**For Immediate Release**

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November 6, 2014

**Nearly One Third of Workers’ Comp Claims in the Midwest Caused by**

**Slips and Falls on Ice and Snow**

**Accident Fund and United Heartland Offer Tips and Safety Campaign to Avoid Injury This Winter**

Lansing, Mich. – During last year’s difficult Midwest winter, slips and falls on ice and snow accounted for nearly one third of all workers’ compensation claims that resulted in lost time from work, according to two leading workers’ compensation carriers.

Accident Fund Insurance Company of America and United Heartland, specialists in providing workers’ compensation insurance, said winter-related slips and falls claims doubled in 2013-2014 over the previous year, representing 29 percent of all workers’ compensation claims. By state, the numbers peaked at:

* Indiana – 37 percent
* Wisconsin – 33 percent
* Michigan – 32 percent
* Illinois – 32 percent
* Minnesota – 29 percent

*\*Trends were consistent throughout cold-weather regions of the U.S. Statistically significant claims data not available for other states*.

“Winter-related slips and falls have a significant negative impact on American businesses each year, resulting in time off work, temporary employee costs, overtime for existing employees and increased insurance costs,” said Mike Britt, president of Accident Fund Insurance Company of America. “To avoid these costs this winter, employers need to be extra vigilant and employees should exercise extreme caution in the months ahead.”

Steve Cooper, president of United Heartland, echoed the sentiment. “The Midwest and nearby states including Iowa, Nebraska, Kansas and Missouri were hit particularly hard last year, but other regions also experienced their share of icy conditions,” Cooper said. “Although we can’t change the weather, we can do much more to prepare and keep workers safe, beginning with some common-sense reminders.”

**Tips for Winter Safety and New Campaign for Employers**

To help avoid injury when walking on ice and snow, Accident Fund and United Heartland offer simple tips:

* Walk slowly and deliberately and wear boots or other slip-resistant footwear
* Be prepared for black ice formation after melting occurs
* Exercise caution when getting in and out of vehicles
* Watch for slippery floors when entering buildings
* Avoid carrying items, keep hands empty so arms are free to move for stabilization – use backpacks if possible

Along with this advice and to provide even greater slip and fall protection this winter, loss prevention experts from Accident Fund and United Heartland will launch their annual safety campaigns this month. Beginning with snow and ice removal plans, the campaign addresses everything from proper salting and shoveling techniques to the importance of wearing the right footwear, and gives employers the resources and ideas necessary to create a campaign to help reduce costly workplace accidents.

Employers are offered a host of resources, including:

* Winter weather preparedness plan guidelines
* Ideas for proper snow removal procedures and equipment
* Employee safety campaign materials
* Weather communications suggestions
* Recommendations for signs and barriers
* Regular maintenance reminders

For more information, visit <http://www.accidentfund.com/safe/> or <https://clientservices.unitedheartland.biz/uh_guide/walksafe/>.

**About Accident Fund Holdings, Inc.**

Accident Fund Holdings, Inc. (Lansing, Mich.) and its subsidiaries are one of the largest workers’ compensation insurers and the largest non-governmental specialty writer of workers’ compensation insurance in the United States. Accident Fund Holdings conducts business through its four brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters. Accident Fund Holdings’ insurance company subsidiaries are rated “A-” (Excellent) by A.M. Best.

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