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CO Poisoning

Carbon monoxide (CO) poisoning is a common industrial hazard that can poison workers silently and quickly. Common sources of industrial CO include: fuel-driven forklifts, especially when used in enclosed spaces; cars or trucks left idling in enclosed spaces; generators operated indoors or in a garage bay; malfunctioning or poorly vented ovens and heaters.

Employees should learn to recognize the signs of CO poisoning. Early signs include tightness across the chest, headache, fatigue, nausea and/or drowsiness. If exposure to CO persists, symptoms intensify to include confusion, collapse, vomiting, muscle weakness, and loss of consciousness.



If an employee shows signs of any of these conditions, workers should know what action to take. Move the victim to an open area where they can breathe fresh air, call for emer-

gency medical assistance, and be prepared to administer CPR if the victim ceases breathing.

CO poisoning can occur during any season, but the cold weather offers more opportunity for it as workers close doors to keep the cold out and visitors keep engines running—even near windows and doors—to keep vehicles

warm during drop-offs or visits. Remind everyone about CO poisoning and consider installing monitors in your business's most susceptible locations. ■

OSHA Reporting Standards Online

Keeping track of work-related illness and injury is essential in identifying problem areas and preventing future losses. In many cases, it's also the law. The Occupational Safety & Health Administration (OSHA) maintains strict guidelines on how records of injuries must be kept and displayed, as well as the types of businesses that must adhere to those reporting standards (certain companies in low-hazard industries or with fewer than 10 employees

may be exempt).

For those that must adhere to the recording standards, copies of the required forms, as well as when they must be completed and submitted, can be found on OSHA's website. For quick reference, download the PDF at www.osha.gov/recordkeeping/new-osa300form1-1-04.pdf.

If you have questions about the proper method of reporting injuries to OSHA, contact your local office or call our service team today. ■

Claims Investigations



If one of your employees suffers an injury or illness at work, your workers compensation claims adjuster may ask your assistance in conducting an investigation to determine if the illness or injury was an accident and whether or not it is compensable.

The difference between the two is that investigating an accident is meant to ascertain how the incident occurred, whereas investigating compensability is to determine if the claim is viable.

A compensability investigation will require information, including the injured person's employment status, a review of that person's prior injuries and illnesses, and an investigation to see if there are other medical reasons for the current symptoms.

While such an investigation may seem intrusive to ill or injured workers, it is an imperative step for claims adjusters in reducing fraud and keeping overall costs for claims down.

For more information on assisting in the claim's process and applicable laws in your state, call our service team today. ■

Common Employer Errors Drive Up Costs

Common mistakes made by employers can drive up the cost of workers compensation as much as 20-50%.

Often, employers desperate to fill a position assume that the ability to perform a job safely will come with time.

Unfortunately, many new hires are injured due to a lack of experience. Hire and train with care.

Allowing a claim to drag on or an employee to stay out of work longer than necessary can hurt an employer's loss experience and overall cost of insurance. Return-to-work programs can help get employees back in a shorter time.

Employer inattentiveness can encourage claimants to turn to others as advisors.

Inattentiveness by the employer can encourage a claimant to turn to attorneys, friends and other, more experienced workers comp recipients as advisors. Employers should position themselves to be the provider of guidance and information to injured workers. Some businesses have a designated employee to serve as an injured worker's point of contact throughout the claim and recovery process.

Practicing injury prevention and responding well when there is a claim can help keep your workers comp costs low. ■

Self-Insured Groups Have Some Risks

Employers looking for ways to save on workers compensation costs may consider joining a self-insured group—a risk-pooling arrangement allowed by many states in which members agree to assume financial responsibility collectively for injuries to employees of all group members.

While the prospect of up-front savings is attractive, a recent poll conducted by the Opinion Research Corporation found that many small business owners involved in such arrangements do not have an adequate understanding of how such groups function.

Companies belonging to the self-insured group remain financially responsible—often for years—for the claims of all companies in their group, even if they leave the group. Small members could be hit hard for contributions if the largest company



in the group fails, and if the trust fund into which members deposit money goes bankrupt, members will likely have to pay assessments to cover claims.

If you are considering joining a self-insured group to control the cost of your workers compensation, call our service team. We can help you compare the costs, the risks and the major differences between the two. ■

Prevent Neck Injuries at Desk Jobs

According to Business & Legal Report's *Safety Daily Advisor*, the most common workplace neck injuries are neck spasms. These spasms often take a long time to heal—resulting in missed work and decreased productivity—and increase the probability of an expensive workers compensation claim.

The most common causes of neck spasms in the workplace are poor posture, improper lifting, and physical stress on neck muscles from activities such as working on a computer for hours at a time. To avoid neck injury:

Use ergonomically friendly furniture and technology. Use a chair

with good back support and a comfy cushion and set it at the right height to allow feet to rest flat on



the floor or on a footstool. Make sure that keyboards offer support for the wrists and that phones, for those who do a lot of phone work,

have earpieces that don't require contortions of the jaw or neck.

Adjust computer monitors. The computer's monitor should be adjusted so that the eyes align with a point two to three inches below the top of the screen.

Use good posture and relax. Slouching and leaning forward increase strain on the neck. Shoulders should be kept down and relaxed while typing.

Take a break. Simply stretching and taking a short walk helps muscles relax and blood to circulate.

Finally, encourage employees to report any neck pain they develop. Early treatment and adjustments to the workstation can prevent aggravating the injury. ■

Safe Driving Tips

According to the Network of Employers for Traffic Safety (NETS), traffic accidents are the leading cause of death and injury in the nation's workforce. A crash occurs every five minutes in the U.S., and many of those involved are driving in the course of employment.

NETS and Business & Legal Report's *Safety Daily Advisor* challenge employers to teach employees that driving safely can be as simple as promoting eight positive steps.

- **Route planning.** Avoid congestion, construction and other elements that increase accident probability. If any

confusion occurs en route, pull over and sort it out.

- **Vehicle maintenance.** Regular maintenance allows you to catch safety hazards.

- **Minimize distractions.** Cell phone use accounts for almost 25% of distracted-driving accidents. Don't eat or search for fascinating programs on the radio.

- **Share your space.** Watch for bikes and pedestrians. Be a careful, defensive driver.

- **Watch your speed.** Obey the limit—hurried driving is dangerous driving.

- **Keep your distance.** Under normal conditions, maintain a

distance of two seconds behind the car in front of you on the highway and four seconds at night, in bad weather, or when road conditions are bad.

- **Signal your intentions.** Use the turn signal; assume the driver behind you has terrible depth perception and needs to see the signal to slow down. The same is true for breaking: slow, don't slam!

- **Always wear a seat belt.** Seat belts save lives and prevent or minimize injuries. Everyone in the vehicle, including passengers in the back seat, should wear a seat belt regardless of the length of the trip. ■

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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.

Workers Comp for Your Executives

Some states consider executive officers to be employees but allow them to be opted out of workers compensation insurance. In states that do not consider executive officers to be employees, there are sometimes opt-in options. Insuring a company's leadership against job-related injury or illness can be complicated, especially if company business is conducted in more than one state.

Because of the variations in state workers comp law, getting sound advice is critical. Give us a call, and we'll help you find workers compensation coverage that suits your leadership and your staff. ■
