

San Francisco/Bay Area

6160 Center Street, Suite B
Clayton, CA 94517
P: (925) 673-2200
F: (925) 673-2212
E: info@imcservices.com

Napa/Lake County Area

P.O. Box 1232
Middletown, CA 95461
P: (707) 987-8644
F: (707) 987-8641
E: info@imcservices.com

Website: www.imcservices.com



Just Sitting Around All Day?

Can someone sitting on their you-know-what all day suffer a workplace injury?

Yes. Every inch of dependency on computers is an inch closer to injury. These workers are prone to musculoskeletal disorders — chronic pain and/or a permanent condition developed through repetitive motion.

The following injury-prevention tips are for those office warriors who must be seated much of the day in order to keep the phones and computers functioning and paperwork flowing.

- Adjust the chair to an appropriate

height — one that positions your knees and hips at right angles.

- A chair that encourages even weight distribution is ideal. Use a chair with light padding or a cushion.

• Just because you may not move doesn't mean your chair shouldn't. A swivel chair increases needed flexibility when moving things (including yourself) around.

- Recline! Reclining your chair at an angle of 10–15 degrees allows for better movement

and decreased stiffness.

- Sit at an angle that allows your feet to rest comfortably on the floor. ■



Reducing Your Experience Modification Factor

The mysterious “mod” is the often discussed, less often understood, nickname of one of workers compensation's most important factors. Its real name is “Experience Modification Factor,” and it can serve as an employer's best friend or worst enemy.

The mod is a number that determines your annual workers compensation premium. It is derived from a complicated formula that includes data from previous losses. The magic number is 1.0. A mod lower than 1.0 means a favorable loss history and a reduction in premium. A mod above 1.0 means a

concerning loss history and a potential increase in premium.

In workers compensation insurance, the name of the game is “controlling the mod.” Employers who make efforts to reduce the frequency and severity of losses have a better chance of reaching the sub-1.0 range.

Controlling the mod is not a short-term strategy, as the complicated nature of the calculation may not produce immediate results. However, the long-term effect of a lower mod is significant savings and healthy workers. ■

Planning Your Way to Another State



Employers considering conducting operations in other states should add two very important considerations to their decision making: (1) a current workers compensation policy review, and (2) a visit to www.dol.gov, the Web site of the U.S. Department of Labor, which contains workers compensation laws and issues from departments in all 50 states.

Workers compensation laws and the benefits payable by law vary by state. The issue is not regional. It is possible the state sharing a border with yours may have significant differences in workers comp. Review your current policy to determine in which circumstances coverage will extend to injuries incurred in other states.

Whether it's an adjustment to your current policy or an additional policy in another state, our agents can help you find the coverage you need for that expansion. Give us a call to help you plan and execute the insurance aspects of your interstate activities. ■

Educate Workers About Comp Fraud

Insurance fraud is a billion-dollar business that costs policyholders across the board in increased premiums.

Workers claiming injuries are often spotted participating in physical activities or working other jobs while receiving temporary or permanent benefits from an employer. In many cases, claimants intentionally deceive their benefit providers. In other cases, claimants might not realize their error or just simply forget to inform the appropriate sources before participating in certain physical activities or in other forms of employment.

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In any case, claimants who are discovered participating in activities contrary to their injury status while collecting benefits can suffer consequences, including discontinuation of benefits, fines and even jail time.

Part of the solution to fraud lies in educating the workforce on requirements for maintaining workers comp benefits, as well as on penalties for falsifying claims information. Make it part of your practice to inform all claimants of requirements and penalties, and follow up with workers comp beneficiaries to ensure they are in compliance. ■

Back-Injury Prevention

Some facts about back pain:

- It is the most common musculoskeletal disorder in the American workplace.
- It is the costliest musculoskeletal disorder in the American workplace.
- Back pain results in more than 100 million lost workdays per year.

To prevent back injury:

- Enforce safety standards for heavy lifting. Monitor workers' lifting techniques and insist on the use of safety devices, such as lifting tools and back braces.
- Offer longer breaks. Studies show that 30 minutes of rest can significantly increase the amount of oxygen delivered to the muscles, thus reducing the probability of injury. If longer breaks are not practical, more frequent, shorter



breaks have also proven effective.

- Encourage employees to stop work immediately upon experiencing back pain. Workers who try to "suck it up" significantly increase the chances of strain or a more serious injury, which can then result in missed work time. ■

Don't Run With Scissors

Ever cut your hand opening a box? Ever twisted your ankle walking down stairs? Ever strained your back dragging a desk?

All of the above are examples of potential injuries lurking in your workplace every day. While most associate workers compensation claims with illness or injury specifically caused by work itself, this is not always the case. The intention of workers compensation coverage is to pay regardless of fault for illness or injury to employees arising out of their employment. For example, your employees have access to coverage if they are injured as a result of their job requirements, such as in

the case of a welder burning himself with a torch.

But what about injuries sustained

ees injured in the workplace — for example, an employee gashing his hand while slicing open a box for the secretary or straining his back helping management rearrange office furniture.

While efforts to mitigate injury risk rightly focus on actual job operations, it is wise to remind employees of basic safety procedures that apply in all offices. Try humorous signs in the bathrooms to remind employees of various, commonplace hazards, such as running with scissors, descending slippery steps and standing on rolling chairs. With just a little extra attention, you can keep even the small workers comp claims to a minimum. ■



while at the office but not as the result of specific job duties? Coverage has been interpreted broadly for employ-

Is That Injured Worker an Employee?

Temporary workers fill short-term needs, and independent contractors are an excellent resource for employers seeking services that may not be completed in a day but do not merit full-time employment. An example of this is hiring a Web expert to overhaul and update your company's Web site. Neither worker nor contractor is thought of as a full-time employee. However, depending on the terms of your professional relationship, an employee is exactly what that person might be.

Why does it matter? After all, once they finish the job

they'll get the check and go work for somebody else, right? The issue is that workers considered employees are

Employees are entitled to certain benefits non-employees are not, one of which may be workers compensation.

entitled to certain benefits non-employees are not. One such benefit may be protection from job-related illness or injury through an employer-

provided workers compensation policy.

State laws differ in determining employment status. Your state labor department, workers compensation regulation department and the IRS are examples of agencies that will ultimately decide who is an employee and who is not. The first place you should look for information is within your workers compensation policy.

For assistance in determining how your coverage will or will not respond to injuries to those other than full-time contracted employees, call our service team. ■

**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.

Fire Prevention Plan Ideas

The Occupational Safety and Health Administration (OSHA) requires many employers to create a written fire prevention plan to be incorporated into employee safety training programs. Even if your business is not required to do so, making such a plan is best for safety. In your plan, include all of the following:

- A list of all major fire hazards, both inside and outside the premises.
 - Proper storage, maintenance and use of hazardous materials. A list can be found at www.osha.gov.
 - Identifying and controlling potential sources of ignition.
 - Properly disposing of trash and other items that serve as kindling to the flames, such as paper or cardboard.
 - Identification and use of heat-generating equipment, as well as the presence, maintenance and operation of the safety controls on such equipment. ■
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