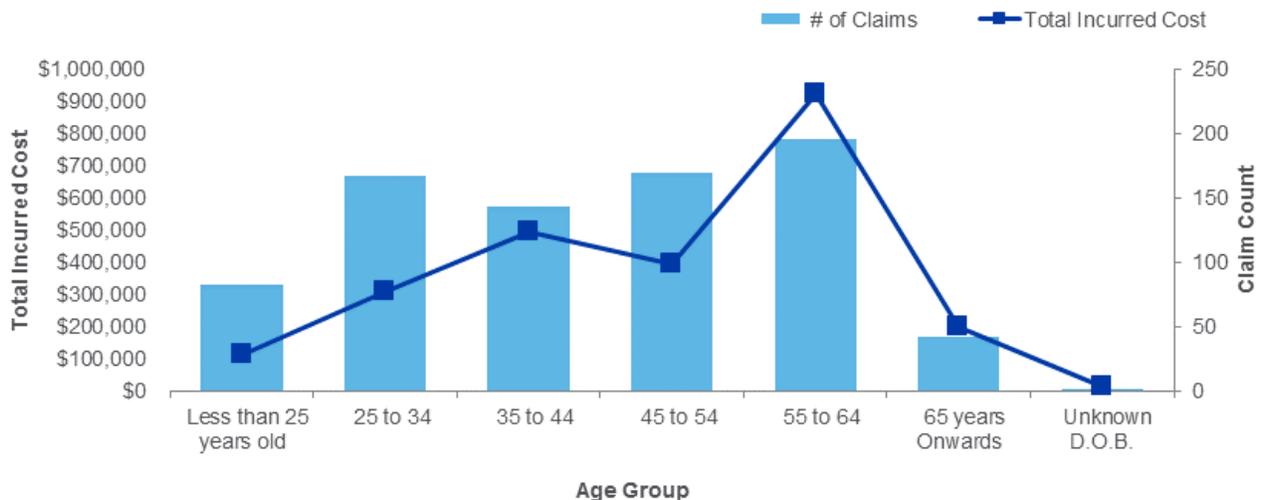
- Coordination and decision-making across departments on policies, programs, practices, processes and operations impacting worksite wellbeing and safety

Supportive Organizational Policies and Practices

- Support and training provided to program and operational managers on policies and practices to promote total worker health
- Inclusion of job descriptions requiring interdepartmental collaboration, performance metrics and professional development strategies to support wellbeing and safety

Coordinated Management and Employee Engagement Strategies

- Involvement from managers, employees and joint-committees in planning and decision-making for worker wellbeing and safety



Analytics and Benchmarking

Launched in 2011, and with industry-specific health care metrics introduced in 2016, Aon Casualty Laser™ is the flagship of our series of data analytics approaches and is typically used for organizations with casualty loss picks of \$5 million or more. Now with over \$9 Billion in accumulated loss data, the Casualty Laser™ is conducted primarily for Workers’ Compensation (WC), but includes benchmarks and analyses of Automobile Liability (AL) and General Liability (GL) lines as well. Client loss and payment information is compared to over 90 industry and proprietary benchmarks, with cost savings estimates projected by specific initiative or solution. In addition to commonly-used loss analyses by injury type, location, etc., we examine additional elements such as payment patterns, litigation trends, disability elements and catastrophic claim rates.

Casualty Analytics – Powered by Laser™ includes many of the same analyses as Laser™, but without the payment transaction elements and corresponding indicators of cost leakage. Casualty Analytics Powered by Laser™ delivers over 20 pre and post loss benchmark metrics and a graphical representation of loss trends within a PowerPoint presentation and requires only a detailed loss run for completion. This is appropriate for health care organizations with loss picks between \$500,000 and \$5,000,000. The output is WC oriented, although AL and GL can be included.

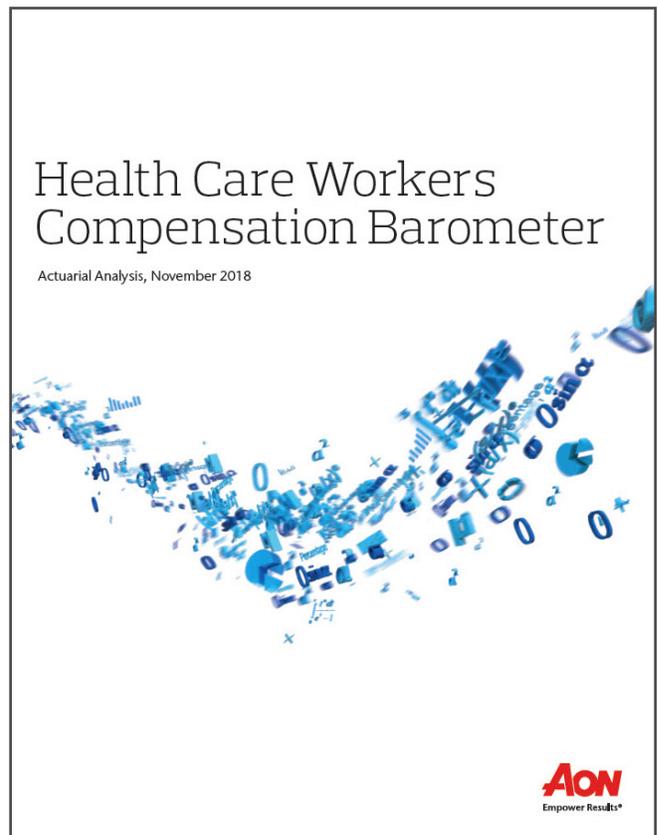


Aon’s team of health care and safe patient handling professionals has partnered with Aon’s actuarial practice on the 2018 Health Care Workers’ Compensation Barometer report. Published every two years, our Health Care Barometer Report has uncovered powerful metrics on the value of a safe patient handling program and the impact certifications can have on a casualty program’s bottom line in addition to state-specific metrics. This enables clients to effectively benchmark programs from Aon’s \$3.5 billion-dollar data analysis.

Audits—Identifying Exposures and Controls

Health care clients need hazard assessment reporting to immediately mitigate exposures. A growing concern from our health care clients used to be, “Why do we have to wait so long for reports?” and “Can we customize audits for each of our facilities?”. Aon has partnered with an on-line audit tool that allows us to share materials in real time with local and corporate stakeholders for immediate risk reporting. This methodology allows Aon to create reports that cover unique exposures like workplace violence, infection control and slip/fall with the technology to securely generate short turnaround reports.

The dynamic nature of the service also allows Aon to customize audits or expand questions based on individual system needs. Facility addresses are pre-loaded to the client profile and once the consultant enters the facility, it uses GPS to identify the location. Distribution lists are also pre-loaded to ensure consistent communication. The audit tool provides consistent assessments across the real-time system while providing immediate reports.



Claims Coding

Aon’s health care claim coding service is a first-of-its-kind approach that enables organizations and supporting claims management systems to effectively code claims for health care organizations. Aon works extensively with self-insured, fully insured or captive programs to create consistent coding nomenclature which, for the first time, enables companies to act on patient handling and other claims within their risk management information system (RMIS) or other data collection systems (internal event management/tracking systems). Our service creates functional data reports via our Spectrum Analytics and/or Casualty Laser™ that enable stakeholders to immediately identify trends for claims. For example, due to lack of specific coding, an organization was only able to identify “ergonomic” claims on the loss run without the ability to see root and contributory causes. This renders the data relatively ineffective for discovering cause and creating intervention strategies. Aon transformed the coding and created actionable data. Our health care claims coding service is essential for effective strategies.

Once the elements of critical claim coding are identified and in place, Aon consultants work with human resources and operational managers to align employee and visitor/patient incident forms to ensure capture of this information, and provide training to staff on the importance of the data for use in sustainable improvements.

Claims Management

Our health care claims professionals consult in the pre- and post-loss design and implementation phases of comprehensive health care strategies that reduce the total cost of risk. Extending beyond the traditional scope of broker claims support, Aon has developed a team of subject matter thought leaders to deliver a range of solutions to improve outcomes of casualty risk management programs for our health care clients. Our casualty claim consulting solutions include innovative third-party administrator selection, claim reviews, claim audits, recovery and subrogation services, an accelerated claims closure model for U.S. casualty risks, and a specialist approach to musculoskeletal claim validation.

We achieve and communicate results in economic terms, presenting you with ongoing consultation for further opportunities for sustainable improvements. We support your continuity and resilience goals, and maximize the return on your investment with effective claims advocacy. Clients benefit from improved cash flow and reductions in collateral and claims administration costs.

Incident trends are now actionable



Ergonomics for Health Care

Aon's Board Certified Professional Ergonomists have extensive experience and can assess risk factors that drive musculoskeletal injuries in health care systems. To validate and quantify ergonomic risk, our ergonomists use analysis tools including:

- Ergonomic Quantification and Improvement Process Tool (EQuIP®),
- University of Michigan 3D static strength prediction program,
- Human 3D CAD virtual design and analysis,
- Aon Ergonomic Design Guidelines, and
- Electromyography (EMG) testing.

Our staff is experienced in applying and deploying several problem-solving and risk improvement methods like:

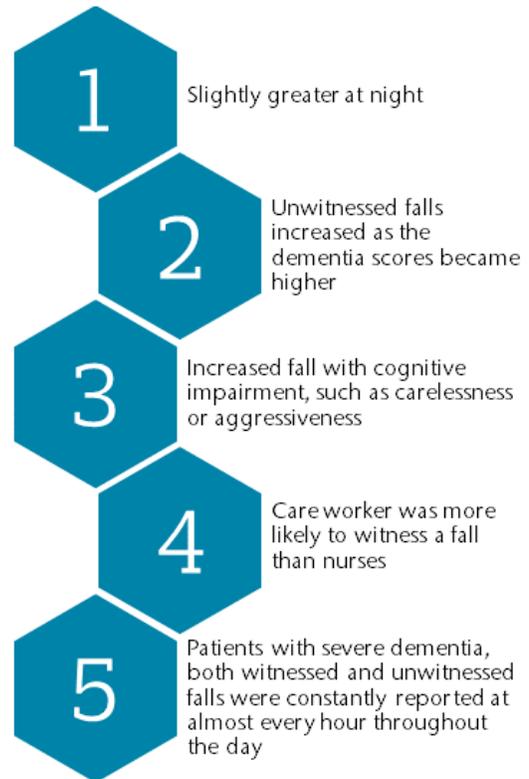
- Six Sigma programs to optimize human performance,
- 5S program implementation,
- Workplace stretching program design and implementation,
- Risk mapping, and
- Risk reduction validation programs.

Aon's ergonomists have assessed risks in health care ranging from housekeeping, food service, laundry, facilities management, warehouse layout and design, phlebotomy, central sterile, inventory management systems and of course safe patient/resident movement. One of our tools, EQuIP® is shown.

Ergonomic Quantification and Improvement Process Tool (EQuIP™ Tool)			
Operator Consider Shift Length 80 0 40 to 240 Minutes 40 to 240 Mins		Date 2024	
Job Title Housekeeping		Equipment None	
Task Pushing a cart		Average Age 44	
Posture Standing		Average Age 44	
Frequency 10 per hour		Frequency 10 per hour	
Duration 10 min		Duration 10 min	
Force 15 lbs		Force 15 lbs	
Risk Rating High		Risk Rating High	
Review risk levels to determine the level of risk for the general population.			
Clear Section 1		Clear Section 8	
Section 1	Form / Posture	Frequency / Duration	Force, Posture, and Frequency Descriptions
Neck	- Neck flexion > 30° of neck forward, backward, or to the side - Neck extension > 30° of neck backward, or to the side - Neck rotation > 45°	- Frequency > 10 per hour - Duration > 10 min - 65% of task cycle in awkward posture	- Neck extended or craning at neck, look to side at same angle frequently - Counted 5 to 10 bends in 1 minute
Shoulder	- Elbow above shoulder (> 90°) or below back (> 20°) - Two-handed push/pull > 25 lbs - One-handed push/pull > 15 lbs - Support object weighing > 15 lbs at extended reach (extended reach defined as > 40" measured horizontally from shoulder)	- Frequency > 10 per hour - Duration > 10 min - 65% of task cycle in awkward posture	- Reach above shoulder height for stacks of boxes - One-handed lifting, placed at shoulder height (30 inches) cutting (2-hand lifting) (2) shoulder height - Duration estimate might be best
Back	- Forward bending or twisting > 30° - Side bending > 30° - Two-handed push/pull force > 20 lbs	- Frequency > 10 per hour - Duration > 10 min - 65% of task cycle in awkward posture	- Bend to pull straps, grab hold controls from box, place supplies in boxes. Estimate about 5 bends in 10 minutes
Arm & Elbow	- Forward or back-to-back rotation of forearm, rotational wrist bending or forearm grasping with the arm fully extended - Elbow > 90° from body - Wrist bending or rotation in forearm requiring lifting - No significant contact stress to the arms	- Frequency > 10 per hour - Duration > 10 min - 65% of task cycle in awkward posture	- Push 100 lbs weight on cart for more than 2 hours per shift - Push 100 lbs weight on cart for more than 2 hours per shift

Fall Management Assessment

A significant risk for health care clients is resident or patient falls that can result in injury to both the patient and health care staff. Many of the falls in health care facilities are unwitnessed, making exposure management challenging if not structured to effectively address multifactorial causes resulting in a patient or resident fall. Aon's Patient/Resident Fall Management Assessment service begins with a discovery of fall claims, including General Liability/Professional Liability loss runs and floor recovery procedures, fall incident investigation reports and plan of care interventions to prevent a reoccurrence. Using evidence-based research and industry-leading solutions, Aon crafts a client-specific strategy to improve the effectiveness of overall policies, procedures and practices with the intent of reducing caregiver and patient/resident risk. Shown below is an analysis of unwitnessed falls in a facility:



Fleet Management Services

Health care clients have a variety of motor vehicle and driver exposures. These include:

- Emergency and non-emergency medical services,
- Shuttle vans for transfer of employees or patients on a health care campus,
- Shuttle vans used at residential care facilities for resident transport,
- Support vehicles for maintenance and materials management—this could include both regulated and non-regulated vehicles,
- Vehicles (e.g. vans) used by clinical simulation training staff,
- Passenger vehicles driven by occupational therapists,
- Security vehicles,
- Home health aides operating personally owned vehicles, and
- Business or personally owned vehicles used by staff for company purpose.

Aon has developed a health care-specific fleet safety operational assessment to validate safety management controls, policy evaluation and policy development, development of fleet safety communication processes, onboarding, refresher training, or remedial training and assistance with messaging for safety meetings. Data available through Laser™ or Casualty Analytics™ are used to target safety initiatives.

Aon also facilitates motor vehicle safety task forces that can promote vehicle safety across a multitude of operations. We partner with clients to address operational assessment findings – such as training for non-emergency transport drivers, working with client to develop fleet focused onboarding guide for new acquisitions, or developing a critical crash campaign to target top crash causes.

Sample Fleet Assessment Element

Public Exposures

1. Provide copies of / access to all safety protocols currently in place that affect public safety.

2. Identify all employee safety training programs currently in place, including the form they take (in person/video/self-learning, etc.) and the stakeholder responsible for implementation. Please ensure that your response includes the following:

- Training and guidelines for emergency response, operating with due regard, intersection procedures, traffic control procedures, backing procedures, and scene safety procedures;
- Describe enforcement practices when procedures are violated

Integrated Workers' Compensation Injury Management Toolkit

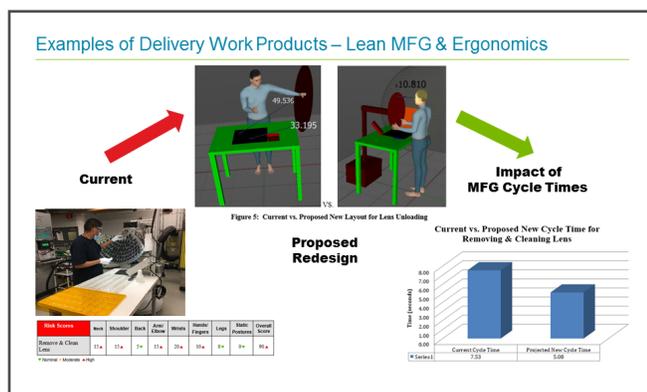
Aon's Integrated Workers' Compensation Injury Management Toolkit is designed to supplement or support traditional policies and procedures manuals with distinct forms to guide the injury management process – what to do and what to complete. The Toolkit includes the necessary forms to support employee, medical provider and supervisor communications with a consistent framework through the initial reported event, the return-to-work process and communications in between. Clients receive a well-designed, easily executed and actionable injury management process that supports improved communication with key stakeholders. The Toolkit provides a practical guide for improved communication for all parties and lower workers' compensation costs, which can positively impact the total cost of risk for your organization.

Lean Health Care Consulting

Aon's risk control team can help your facility implement a Lean/5S program and identify waste and inefficiency that is limiting your operations from reaching its fullest, optimal potential. Aon has helped move organizations through the five phases of the Lean/5S program while showing return on investment every step of the way. Aon's team of health care safety and ergonomic professionals can do the following:

- Devise the optimal delivery channel within the organization by eliminating various forms of waste in the organization
- Develop a lean charter with executive sponsors
- Lead, educate and train stakeholders in all elements of lean
- Develop return on investment success metrics
- Apprise organization of status and success through each phase of lean program

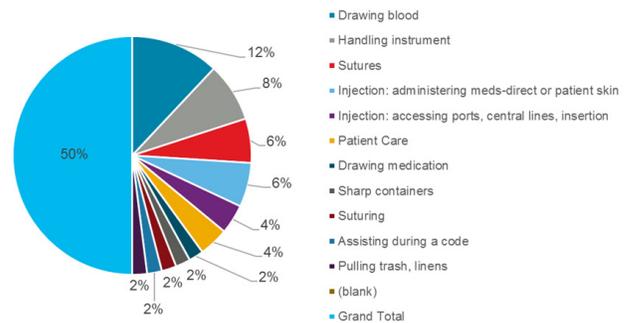
With a highly credentialed staff dedicated to our health care clients and tangible results from a variety of industries, lean is becoming an essential tool in the health care sector.



Needlestick Exposure Control Solutions

Aon has a defined service approach to assist health care clients in reducing needlestick exposures. Starting with a gap analysis that reviews the exposure policies, procedures and practices, Aon identifies program gaps and strategies initiatives to improve workflows, investigations and corrective actions. An essential tool is our customizable needlestick investigation spreadsheet that provides a consistent and cumulative analysis of trends for reoccurrence prevention.

Summary of Needlestick Analysis



Return to Work–Stay at Work

A well-designed and properly executed return to work program addresses workers' compensation and overlapping triggers including Family Medical Leave Act and the Americans' with Disabilities Act Amendment Act. A well-designed model also includes best practices and compliance in relation to the ADA Amendment Act (ADAAA) and job standards. Aon offers a comprehensive solution to assess existing return to work practices and the expertise to implement best practices which increases the effectiveness of an organization's return to work program and coordination of key overlapping triggers. Aon's certified ergonomist will also create customized job descriptions in the form of physical demand assessments (PDA) which identify essential and non-essential functions to validate job-related tasks. The deliverable includes a framework of policies, procedures and practices enhanced to support consistent corporate strategies which support operational productivity and compliant return to work applications.

Safe Patient Handling

The cornerstone of our health care casualty consulting team is Aon's Safe Patient Handling and Mobility (SPHM) program, established to help clients maximize their investment in safe patient handling. Whether a SPHM program is new or fully mature, our approach will facilitate improvements by reducing employee injuries, reducing risk to patients, and efficiency in providing quality care. A sample of our patient assessment is shown.

Aon's Bedside Mobility Assessment Tool (BMAT)



We use a proven methodology of focusing on three specific areas:

Stakeholder Values

A detailed understanding of patient needs from condition acuity, behavioral needs and physical ability to move. Also includes understanding health care provider staffing conditions that include: training, awareness, support and turnover and provider to patient ratios. Other key considerations include organizational structure between senior leadership, risk management, safety and staff.

Performance Metrics

These metrics include equipment utilization, staff training effectiveness, trailing indicators, antecedent utilization and communications.

Safe Patient Handling and Mobility

Program design that will include appropriate equipment selection and purchasing, development and application of user friendly Bedside Mobility Assessment Tool processes, staff training modules, facility layout, program application accountability models, and program sustainability, just to name a few.

Safety and EOC Program Effectiveness

Aon health care consultants conduct a comprehensive risk control management assessment which evaluates our client's safety and injury management programs, or we can target specific program elements such as the Environment of Care (EOC) programs and committee efforts. Metric-driven diagnostic tools (Aon Casualty Laser™, Casualty Analytics™—Powered by Laser, and Laser™ Illuminate) identify casualty trends and cost drivers, and evaluate their relationship to current program controls and continuous improvement strategies.

The goal is to identify both strengths and opportunities in the current safety management system and recommend improvement strategies that reinforce controls already in place. Further, we identify improvement opportunities to help close identified program gaps, reduce the frequency of incidents, and decrease our client's total cost of risk. Aon health care consultants can develop, or enhance formal safety management program (injury prevention plan) that complies with state occupational health and safety standards and meets Environment of Care requirements.

Triggers to determine level of mobility

1. Level of cooperation and ability to follow instructions
2. Level of pain
3. Upper body strength needed to pull themselves from side rails or use trapeze for repositioning
4. Ability to sit independently
5. Any medical restrictions affecting weight bearing status
6. Ability to stand independently

When in doubt, assume the patient cannot assist and treat as if patient is in category THREE.

Slip, Trip & Fall Prevention Strategies to Support Facilities Management/Environment of Care Committees

Aon consultants partner with those in your organization overseeing facilities management to develop and provide custom solutions tied to your STF incident trends and the current state of existing prevention programs. Aon’s 10-part STF solution set enables organizations to achieve long-lasting, sustainable impact in mitigating these types of losses. We focus on key loss drivers in our 10-part analysis that covers surface composition and selection, foreign substance potential, surface conditions and weather response programs, to name a few. Additional areas include:

- Diagnostic of your unique facility, using methods adopted in National Floor Safety Institute/American National Standards Institute standards, to pinpoint improvement areas
- Rollout of behavior-based STF mitigation techniques
- Review and development of customized guidelines for floor cleaning, maintenance and change management processes
- Improved spill and hazard reporting, response and mitigation programs
- Enhanced STF incident investigations via improved custom STF guidelines
- Enhanced housekeeping and self-inspection programs
- Advanced weather related STF hazard preparedness – snow, ice and rain in parking lots, entry ways, public access areas, etc.

Aon Employee Benefits Slip, Trip and Fall Evaluation Form

Contributing Factor Guide

In order to assist you in evaluating risks in your facility using our evaluation form, we have developed the following guide of 10 common contributing factors. When assessing an area, you will be evaluating each contributing factor to determine whether it contributes to a very low (1), low (2), medium (3) or high (4) potential for a slip, trip and fall. The descriptions listed in the scoring columns are some common examples for each contributing factor, but you should also reference the additional questions in the previous section and incorporate your own observations, experiences and knowledge of your facility. Use the STF Evaluation Form provided below to record the scores for your facility.

	High Potential (Score = 4)	Medium Potential (Score = 3)	Low Potential (Score = 2)	Very Low Potential (Score = 1)
Surface Composition	Highly polished and smooth surface (e.g., polished marble)	Adequate traction, but reduced when wet (e.g., smooth concrete)	Adequate traction, slightly reduced when wet (e.g., untreated wood)	Adequate traction conditions (e.g., carpet)
Foreign Substance Potential	Surface contaminants are likely present (e.g., water)	Surface contaminants are occasionally present (e.g., spills, roof/window leak)	Surface contaminants are rare (e.g., beverage spills)	Surfaces have no potential for contaminants
Surface Condition	Worn or curled mats, holes, cracks	Broken or popped up tiles, ripped carpet	Worn carpeting, cracked tile	No deficiencies
Surface Changes	Carpet/mat to marble - highly polished and smooth surface	Carpet/mat to tile	Pavement to gravel	No change
Level Changes	Slope greater than a step	Step up or step down	Bumps and subtle level changes - door thresholds	Level
Obstructions	Obstacles located in walkways (e.g., step around or over objects)	Obstacles in walkway, but guarded (e.g., extension cords)	No obstacles directly in walkway (e.g., planters)	None
Visibility	No contrast level changes, very low light	Contrast in colors and low light	Contrast in colors and adequate lighting	No exposure
Human Factors	High percentage of elderly, or disabled patients / residents / customers / visitors	Improper footwear worn by employees	Employees wearing appropriate footwear	No high-risk traffic expected
Stairs (includes any elevators and escalators)	Frequently used stairs, step ladders or uneven treads	Stairs used by a few personnel to limited areas	Stairs seldom used and maintained	No stairs or emergency only
Unusual Features	Children's play area, outside garden with fountains or other large visual distractions	Temporary displays / signage, seasonal decorations	Permanent signage	No distracting features

Note: There may be times when a specific contributing factor does not apply. When this occurs, the contributing factor is to be omitted from the scoring process

Safety Toolbox (STB)

The Safety Toolbox process consists of a series of best practice templates and guidance documents that has been customized to create an effective safety and claims process for health care clients, even when there is minimal to no on-site safety support. The STB process, initially developed for long term care health care clients, has also been applied for acute care and assisted living facilities. The process is tailored to support claims management best practices and communications. It also provides the client with initial and ongoing training and coaching key personnel which are tracked on a Maturity Report with red/yellow/green indicators to be shared with management for oversight and resource allocation. Red and yellow results trigger recommended actions and offers suggestions or how to get Safety Toolbox measures on track.

Safety Culture Improvement (SCI)

SCI applies the techniques of organizational development, project management, injury prevention and behavior modification to control the contributing factors of workplace injuries. Using Aon’s SCI process, our internally certified consultants work collaboratively with our clients to determine the long-term goals for culture change and risk reduction.

Vendor Oversight

Aon health care consultants can assist clients with vendor management as part of the overall strategic service plan. Health care clients have vendor partnerships (e.g. insurance carrier loss control) that include allocated service hours that need to be integrated effectively into our client's annual and long term strategic plans. Additionally, many health care equipment vendors offer or include in-service training in the use of their products as part of the overall customer service experience. Aon can assist with the coordination of the vendor service strategy, timelines and activities, thereby reducing our clients' workload while helping ensure the vendor partners are effectively managed, utilized and engaged.

Workplace Violence Prevention

Why workplace violence? The Bureau of Labor Statistics reported that nursing aides experienced the highest rate of violence that resulted in days away from work (590 per 10,000 FTE's). This is 10 times higher than the next group, nursing assistants (55 per 10,000 FTE's). Surveys show that high risk areas include home health care, emergency departments, geriatrics and behavioral health, among others. Aon health care consultants conduct a program review which evaluates our client's current workplace violence prevention program. Metric-driven tools (Aon Casualty Laser™, Casualty Analytics™—Powered by Laser™, and Laser™ Illuminate) identify incident trends and cost drivers and can be used to evaluate the relationship to program controls. The goal is to identify strengths, weaknesses and gaps in the program, and develop improvement strategies that reinforce effective controls already in place, identify areas for improvement and the close program gaps to reduce the frequency of incidents, and help reduce the total cost of risk.



Solutions

E-Learning

Aon offers an online e-learning platform through our strategic partnership with SafetySkills®. SafetySkills develops high-end, competency-based e-learning courses for environmental, health & safety, and human resources education. The SafetySkills library includes over 500 courses in 350 topics, many of which are specific to the health care industry. Clients may also upload their own or Aon developed training content, documents, policies, etc. in support of the e-learning platform.

Course ID	Course Title	Duration	Course ID	Course Title	Duration
OGS-45.2	Accident Prevention Signs and Tags	16 min.	HZC-1.2	Hazard Communication	27 min.
ALC-2.2	Active Shooter (Run/Hide/Fight) (Coming summer 2018)	TBD	INV-1.2	Incident Investigation	18 min.
LAB-9.2	Autoclave Safety	8 min.	FLU-1.2	Influenza Symptoms and Prevention Strategies in the Workplace	7 min.
JSA-2.2	Back Injury Prevention	19 min.	LAB-1.2	Laboratory Safety	35 min.
JSA-2.2can	Back Injury Prevention - Canada	13 min.	UNV-4.2	Laboratory Safety - Biological Hazards	30 min.
JSA-2.2can	Back Injury Prevention - Canada - French	13 min.	UNV-15.2	Laboratory Safety - Chemical Hazards	24 min.
CHM-3.2	Benzene Awareness	15 min.	UNV-19.2	Laboratory Safety - Physical Hazards	44 min.
BBP-1.2	Bloodborne Pathogens	28 min.	UNV-8.2	Laboratory Safety in Research and Education	25 min.
CAL-5.2	Bloodborne Pathogens - Cal/OSHA	28 min.	MED-6.2	Latex Allergy	14 min.
BBP-1.2can	Bloodborne Pathogens - Canada	27 min.	MED-5.2	Legionnaires' Disease	14 min.
BBP-1.2can	Bloodborne Pathogens - Canada - French	27 min.	MLD-1.2	Mold and Mildew Awareness	18 min.
BBP-1.2	Bloodborne Pathogens - German	28 min.	MLD-1.2	Mold and Mildew Awareness - Spanish	18 min.
BBP-1.2	Bloodborne Pathogens - Mandarin	28 min.	RET-3.2	Parking Lot Safety	16 min.
BBP-1.2	Bloodborne Pathogens - Portuguese	28 min.	RET-3.2	Parking Lot Safety - Spanish	16 min.
BBP-1.2	Bloodborne Pathogens - Spanish	40 min.	FRS-2.2	Portable Fire Extinguishers	18 min.
LAB-2.2	Chemical Hygiene Plan	18 min.	RAD-1.2	Radiation Safety Awareness	18 min.
CHM-1.2	Chemical Safety	26 min.	LAB-8.2	Reactives in Laboratory and Research Facilities	14 min.
CHM-1.2can	Chemical Safety - Canada	22 min.	STF-1.2	Slips/Trips/Falls	16 min.
LAB-7.2	Chemical Storage in Laboratories and Research Facilities	11 min.	MED-7.2	Tuberculosis Exposure	20 min.
LAB-3.2	Controlled Environments and Cleanrooms	10 min.	UNV-12.2	Working With Lasers in Research and Education	30 min.
UNV-26.2	Formaldehyde Safety in Research and Education	32 min.			
LAB-11.2	Glass Handling and Breakage for Laboratories	16 min.			

Solutions

Workplace Stretching Program

Aon Deck is a dynamic, responsive stretching program that is customized for the tasks and physical demands of your workplace. Unlike other stretching programs which can repeat the same stretches regardless of the job tasks, and which remain static, Aon Deck is designed and delivered in a format that is flexible, allowing for quick updates to stretching routines as tasks, work areas and/or injury trends change. By first completing ergonomic assessments for selected jobs within the workplace, each stretching routine can be customized for that specific job.

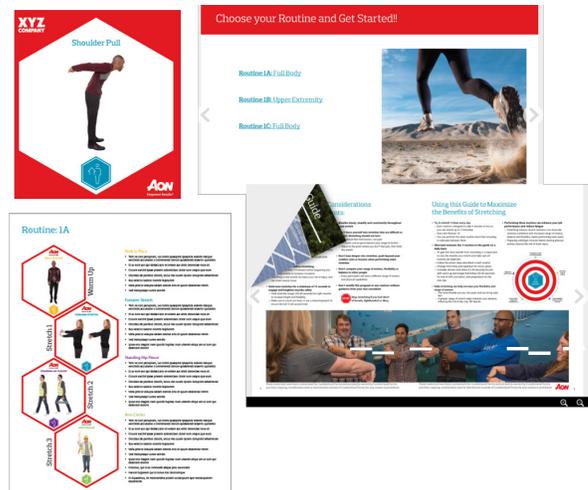
Aon Deck includes a set of warm up activities, as well as a mix of dynamic and static stretches for the upper and lower body. Specific stretches are selected from the deck based on ergonomic exposures, and built into routines by the Aon team. Once the program is implemented, daily stretching sessions are led by peer “Stretching Champions.” Prior to program roll out, Champions are trained by Aon Consultants to help them understand:

- The benefits of stretching,
- How to modify stretches for those with limited flexibility,
- How to lead stretching sessions, and
- How to respond to questions or concerns about participation



Aon Deck includes everything your organization needs to develop and implement a workplace stretching program. In addition to the routines, all support materials are customized to fit into your workplace and delivered in a format that works for your employees. Support materials can include:

- Deck of stretching cards
- Champs chart with customized routines
- Program guide for management and champions
- Online or print e-field guide for participants and champions
- Participant poster or page



Affiliations

Aon works with leading associations, learning institutions and boards to continually learn and enhance our service and client deliverables. These include the following:

- ECRI Institute
- Association of Safe Patient Handling
- The American Society of Safety Professionals
- Human Factors/Ergonomics Society
- International Board for Certification of Safety Managers
- Tampa VA Research and Education Foundation
- Board of Certified Safety Professionals
- Board of Certified Professional Ergonomists
- Harvard School of Public Health
- International Ergonomics Congress
- Risk and Insurance Management Society
- National Transportation Board Ambulance Safety Summit
- Board of Certified Health Care Safety Professionals
- American Society of Health Care Risk Management

Exceptional Deliverables that Exceed Client Expectations

Our team has developed a cache of deliverables that have surpassed client expectations and exceeded desired outcomes. These include standardized reports and technology platforms that allow for customization while maintaining a high level of efficiency and effectiveness.

Solid Performance = Solid Outcomes and Success for Clients

Most of our client engagements are multi-year. Why? Because we are solving real issues and producing tangible results. We have improved clients' policies, programs and practices which in turn creates a stronger culture of safety that impacts exposures and risk. Our strength is the ability to identify loss drivers and enact a plan of action that gets to the root and contributory causes for our clients. Our service plans drive continual improvement and create sustainable processes. Both factors result in year-over-year improvements in operational results.



We continue to develop cutting-edge tools and approaches that drive marketplace innovation

Follow us at aon.com

Contact us

Deborah Weigand | Managing Director | Casualty Risk Consulting
Commercial Risk Solutions
Aon
1.248.936.5217
deborah.weigand@aon.com

Tim Davidson | Managing Consultant | Casualty Risk Consulting
Commercial Risk Solutions
Aon
1.615.512.3742
tim.davidson1@aon.com

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

© Aon plc 2018. All rights reserved.

The information contained herein and the statements expressed are of a general nature and are not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information and use sources we consider reliable, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

www.aon.com