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Fatigued Workers Are Claims Risk

Fatigue causes workers to be less productive, reduces awareness and increases the chances of an on-the-job accident or injury.

Of the 29,000 workers surveyed, 38% reported a feeling of low energy, poor sleep or fatigue within the last two weeks. That's more than a third of the workforce whose abilities are impaired!

Employers who recognize symptoms of fatigue in workers are often concerned about how to address the matter. Researchers advise that "interventions targeting workers with fatigue, particularly women, could have a marked positive effect on the quality of life and productivity of affected workers."



Employers can start with a campaign on the benefits of good rest. Watching and controlling overtime work can also aid in fatigue control. Giving adequate breaks and interaction with others serves to reduce the tedium of some jobs that can foster inattentiveness. And minimizing on-the-job stress can reduce one of the main causes of poor sleep.

Workers displaying symptoms of fatigue that could degrade performance and lead to injury are a hazard to themselves and others. If you don't already have an action plan to reduce employee fatigue, consider devising one. It could save your employees from injury and you from costly claims. ■

Older Workers' Impact on Comp Claims Costs

The National Council on Compensation Insurance (NCCI) says that younger workers suffer workplace accidents more frequently than older workers. However, the cost per claim for an illness or injury to an older worker is much greater.

Why? Older workers take longer to recover from an illness or injury than younger workers. Older workers tend to make more money, meaning their compensation is higher. Older workers may also be more inclined to report incidents that younger workers ignore. Additionally, NCCI reports

that older workers tend to experience more higher-cost injuries, such as rotator cuff and knee injuries, as opposed to mere sprains for the younger generation.

Prevention and early care of injuries are the keys to keeping workers compensation claims and premium costs low. Adjustments in duties as workers age can mitigate risk, as can basic safety practices, good training and enforcement of safety rules. Keep costs low through risk management and proper treatment of injuries that do occur. ■

Substance Abusers and Workers Comp



The U.S. Department of Labor says that 20% of American workers report having been endangered or injured as a result of the substance abuse of a co-worker. At-work substance abuse continues to plague the American workplace.

Are there substance abusers in your employ? The Department of Labor says "probably." It reports that more than 70% of substance abusers are currently employed. These workers are more likely to make mistakes that can lead to the injury of themselves or others than non-abusers are. They are also more likely to file a workers compensation claim.

There are many symptoms of substance abuse that employers should keep in mind. These symptoms range from a lack of individual production to poor attitude and bad habits such as consistent tardiness. For more symptoms of potential substance abuse, visit www.dol.gov on the Internet.

Identifying and addressing substance abuse are critical in preventing accidents to both the abuser and his/her co-workers. To find out how substance abuse affects claims, give our service team a call. ■

2007: OSHA's Year of Enforcement

The year of enforcement is upon us. Early in 2007, the Occupational Safety and Health Administration (OSHA) introduced more stringent sanctions for violating worker safety regulations. Included in the measures are stiffer fines and penalties. OSHA suggests a minimum fine of \$50,000 and up to 10 years in jail for businesses and their representatives who fail to adhere to safety standards.

To help employers avoid punitive action for non-compliance, OSHA offers these tips:

- *Do not treat accidents lightly.* Thoroughly investigating accidents is the key to avoiding them in the future.
- *Join an association.* Associations

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can act as a valuable resource for safety information, keeping members up-to-date on procedures and regulations.

- *Accommodate the needs of an aging workforce.* As boomers close in on retirement, employers must take all necessary precautions to protect them. Injuries associated with hearing sensitivity are especially important to older workers.

Protecting workers helps prevent costly fines and penalties for non-compliance. It also helps avoid accidents and injuries that contribute to low morale and lost productivity. For more information on protecting your workers, check the Web site at www.osha.gov. ■

You Can Minimize Burn Damage

Over one million Americans suffer burn injuries serious enough to require medical attention each year, says the American Burn Association. Many of these burns occur on the job.

Serious burns are caused not only by heat. While this may be the most common cause, improper use of corrosive chemicals and electric shock are also leading hazards.

Burns require immediate medical attention. Severe injury should be treated by medical professionals, and emergency medical assistance is a must. Damage from less severe burns may be minimized before professional treatment is begun by adhering to the following:

- Do not touch clothing that may be stuck to the burn but do cut away loose clothing surrounding the area.
- Do not immerse in freezing water or ice; rather, treat the area



with cool water.

- If the burn is caused by a chemical, flush the affected area for at least 15 minutes.

Of course, all burn injuries incurred at work that damage the skin merit medical attention as soon as possible. For more information on minimizing burn damage, visit the Web site www.ameriburn.org. ■

Beat the Heat and Lower Comp Claims

These summer months can really take their toll on employees who work outdoors or in un-air-conditioned buildings. Employers have a duty to provide adequate relief from the elements so that workers are not harmed by the heat.

Here's a checklist that may help you prevent employee injury or illness:

- Arrange duty hours around the heat if you can. Early arrivals and departures can sometimes relieve the stress of the weather on employees.

- Allow for and encourage water breaks hourly and discourage the use of caffeinated or highly

sugared drinks.

- Consider providing a shady spot, such as an open-air tent for outdoor



- job sites or powerful fans for enclosed workspaces that don't have other cooling systems.

- Post signs or pass out information on the symptoms of dehydration and heat prostration.

- Encourage workers who start feeling the effects of heat or humidity to take a break.

- Tell workers to check medications to see if there are sun or other weather limitations.

- Check with your agent to see if there are any other risk prevention measures you can implement.

Check your workers comp policy, too, to make sure your employee numbers and other data are accurate. Don't let the heat put you in the hot seat. ■

Safe Driving Is Part of a Culture

Do you ever drive down the highway and see a truck driving irresponsibly with a company logo on the side? Other drivers see that logo and associate the company with that driver's habits. On the flip side of the coin, consistently safe and courteous driving can serve as an endorsement of a business and even as a form of positive advertising. Aggressive and unsafe driving habits can not only cost good will, but can add up in the workers compensation department, too.

Traffic accidents are a small but growing cause of workers compensation loss costs. The Network of Employers for

Traffic Safety says both on- and off-the-job vehicle accidents cost employers \$60 billion annually from 1998 to 2000.

Although motor vehicle acci-

Workers driving trucks are at a greater risk of fatal injury than those employees hurt in passenger-type vehicles.

dents account for just 2% of workers compensation claims, they comprise 5.5% of losses.

While a large range of occupations are affected by

traffic accidents, vehicle type correlates directly with risk of fatality. Workers driving trucks are at a greater risk of fatal injury than those employees hurt in passenger-type vehicles.

Safe driving emanates from a corporate culture that emphasizes the company's reputation for civic duty. Encouraging drivers to practice and adhere to safe driving standards significantly reduces the chances of a serious accident.

Employers who make efforts to emphasize safety on the road are taking the first valuable step in reducing costs and in protecting employees and other travelers. ■

**Thank you for
your referrals.**

If you're pleased with us,
spread the word! We'll be
happy to give the same great
service to all of your friends
and business associates.

Are Out-of-State Injuries Covered?

Do you know how your workers compensation policy would respond if one of your employees was injured while working across state lines? As more employers send staff to other states for business, this question becomes more and more important.

Some workers compensation may be state specific, with benefits not extending beyond state borders. Others may extend benefits outside your state but only for incidental injuries. If your employees travel to and fro on business for you, it is time you discovered whether or not an out-of-state injury would be covered. You could be formidably exposed to risk and not know it, and you may need additional insurance to cover traveling employees.

For more information on securing coverage for workers while out of state, call our service team today. ■
