

Workers Compensation



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Avoid Road Injuries

As the roads get more dangerous this winter, the National Safety Council and weather.com offer the following tips you can discuss with your workers to help them avoid injury:

1. Decrease speed and leave plenty of room to stop. Allow at least three times more space than usual between you and the car in front of you.

2. Brake gently to avoid skidding. If wheels start to lock up, ease off the brake.

3. Turn on lights to increase visibility to other motorists.

4. Keep lights and windshield clean.

5. Use low gears to keep traction, especially on hills.



6. Don't use cruise control or overdrive on icy roads.

7. Be especially careful on bridges, overpasses and infrequently traveled roads, which will freeze first. Even at temperatures above freezing, if the conditions are wet, you might encounter ice in shady areas or on exposed roadways like bridges.

8. Don't pass snowplows and sanding trucks. The drivers have limited visibility, and you're likely to find the road in front of them worse than the road behind.

9. Don't assume your vehicle can handle all conditions. Even four-wheel- and front-wheel-drive vehicles can encounter trouble on winter roads. ■

Reduction in Workplace Injuries Helps Rates

In most states, significant reductions in the number of workplace injuries are credited for declining workers compensation rates.

According to the U.S. Bureau of Labor Statistics, recorded cases of non-fatal workplace injury have dropped each year from 4,365,000 in 2003 to 4,085,400 in 2007. Fatal injuries are also declining. "These are the lowest levels of workplace injuries and deaths ever recorded by the Bureau," says Stephen Hackenburg of Aon Risk

Services. "Businesses are much more focused on safety and preventing losses."

Better implementation of safety practices can be coupled with more effective treatment, better claim management, and back-to-work programs to reduce workers comp costs even in states where the average rate is not declining. We can help you with all aspects of your workers compensation program. Give us a call for more information. ■

Coverage Options for Volunteers



Many businesses use volunteers for various reasons. Non-employees are often called in to help with moving, transporting youth and senior citizens, and a number of other activities. If your business uses the services of volunteers and one of them is injured, your business could be responsible for their injury.

The difficulty is determining how their injuries will be compensated. Some states offer exceptions for certain types of unpaid workers. Other states are vague, not providing much guidance as to who is considered a volunteer and whether that person is subject to statutory workers compensation benefits. Employers that don't carry workers compensation insurance are at risk of bearing financial liability for volunteers' injuries.

If your business utilizes the services of volunteers, you can benefit from professional insurance advice. Your coverage options could include increasing medical payments under a commercial general liability (CGL) or business auto policy, or purchasing a separate accident/disability policy. For more information on protecting your business's finances by protecting your volunteers, call our service team today. ■

Update Your Policy's Information Page

Your workers compensation policy begins with an "Information Page" that contains basic information about your business. Also listed there is "Item 3A—Workers Compensation Insurance" and "Item 3C—Other States Insurance."

What's the difference? Your provider bases your premium on several factors, one of which is knowing where most of your operations are performed. Any state where you know you will be working during the policy period should be listed under 3A.

Providers also realize that some

jobs require workers to travel to other states. For this reason, coverage will extend to the other states listed in 3C. Caution: 3C is intended to provide coverage only for incidental operations in other states. If you know work is being or will be performed in other states, be sure those states are listed in 3A. Failure to update your policy could result in an injured worker's claim being denied.

And remember that state requirements on forms filings may vary. We can help your business with its workers compensation needs. Give us a call. ■

Check Workers Comp for Leased Staff

Many employers choose to lease staff from a professional employer organization (PEO). If your business is one of them, be sure you understand who is responsible for providing workers compensation benefits to the leased workers.

If the agreement says you are required to provide benefits, leased employees are treated the same as regular employees in terms of remuneration and class code. If the agreement says the PEO will provide benefits, request a current certificate of insurance to ensure the PEO's coverage is adequate and up-to-date. The PEO should have no trouble providing this information; if they do, consider contacting a different PEO.

Additionally, provide a copy of this information to your agent and workers compensation provider.



This is very important—such diligence can help prevent the services of leased workers from being included upon audit. The provider may also choose to add an endorsement to the policy indicating the PEO's name and liability for leased workers injuries—this will further assist the provider during the auditing process.

For more information about workers compensation benefits for leased workers, call our service team today. ■

Recognize and Treat Hypothermia

Hypothermia is not just a condition of lost skiers. All people who work outside in frigid weather are susceptible. Your outdoor work crews should be trained in the symptoms and treatment of hypothermia. The Weather Channel's website (www.weather.com) offers the following description of the condition and tips to treat victims:

"Hypothermia develops when the body's core temperature drops below the level where the body can reheat itself. If immediate steps are not taken, it can result in damage to vital organs. Signs of hypothermia include slurred speech, numbness, shivering, mental confusion, impairment of judgment, stumbling and

uncoordinated walk, failing eyesight, exhaustion, and/or drowsiness.

"First aid for hypothermia



includes removing wet clothing and re-warming the body—chest, shoulders, and stomach areas first. Use heating pads, hot water bottles,

blankets, or other people next to the victim to transmit body heat. Keep the heat source warm—not hot—as skin sensitivity may be reduced or lost.

"Put the victim's feet up and head down for quicker circulation to the chest and vital organs. Keep a close eye on the respiratory system. If the victim is conscious, you may administer warm liquids but not alcohol or sedatives. Do not massage any area. Call for medical assistance as soon as possible."

For more information on cold weather's effects on the body, the rest of this story is available at: www.weather.com/activities/recreation/ski/articles/snowboarding_frostbite.html. ■

Improve Your Modification Factor

You've probably noticed the experience modification factor (mod) and its effect on your firm's workers compensation premium. Taking control of your "mod" is an effective way to lower workers compensation costs. But where to start? Following are a few tips to help keep the mod under control:

Watch the mod. Anytime it changes, up or down, request detailed information as to why. If you disagree with changes, make your position known right away. Mods are calculated months in advance, so immediate feedback is key.

Pay attention to your loss information. If you do not have an updated copy of your loss information, call your agent or provider

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and request a copy. Workers compensation providers often hold hefty sums in reserve for certain injuries. They also keep claims open for extended periods of time. Both

drastically affect your mod. While data may support the provider's actions, the more closely you are involved in the status of a claim, the quicker reserves can be addressed and claims closed.

Ask for help. Ask your workers compensation provider for information concerning what others in similar industries or situations have done to successfully lower their mod. This could include loss control ideas or professional inspection.

It can take up to three years for a mod to improve and premiums to decline. Start now on improving your modification factor. ■

**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.

Credits for Loss Control

While workers compensation laws are set by individual states, many of these states allow providers the ability to negotiate pricing for more favorable risks through the use of credits. Such credits are typically applied by underwriters who are able to easily identify businesses that display a best practices awareness to loss control. In contrast, negative or "debit" modifiers can be applied to businesses that do not appear to be diligent in minimizing the risk of injury.

When looking for workers compensation coverage, be sure to ask your agent about available credits for certain loss control practices as well as a detailed explanation of any debit modifier affecting pricing.

For more information on credits and debits to your workers compensation costs, call our service team today. ■
