

**NEED TO KNOW**

# TAME RISING INJURY COSTS

“Reducing workplace accidents through proven loss control practices is still important, but it’s becoming just as important for employers to initiate strategies to control rising injury costs,” advises EMC Injury Services Manager Monte Ball. According to Ball, there is no single solution to taming injury costs. “The best approach incorporates one or all of the following strategies. The more of these strategies you employ, the more your potential savings in injury costs,” notes Ball.

**Select Provider Program**

By taking control during the first 24 to 48 hours of a claim, a select provider program can improve the collection of information about the injury or illness, assist employees in finding prompt medical care and reduce administrative headaches for your organization. Another program benefit is the potential medical cost savings when employees can be directed to medical providers who are part of a preferred provider network.

**Return To Work Programs**

Effective return to work programs reduce the chance that an employee will become totally and permanently disabled. Such programs may also reduce operation costs and indemnity payments, and improve communications between employer and employee. Employers may reduce the cost of their claims, as well as the impact on future workers’ compensation costs, by safely returning injured workers to modified or alternative duty as soon as they are medically able.

**Prework Screenings**

Using functional job description information, physical therapists can design prework screenings for specific jobs. Conducted after a conditional offer of employment has been made, prework screenings verify that employees are physically capable of performing the job before

they are placed in that position. The resulting functional job description information assists physicians with return to work decisions, physical therapists with creating prework screening programs and safety professionals with implementing needed safety practices.

**Health and Wellness**

By adopting healthier lifestyles, employees can decrease their risk factors for chronic disease, which may result in lower healthcare expenses for your organization. Benefits of implementing a successful wellness program can include lower healthcare costs, increased productivity, reduced absenteeism, fewer injuries and reduced workers’ compensation costs.

**Start Taming Medical Costs Today**

Ball’s advice to clients is to begin with a return to work program and functional job descriptions. “Those two strategies are the cornerstone of an overall approach to controlling workers’

compensation costs,” comments Ball, who also stresses prework screenings for workplaces with physically demanding jobs. “Don’t forget to add EMC’s Select Provider Program,” he adds. “It can deliver big advantages and requires little work to implement.”

**Count on EMC® To Help Reduce Accidents And Costs**

Since 1926, policyholders have counted on EMC for effective loss control practices to reduce the severity and frequency of workplace injuries. Now you can *Count on EMC* to help tame rising injury costs. Talk to your independent agent or an EMC risk improvement representative about these and other valuable services provided free of charge to EMC policyholders.



**U.S. TRAFFIC FATALITIES ARE ON THE RISE**

Approximately 36,200 motor vehicle fatalities occurred in 2012, according to the National Safety Council. This is a five percent upsurge from 2011 and is the first increase since 2004 to 2005. In addition to devastating human loss, motor vehicle crashes present a significant national cost in lost wages and productivity, medical expenses, administrative expenses, employer costs and property damage. “Although we have improved safety features in vehicles today, we also have new challenges, especially as they relate to teens and distracted driving,” notes Janet Froetscher, president and CEO of the National Safety Council.

**WILDFIRE RISK PREDICTION**

More than 67,000 wildfires burned more than 9.2 million acres throughout the country in 2012, according to the National Interagency Fire Center. Warm temperatures and drought conditions will contribute to an increase in the risk of wildfires this year. The Insurance Institute for Business and Home Safety urges home and business owners to take action now to help reduce their wildfire risk. Information is available at [www.disastersafety.org](http://www.disastersafety.org).

**EMERGENCY VEHICLE VISIBILITY GUIDE**

The U.S. Fire Administration (USFA) recently announced the availability of a guide to help emergency services departments increase the visibility of emergency vehicles to motorists in order to keep responders safe during roadway operations. *Vehicle Marking and Technology for Increased Highway Visibility—A Reference Guide for Decision-Makers* provides information on best practices in the application of various arrangements of emergency warning devices, creative use of retroreflective decal markings and other innovative designs. Further information on USFA’s emergency vehicle and roadway safety research initiatives may be found at [www.usfa.fema.gov](http://www.usfa.fema.gov).

# Will Your Rooftop Equipment Be Gone With The Wind?

Roof damage is a major source of property loss each year when buildings are subjected to high winds, wind-driven rain, hail, ice, snow and wildfires. What's more, rooftop equipment or pieces of the roof itself can take flight during a windstorm and cause additional damage to the building, nearby vehicles or even neighboring property.

According to Tammy Swenson, EMC senior risk improvement consultant, proper maintenance and inspections of a roof can make the difference between minimal damage and catastrophic failure during weather events. The following tips from the Insurance Institute for Business and Home Safety (IBHS) may help protect your roof and rooftop equipment during a storm.

- **The Importance Of Balance:** An unbalanced fan in air conditioning equipment reduces efficiency and compromises the unit's secure attachment. When a rooftop unit begins to vibrate and shake, contact a qualified contractor to correct problems that may cause the fans to become unbalanced.
- **Watch For Corrosion:** Corrosion and deterioration are the most common roof problems, causing panels or other parts to become airborne during high winds. Inspect for rusted metal panels, screws and metal flashing on curbs, and replace deteriorated parts as soon as possible. Inspect around the unit's connection to the curb it sits on. Check for visible signs of leaks; these can be repaired using various readily available roof sealants and caulks.
- **Check And Recheck:** While a local contractor or maintenance worker can perform most of the necessary inspections and repairs to keep rooftop equipment in good working order, it is important to inspect the equipment after the work is done to make sure all screws, cables and cable straps are tightened and back in place.

## More Research Will Lead To More Solutions

On behalf of EMC clients, Swenson is closely monitoring research initiatives currently underway at the IBHS Research Center. Testing at the lab includes rooftop equipment, with a specific focus on wind load specifications and future prescriptive guidelines for anchorage. Additionally, IBHS plans to test photovoltaic equipment on both commercial and residential roofs to make sure that the goal of "going green" is consistent with "staying strong." The results of these tests will be used to:

- Compare to model scale wind tunnel tests
- Compare to current code provisions
- Evaluate anchorage requirements, based on results
- Make recommendations for future codification, as appropriate

While this research holds promise for improving future designs and installation techniques, there still is no substitute for preventive maintenance and proper care of roof-mounted equipment.

For additional information about maintaining commercial properties, visit [www.disastersafety.org](http://www.disastersafety.org).

SOURCE: Insurance Institute for Business and Home Safety

INSIGHTS ONLINE



### SCHOOLS

#### Improving Chemical Management Programs

More than 53 million children spend a significant portion of their day in school buildings that may contain chemicals that pose increased health risks to children and staff. A new EPA toolkit helps schools improve their chemical management practices.

#### Don't Mix Sports And Lightning

Sports officials must understand thunderstorms and lightning to ensure they make educated decisions on when to seek safety. The National Weather Service recommends officials of organized sports have a lightning safety plan they follow without exception.



### PETROLEUM MARKETERS

#### Hazmat Cylinder Safety Alert

Be on the watch for approximately 496 improperly marked DOT 3AA and 3AL cylinders used in carbon dioxide service. These cylinders may rupture under pressure, potentially resulting in extensive property damage, serious personal injury or death.

#### Slip And Fall Protection For C-Store Employees

Slips and falls are a leading cause of workplace accidents, representing approximately 30 percent of workers' compensation claims submitted by convenience store employees. They also pose some of the most costly threats to your employees, with the average cost of a slip, trip or fall accident totaling almost \$16,000.

Preventing Heat-Related Illnesses:

# Lessons From Qatar

For best practices to reduce heat-related illness among outdoor workers, the American Society of Safety Engineers (ASSE) looked to Qatar. This state, located on the northwestern coast of the Arabian Peninsula, is known for its dry desert climate with daily summer temperatures reaching 104 degrees. How do workers in Qatar keep cool? ASSE noted the following practices used there to reduce heat-related stress:

- Allowing workers to become acclimated to the heat
- Using engineering controls such as cooling, ventilation and shading
- Providing personal protective equipment such as umbrellas and evaporative bandanas
- Assessing work scheduling and employee rotation
- Placing water stations inside or near rest areas with mandatory water breaks
- Posting heat stress communication materials and safety tips at key work locations
- Banning midday working hours for certain employees during the hottest times of the year

Many of these best practices used in Qatar can be easily adapted to reduce the frequency of heat-related illnesses in the United States. The climate may be different, but the dangerous effects of working in the heat are the same—heat exhaustion that can quickly lead to heat stroke.

**VISIT** [www.cdc.gov](http://www.cdc.gov) or [www.osha.gov](http://www.osha.gov) for more tips on preventing heat-related illness.



## On The Job With Kate Benson Larson



As an injury management consultant with EMC's Home Office Risk Improvement Department, Kate Benson Larson sees the multiple benefits experienced by policyholders who have implemented post-offer prework screening exams with their job candidates.

"Revising or creating essential function job descriptions is one of the first steps an employer must undertake before implementing a prework screening program," states Benson Larson, who assists EMC policyholders in the planning process, including teaching them how to complete functional job analysis which identifies the essential functions tied to jobs.

According to Benson Larson, the prework screening results help employers determine which job candidates are best qualified to safely perform the physical demands of a job, which, in turn, may reduce the risk of future injuries. She cited a recent policyholder example involving the adoption of prework screening strategies for seasonal workers which resulted in an immediate and season-long drop in medical and lost time workers' compensation injuries. "Their improved claim history will catch up with them in a positive way!"

**SIX STEPS FOR IMPLEMENTING PREWORK SCREENING** (as described in the EMC Employer's Guide to Prework Screening Manual):

- STEP ONE:** Target the jobs to be tested by prework screening
- STEP TWO:** Analyze the physical demands
- STEP THREE:** Develop the prework screening test features and pass/fail criteria
- STEP FOUR:** Establish consistent procedures before testing begins
- STEP FIVE:** Validate test procedures and begin testing candidates
- STEP SIX:** Review outcome and follow-up data

For more information on this topic, visit <http://www.emcins.com/utilities/getForm/getForm.asp?fi=ofi&num=aa050001167>



### CONTRACTORS

#### Eye Protection Is A Must

Data from the Bureau of Labor Statistics shows that nearly three out of five injured workers were not wearing eye protection at the time of the accident or were wearing the wrong kind of eye protection for the job.

#### Manikins Work Up A Sweat For Safety

Learn how researchers are using a sweating thermal manikin to create less burdensome materials and designs for protective clothing used by workers who face the risk of heat stress from potentially prolonged duty in hot and physically stressful work environments.



### LOCAL GOVERNMENTS

#### Firefighter Safety In Extreme Heat

Firefighters will be battling both flames and triple digit temperatures in many parts of the country this summer. The United States Fire Administration offers resources to assist fire departments in establishing an effective emergency incident rehabilitation program.

#### Increased Vulnerability Of Industrial Control Systems

Industrial control systems, which are used to monitor and control critical infrastructure facilities, were hit with 198 documented cyberattacks in 2012. Many of these attacks were serious, according to a report from the Department of Homeland Security.

For complete industry updates, visit [www.emcins.com](http://www.emcins.com), click **Loss Control** on the homepage and then **INSIGHTS ONLINE**.

**THE  
BEST  
IN LOSS  
CONTROL:**

**eRisk Hub®:  
Gives You Immediate Access To  
Risk Management Tools**

EMC's eRisk Hub equips you with a risk management tool to help plan and prepare for a potential data breach. Among the various features of this site are:

- Incident Response Plan Roadmap: Steps to take following a breach
- Online Training Modules: Ready-to-use training on best practices and red flag rules
- News Center: Cyber risk stories and blogs, security news, events and industry links

eRisk Hub is a complimentary service for EMC's data compromise insureds. To access the eRisk Hub portal, register and set up your unique user ID and password at [www.eriskhub.com/EMCIns.php](http://www.eriskhub.com/EMCIns.php).



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