



Every time a new employee is hired or a current employee moves to a different office, EMC Management Consultant Laurie Hoskins jumps into action. “These employees are literally inheriting someone else’s workstation,” comments Hoskins, whose primary responsibility for EMC and many of the company’s policyholders is to conduct ergonomic risk assessments. “The wrong type of chair, desks that are too tall or too short, computer monitors sitting at an uncomfortable angle, even the wrong type of mouse could result in costly work-related musculoskeletal disorders (WMSDs).”

Risk Assessment Comes First

Ergonomic risk assessments are the first step in reducing the incidence and severity of WMSDs. The assessment is basically an evaluation of the factors within a job that increase the chance of someone suffering an ergonomic injury. Hoskins and other members of EMC’s Risk Improvement Department are trained to evaluate the stresses on the muscles, bones and tendons of a worker’s body to determine if there is a risk of developing a work-related musculoskeletal disorder. If a risk is identified, recommendations for reducing the incidence and severity of WMSDs are suggested.

Simple Solutions Net Dramatic Results

In most cases, recommendations that develop as a result of ergonomic risk assessments are fairly inexpensive and easy to implement. It could be as simple as a different computer mouse, raising the height of production tables, the use of personal protective equipment or making administrative changes to the job. But the impact of these recommendations on the health of employees and the financial well-being of a company can be significant.

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The Dollar Impact On Employers

Each year, 1.8 million workers have WMSDs related to ergonomic factors and 600,000 people miss some work because of them, according to a report from the Occupational Safety and Health Administration (OSHA). OSHA estimates that ergonomic injuries and illnesses cost employers \$20 billion in workers’ compensation claims, or one-third of their total workers’ compensation costs. The Bureau of Labor Statistics reported that sprains and strains (many of which were considered ergonomic-related) and carpal tunnel syndrome or tendinitis accounted for 46% of all lost workday injuries.

NEED TO KNOW

DRUG-FREE WORKPLACE KITS AVAILABLE

If you are developing and implementing a workplace drug policy, a great place to start is with a new kit available from the Substance and Mental Health Services Administration. The kit contains nine pullout brochures, 13 fact sheets, a bumper sticker and posters. Topics include everything from educating employees to drug testing, training supervisors to creating an employee assistance program. The kit also offers resources and references as well as an implementation guide. To order a copy of the kit, call 877-726-4727 or visit workplace.smahsa.gov/WPWorkit/index.html.

OSHA UPDATE ON PPE PAYMENT RULE

OSHA recently published its first letter of interpretation on the Personal Protective Equipment (PPE) Payment Standard. In the letter, OSHA confirms that employers have to pay for lineman belts and hooks used to comply with a safety standard. OSHA published the final rule of employer-paid PPE in November 2007. Under the rule, all PPE, with a few exceptions, must be provided at no cost to the employee. For details, visit osha.gov.

“ELAWS” ASSIST EMPLOYER COMPLIANCE

Employers confused about which recordkeeping, reporting or notice requirements apply to them may find assistance in a new internet tool from the Department of Labor. The newest “elaws” program — FirstStep Recordkeeping, Reporting and Notices — will make it easier for small business employers to determine which federal employment laws apply to their organizations. Learn more at dol.gov/elaws/FirstStepRNN.htm.

Put The Cuffs On Workers' Compensation Fraud

MORE FRAUD PREVENTION TIPS

The Coalition Against Insurance Fraud, a national organization combating insurance fraud, recommends employers perform the following steps:

- Publish your workers' compensation policies and educate your employees about the cost and impact of workers' compensation insurance on the business. Employees need to understand that their employer ultimately pays the costs of injuries.
- Educate managers and supervisors on accident procedures and claim policies.
- Take complaints about working conditions seriously, and do what you can to address them. Disgruntled employees are a major source of workers' compensation fraud.
- Take advantage of workplace safety training and awareness programs offered by your insurance carrier.*
- Implement safety management and loss control programs. Perform periodic reviews of the injury risks involved in workplace activities. Correct safety problems immediately.
- Display your insurer's fraud hotline number.*

* EMC offers training, posters, brochures and a fraud hotline at no additional cost to policyholders.

Who pays the price for fraudulent workers' compensation claims?

We all do. They not only lead to higher insurance premiums, but they translate into higher prices for goods and services because of production delays, retraining costs and equipment replacement purchases.

Workers' compensation claimant fraud and medical fraud are significant contributors to our nation's annual \$30 billion insurance fraud problem. According to EMC Special Investigative Unit Manager Laurie Salz, these crimes range from people who fake an injury while on the job in order to collect workers' compensation insurance, to organized criminal conspiracies by unethical physicians, attorneys and patients who submit false and exaggerated medical claims.

"Through our Partnership Against Insurance Crime program, EMC is leveraging the resources of policyholders, agents and our staff to deal head-on with the issues relating to all forms of insurance crime," comments Salz. "As an employer, you are in a particularly advantageous position to help in the fight."

Prescreen Potential Employees

Although the presence of several of the following conditions does not mean a potential or current employee is likely to be involved in a fraudulent claim, be aware of these red flags:

- Substantial material misrepresentation on the employment application
- Bad references
- Positive drug test results
- Criminal record
- Unverified Social Security number
- Nomadic with a history of short-term employment and financial difficulties



Watch For Warning Signs

While the following indicators are not proof of fraud, they are some conditions to watch for:

Employee warning signs — disgruntled, soon-to-rotate or facing imminent firing or layoff; takes more time off than the claimed injury seems to warrant; changes physicians when a release for work has been issued; demands quick settlement payment

Accident warning signs — occurs at an odd hour; details are vague and contradictory; not promptly reported by the employee to the supervisor; no witnesses

Report Fraudulent Workers' Compensation Claims

Once you believe you have detected workers' compensation fraud, contact your local EMC branch office claims department or EMC's Special Investigative Unit as soon as possible. Remember, only discuss the issue with EMC personnel and refer any other inquiries on the matter to the branch office or EMC's Special Investigative Unit.

For additional information about EMC's Partnership Against Insurance Crime program, visit emcinsurance.com.

Industry Updates



CONTRACTORS

Reducing Crane Accidents

An annual average of 22 construction workers were killed in crane-related incidents from 1992 to 2006, according to The Center for Construction Research and Training. EMC Loss Control Engineer Tammy Swenson offers some tips to prevent additional fatalities.

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Managing Construction Noise

Exposure to loud noises at construction sites can cause irreversible hearing damage and workplace accidents. You can't eliminate the noise, but The European Agency for Safety and Health at Work offers some recommendations on how to manage it.

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POOL SAFETY Is A Year-Round Issue

Almost 50,000 people require hospital emergency room treatment every year in accidents

associated with some of the nation's four million swimming pools, according to the U.S. Consumer Product Safety Commission.



Although the summer months are coming to an end, the risks are just as prevalent at indoor pools. EMC loss control specialists encourage you to take the following precautions to reduce the likelihood of accidents, indoor and out.

- Use nonslip materials where appropriate. Many severe injuries result from falling on slippery walkways and decks and falling from diving boards and ladders.
- Use a licensed electrician. Electrical equipment should be installed in accordance with local safety codes. Faulty electrical installations could cause serious or fatal electric shock.
- Mark water depths conspicuously. Use a safety float line where the bottom slope deepens.

- Check the pool and equipment periodically. Cover all sharp edges and protruding bolts. Repair rickety or broken ladders and railings. Replace nonslip materials when they wear out.
- Always provide competent adult supervision. Never allow children to swim alone or unsupervised. Even adults should never swim alone.
- Keep rescue devices and first aid supplies near the pool. A floating shepherds crook is useful.
- Keep area clean of electrical appliances. Appliances such as radios, CD players and laptops represent a potential electrical shock hazard.

For additional swimming pool safety tips and other pool safety materials, visit the Consumer Product Safety Commission at cpsc.gov.

On The Job With Laurie Hoskins



When completing an ergonomic risk assessment in an office setting, EMC Management Consultant Laurie Hoskins stresses the

importance of encouraging employees to use ergonomically-sound work habits. Some of these include the following tips:

- Don't bend your wrists while typing. Keep your wrists in a straight position, not flexed or bent.
- Maintain good posture. Sit back in your chair, not on the edge. Keep your feet flat on the floor or use a footrest. Relax your shoulders.
- Position your mouse next to, and the same height as, your keyboard. Keep it close to your body; try not to reach too far for your mouse.
- Adjust your computer screen for your eyes. Give your eyes a break by looking away from the screen and focusing on a distant object.

For additional information about ergonomics, visit the Loss Control section at emcinsurance.com

Source: American Association of Physical Medicine and Rehabilitation



MUNICIPALITIES

The Hazards Of Overhead Power Lines

EMC loss control experts encourage you to follow the recommendations of OSHA and the National Institute for Occupation Safety and Health to avoid electrocution from unintentional contact with overhead power lines.

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Water Security Is A Growing Concern

International and national organizations are issuing guidelines to help you protect the security of drinking water. EMC loss control specialists review the elements of a vulnerability assessment for your community's water system.

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PETROLEUM MARKETERS

Propane Tanks Used To Make Crystal Meth

Propane tanks that have been used in the illegal manufacture of methamphetamines could cause injury or death. Learn more about the problem and how to spot these dangerous tanks.

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Fuel Theft Is On The Rise

EMC loss control specialists offer some tips on reducing fuel theft — an expensive and potentially dangerous criminal activity.

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SCHOOLS

Playground Safety

An estimated 200,000 children are treated in emergency rooms each year for injuries related to playground equipment. Use the online checklist to increase the safety of your playground.

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Improving School Security

One-third of public school districts need improvements in the security of their information technology systems. Learn more about how to improve your school's security.

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For complete industry updates, visit emcinsurance.com and click [INSIGHTS ONLINE](#) on the homepage.

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THE
BEST
IN LOSS
CONTROL:

Keeping Organizations Safe: The Best In Loss Control CD

In addition to jumping into action when a claim is filed, EMC works equally hard to reduce the likelihood of claims. Our Risk Improvement Department provides a broad range of exceptional loss control and loss prevention services that address a wide variety of needs — usually at no cost to our customers. You can learn more about the scope of services available in a brand new presentation — The Best in Loss Control.

This presentation, which is available online and on CD-ROM, provides specific information on how EMC's loss control experts can help keep your property,



drivers, employees and the public safe. The presentation also includes comments from EMC policyholders who have benefitted from the resources of EMC's Risk Improvement Department. To view this presentation, visit emcinsurance.com. Click **Loss Control**, and then select **Loss Control Services Video** in the left menu.

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