

## NEED TO KNOW

WORK FROM HOME  
COULD COUNT AS  
"DAYS AWAY"

Should days that an injured employee performs clerical services for the company from home (as a condition of a medical restriction) be treated as restricted work activity or days away from work? According to a recent Letter of Interpretation, OSHA states that, assuming the employee does not work from home as part of a normal work schedule, the case should be recorded as days away from work.

UPDATE: ON-THE-JOB  
FATALITIES

The number of workplace fatalities in the U.S. fell to 3.7 out of every 100,000 workers, according to a recent study by the Bureau of Labor Statistics. This figure represents the lowest number of worker deaths since the Bureau began keeping track in 1992. Among the most dangerous industries noted in the study were fishing, logging, aviation and structural iron and steel construction.

REPORTING PARKING  
LOT INJURIES

Employees must record incidents in which they are injured in company parking lots, according to a recent statement from OSHA. Injuries and illnesses that occur during an employee's normal commute to and from work are not considered work-related and, therefore, are not recordable. However, for purposes of Part 1904, the employee's normal commute from home to work ends once he or she arrives at the work environment.

The Job Description As  
A Risk Management Tool

To most employers, a job description is merely a human resource tool, providing a way to evaluate an employee's performance. But according to EMC Rehabilitation Case Coordinator Kate Benson Larson, the job description can be much more.

Consider the story of a worker in a food additive plant who was injured on the job. "Had the plant had a detailed job description identifying the physical demands of the job, the injury may have been averted," notes Larson. "That same job description would allow the treating physician to consider modified duty tasks or alternative positions for the injured worker," she adds. Larson explains that if the worker was ultimately unable to return to his original job, having job descriptions for other plant functions would allow quick identification of alternative work the injured worker might qualify for. "Overall, having job descriptions would have saved the company time and money."

## Going Beyond The Basics

Typical job descriptions cover the task requirements, working and environmental conditions and the approximate amount of time the employee should spend on each activity. "The physical demands of the position should also be identified to ensure that applicants are capable of performing the tasks in order to be considered for employment," Larson adds.

A comprehensive job description can be used for a multitude of reasons as it relates to risk management and insurance.

- It can be used for prework screenings to appropriately match workers to the job.
- It can be used as a case management/informational tool for basic employee health concerns.
- It can be supplied to treating physicians and specialists as a baseline determinant for ability to work or return to work, and for maintenance and job modifications.
- It can be used as a mechanism for documenting safety practices to be observed on the job by the employer and employee.
- The use of videotape job description supplements can provide a graphic review for physicians unfamiliar with an employee's work duties, facilitating better decisions for return to work and possible modifications for the job, if needed.

Creating A Safer Workplace  
With Job Descriptions

One of the first steps in creating a safer work environment is to identify job function hazards and the necessary safety behaviors to control hazards. That step can be facilitated with the development of accurate and comprehensive job descriptions. To assist you, Kate Benson Larson's article, *Job Analysis as a Practical Vocational Task Assignment*, is available at Insights Online.

# WATCH YOUR STEP THIS WINTER



Slips and falls are the second leading cause of accidental death in the workplace and are one of the most costly types of workers' compensation and general liability claims. With nearly two-thirds of slip and fall incidences occurring on snow, ice and wet surfaces, it is important to take the necessary steps to prevent slip and fall accidents in and around your property during cold weather months.

## DON'T OVERLOOK EMPLOYEE TRAINING

Every employee plays a role in preventing winter slip and fall accidents. Take the time to remind them to:

- Kick snow and ice off boots and shoes before entering the building.
- Wear rubber-soled shoes with flat heels for better traction.
- Walk in designated walkways as much as possible.
- When walking on ice, take short steps and walk with toes pointed slightly outward.
- Use special care when entering and exiting vehicles.
- Use handrails if they are available and avoid inclines and other dangerous areas.
- Remember proper falling techniques — try to let your entire body absorb the fall, rather than a hand or elbow. Relax as much as possible when you begin to fall, and if you are carrying a load, toss it away.

"They can happen in a split second," explains EMC Risk Improvement Consultant Larry Readout. "But the long-term impact of a slip or fall can affect both the employer and employee."

Slips and falls can result in everything from head and back injuries to broken bones, sprains and strains. According to the National Safety Council, the average slip and fall claim results in an expense of over \$13,000, not including the loss in productivity of an injured employee.

With colder weather approaching, Larry encourages organizations to implement a winter slip and fall prevention program. "Although many factors that play into a slip and fall injury, such as a worker's gait, cannot be controlled, many potential hazards can be eliminated with a well-managed and maintained program. Larry recommends the following guidelines for an effective winter slip and fall prevention program.

**Establish a snow removal policy** — Make sure that all snow and ice is removed before employees and visitors arrive for the day. Throughout the day, monitor all exterior public areas for icing, including parking lots, sidewalks, entrances and stairs. Assign this task to a member of your maintenance crew or an outside contractor.

**Keep an adequate supply of ice melt** — Place a container of salt and sand at key locations, such as building entrances and parking areas, so employees can use as needed.

**Use floor mats** — Water-absorbent mats should be used at all building entrances and positioned as close to the door as possible. Ten-foot-long mats are recommended to provide maximum safety.

**Review lighting** — As the days get shorter, keeping outside walkways and parking areas lit is a top priority. Consider the use of timers to help you accomplish this task.

**Train workers** — Employees should be trained to adjust or modify their procedures and footwear to reduce the likelihood of a slip or fall. They should also be encouraged to report all slip and fall hazards they observe during the day.

For additional information on preventing slips and falls, Larry recommends viewing the Walking/Working Surfaces section of EMC's Loss Prevention Information Manual, which is available online in the Loss Control section of [emcinsurance.com](http://emcinsurance.com).

## Industry Updates



### CONTRACTORS

#### Mercury Safety Fact Sheet

The EPA offers safety tips for contractors who repair or replace mercury-containing equipment.

[INSIGHTS ONLINE](#)

#### Crane Certification

OSHA's proposed crane certification standard will require operators to meet certain requirements.

[INSIGHTS ONLINE](#)

#### Ups And Downs Of Commercial Construction Costs

Is your insurance coverage keeping up with changes in commercial construction costs?

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# Are Safety Incentive Programs Doing Their Job?

As a way to reward safe behavior, a Midwestern industrial firm invited all workers who did not report a job injury or illness for the year to an annual banquet. There, the name of an attendee was pulled out of a hat, and that person left with a check for \$1,000.

Some may say that incentives like these are a great way to motivate employees to practice safe work habits. However, labor unions, safety consultants and some employers have recently voiced criticism about traditional incentive programs.

Critics point out that some employers may be using incentive programs as a substitute for formal safety programs. Others note that employees may feel pressured not to report injuries so they and their coworkers can benefit from incentives.

OSHA has investigated safety incentive programs to determine if there is any relevancy to these charges. Although OSHA has yet to regulate these programs, EMC loss control experts offer the following OSHA guidelines on how best to use incentives.

- Emphasize the value of psychological rewards over large monetary awards.
- Programs that reward safe behaviors are more acceptable than those based on reducing injuries and accidents.
- Emphasize positive recognition for doing something right.
- Involve employees in uncovering unsafe work practices and conditions.

If your organization has a safety incentive program in place, EMC loss control experts suggest you consider examining your existing policies and practices to ensure they encourage and do not discourage reporting and participation in your overall safety program. More importantly, remember that when used properly, incentive programs are part of a comprehensive safety program, never a substitute for one.



## On The Job With Kate Benson Larson



As part of her role as a rehabilitation case coordinator, Kate Benson Larson often performs job analyses on-site with EMC policyholders.

An accurately written job description is the final product gleaned from the job analysis. Larson offers the following checklist for job description accuracy.

- Summary of job duties and the title of the position
- Essential functions listed with labels of occasional, frequent and continuous frequencies
- Physical and cognitive functions clearly stated with labels of weight classification, skill level, educational levels, work temperments, aptitudes and activities
- Working conditions, hours of work and equipment described
- Section on modifications included
- Other miscellaneous duties listed separately from essential duties

For more complete information on job descriptions, read Larson's article at Insights Online or view the Employee Position Descriptions Tech Sheet in the Loss Control section of [emcinsurance.com](http://emcinsurance.com).



### MUNICIPALITIES

#### Disaster Preparedness Tools

Can your drinking water and wastewater utilities respond to natural and man-made disasters? The EPA will help you be better prepared.

[INSIGHTS ONLINE](#)

#### Firefighter Deaths On The Rise

The U.S. Fire Administration reported that 118 firefighters died on duty last year, up from 106 in 2007. Find out what's causing this increase and what you can do to help reduce the likelihood of on-the-job deaths.

[INSIGHTS ONLINE](#)



### PETROLEUM MARKETERS

#### Slip And Fall Injuries Among Truck Drivers

Contrary to public opinion, truck drivers are not most likely to be injured in a motor vehicle accident. The most common event leading to an injury was a slip, trip or fall.

[INSIGHTS ONLINE](#)

#### Tanker Rollovers

Drivers are a significant factor and may have been key contributors in three out of four rollover accidents. That's one finding from a tank rollover study.

[INSIGHTS ONLINE](#)



### SCHOOLS

#### Pool And Spa Safety

There is an annual average of 283 drowning deaths in pools and spas. The Virginia Graeme Baker Pool and Safety Act, which took effect on December 19, 2008, addresses some of the requirements your facility will have to meet to prevent these fatalities.

[INSIGHTS ONLINE](#)

#### Public Alert Radios

The National Oceanic and Atmospheric Administration is equipping every school in the United States with a public alert radio capable of warning school personnel about dangerous weather, Amber Alerts or hazardous material threats in the area.

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[INSIGHTS ONLINE](#) on the homepage.



## Slip And Fall Risk Assessments

Your EMC loss control representative is ready to help you develop a proactive approach to reducing slip, trip and fall injuries in your workplace. The process begins with an on-site slip and fall risk assessment. During the assessment, an EMC consultant will document and photograph potential walking/working surface hazards. In addition, floor surfaces are measured using a digital slip meter to identify areas of particular concern. Administrative policies, such as snow removal and floor maintenance procedures, are also evaluated.

A few weeks after the assessment, you will receive a report that identifies current and



potential problem areas and suggested solutions to mitigate any hazards. At your request, EMC can also provide training for employees regarding slip and fall awareness and prevention.

All organizations can benefit from this "extra pair of eyes" that may recognize dangerous conditions that could contribute to indirect costs such as higher insurance premiums and lost productivity.

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