

# 2021 Claims Webcast

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*Our insurance serves you so you can serve God.*

*Serve God*

# Slip and Fall Claim Trends

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# IB Slip and Fall Claim Facts

- Over the past 5 years, the insurance board has incurred losses in the amount of **\$6,894,431.65**.
- Of the General liability claims reported **80%** are for slips and falls.
- The individuals most effected by slips and falls are over the age of 60.
- The top 3 states with the highest amount of Slip and Fall Claims over the last 5 years are New York with 78 claims, Connecticut with 77 claims and Illinois with 50 claims.

# Litigious Venue's

- It is no coincidence that the 3 largest Slip and Fall states have the numbers that they do. For example, the City of New York has an ordinance that puts the responsibility of sidewalk maintenance and snow removal on the property owner. In Coral Gables, Florida they also share the same ordinance as New York, minus of course the snow and ice removal. The city of Bridgeport, Connecticut's ordinance reads the owner or person in possession and control of land abutting a public sidewalk shall have the same duty of care with respect to the presence of ice or snow on such sidewalk toward the portion of the sidewalk abutting his property as the municipality.
- It is important to understand your local ordinances and what your responsibility are in your area's. If an incident does happen to occur on your property and you have been taking the necessary steps to maintain the sidewalks to your city's ordinance, we will have a very strong defense in the matter.

# Late Reporting

- When an insured reports a claim late, it might be too late to reverse pending legal action. Timely claims reporting, therefore, is a must. Getting ahead of matters is proven to result in better outcomes and helps support a partnership that is transparent and based on current information.
- Every day a claim goes unreported to the insurer can leave the insured vulnerable to several consequences, from denied claims to higher settlements. Every day a claim goes unreported it can cost your organizations thousands.



# Re-Cap Slips and Falls

- Unfortunately, we can not stop slip and falls from happening. However, there are things that we can do to help stem the tide. Look at outside surveillance and lighting for your property. Make sure that you are familiar with your properties responsibility when it comes to sidewalks and parking lots. Also make sure that when an incident does occur that you report the claim in a timely fashion so that the insurance board can work in partnership with you to help resolve the problem at hand. We look forward to working with you on this issue and as always if you have any questions, please feel to contact us and we would be more than happy to assist. Thank you.