



Workers Compensation

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Let's See That Worksheet!

Your state's rating bureau determines your firm's experience modification factor—a component representative of your firm's claims history—with information supplied by your workers compensation provider. Often, this information is submitted to the bureau by the provider on an experience rating modification worksheet—a collection of data descriptive of your firm's claims history, including date and nature of injury, open and closed claims, dollars allocated and other information.

The information on this worksheet is essential in determining the cost of your

firm's workers compensation insurance. It is important that you request a copy of the report and review the loss information and payroll data to ensure accuracy.



The worksheet contains a significant amount of information and can be difficult to decipher on your own. Our service team can help you obtain a copy of the worksheet and walk through it with you to see that your pricing is based on accurate information. We can also help you determine

a plan to address problem areas that are driving up the cost of your insurance. Give us a call today. ■

Workers Comp for Volunteers

Are volunteer workers covered for illness or injury sustained in the course of performing work for your business?

The fact that workers compensation insurance is rooted in state statute is the reason the answer to this question may be unclear. Unfortunately, many employers confuse workers compensation provisions with those under a commercial general liability insurance policy, which clearly indicates that actions of volunteer workers are

covered. Some states may allow for workers compensation benefits to be paid to volunteers, provided the policy is amended. Other states may not.

If your business uses the services of volunteers, it is important that you call our service team before work begins to ensure that all possibilities for compensating volunteers for their injuries are identified. Failure to do so may result in your business picking up the tab for a volunteer's illness or injury. ■

Network of Employers for Traffic Safety



According to trafficsafety.org, more than 40,000 people are killed in motor vehicle crashes and over 3 million are injured annually. If a worker has an on-the-job crash resulting in injury, it costs employers an average of \$74,000. If there is a fatality, the cost often skyrockets to over \$500,000. Whether on-the-job or not, vehicle accidents cost employers more than \$60 billion in damage and lost productivity each year.

Additionally, the National Bureau of Labor Statistics reports that one of every four worker fatalities nationwide is the result of vehicle accidents.

Statistics such as these have prompted many employers to join the Network of Employers for Traffic Safety (NETS). NETS is committed to helping employers reduce both the human and economic impact of traffic crashes on their workforce. Membership in this organization includes up-to-date traffic safety resources as well as access to best practices safety and reward programs.

For more information on a NETS membership, visit www.trafficsafety.org. ■

Workers Must Be Informed of Hazards

One of the Occupational Safety and Health Administration's (OSHA) most important standards is also one of its most often violated. The hazard communication standard (HazCom), also called "workers' right-to-know," consistently tops the list of OSHA general industry violations.

According to the OSHA *Compliance Advisor* newsletter, HazCom covers 7 million workplaces, more than 100 million employees, and 945,000 hazardous chemical products. Under the standard, employers who manufacture, import, distribute or use hazardous substances must effectively communicate information about those chemicals to the employees working with them.

According to OSHA, failure to have a written HazCom program led to more than 2,200 violations with initial penalties exceeding \$1 million in 2007.

OSHA reminds employers that the six core elements of HazCom are:

- Hazard determination
- The written hazard communication program
- Employee information and training
- Protections for chemical trade secrets
- The Material Safety Data Sheet (MSDS)
- Chemical labeling.

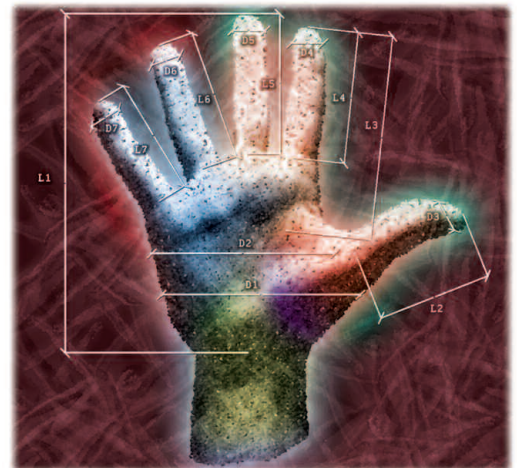
For more information about creating a HazCom program for your workplace, visit www.osha.gov. ■

Ergonomic Symptoms

The science of ergonomics is designed to prevent injury caused by the repetition of work activities. Such injuries are often categorized as musculoskeletal disorders (MSDs), which include a number of medical conditions involving muscles, tendons, nerves and discs in the back. According to the Occupational Safety and Health Administration (OSHA), common MSDs include tendonitis, neck and lower back pain, and carpal tunnel syndrome.

While OSHA does not currently have an ergonomic standard, the organization has created guidelines for various industries including grocery stores, printing plants, nursing homes and others. For businesses with no specific guidelines, OSHA says there is still an obligation under the General Duty Clause to protect workers from recognized serious hazards, including ergonomic hazards.

OSHA stresses early detection as an important measure in preventing



serious ergonomic injury. Employers should encourage staff to communicate if they are experiencing any of the following symptoms: shooting pain, stiffness, loss of mobility, swelling or soreness in joints, tingling, numbness, coldness, burning sensation, loss of strength or coordination, snapping or jerking movements of the fingers, or pain at the base of the thumb.

For more information on ergonomics and preventing ergonomic injury, visit the OSHA website at www.osha.gov. ■

Working in Other States

If you will be working in a state other than your home state, will your workers compensation coverage apply?

Asking this question before work begins is essential.

First, you should review your policy to see if it includes coverage for “other states.” Start by taking a look at your policy’s information page to see if other states are included. Non-inclusion of other states will likely result in non-payment for a worker’s illness or injury that occurs while working in another state.

Even if “other states” coverage is selected on the policy page, the

coverage is only intended to be incidental. This means you should notify your workers compensation provider immediately if your

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business signs on to a project in another state. Failure to do so could lead to insurer non-payment of a claim on the basis that the

work was a separate project and not incidental to a job performed in your home state.

Some workers compensation providers are capable of amending your current policy to extend coverage into other states upon notification of your intent to perform work there. Other providers may be state specific, meaning they are unable to extend coverage into other states regardless of whether the work is direct or incidental.

Our service team will help you find a workers compensation provider that is capable of covering your workers wherever the job takes them. Call today. ■

Employees Can Aid Accident Investigations

Regardless of efforts made, it is likely most workplaces will experience an occasional accident resulting in injury. Employers should use accidents as an opportunity to involve other employees in evaluating what happened and how to avoid a recurrence.

Following are tips from BLR.com’s *Safety Daily Advisor* on how your employees can contribute to an accident investigation:

- Report all accidents and near misses right away. Even if nobody was hurt, your supervisor needs to know what happened so steps can be taken to prevent

future problems.

- If you witness an accident, try to remember what happened. Write down what you saw as soon after the accident as possible—what, where, when, who and why.
- Don’t disturb the scene of the accident. You could destroy valuable evidence that could help investigators figure out exactly how the accident happened.
- Provide any information you have about an accident. Come forward right away and tell what you know. Your cooperation is essential to the success of the investigation.
- Lend your expertise to the

investigation. If you have special knowledge about the equipment or procedures involved, the circumstances surrounding the accident, etc., tell what you know and offer your suggestions.

- Encourage co-workers to cooperate in accident investigations. Remind them that the purpose of an accident investigation is to prevent future accidents—accidents that could involve any one of them.
- Join with co-workers to implement any corrective measures that come out of an investigation. Be sure to follow any new safety rules that result from an accident investigation. ■

Exempting Might Invalidate Personal Insurance

Many states allow exemptions for specific individuals in certain industries as a cost control measure. Many of these exempt individuals choose instead to rely on personal insurance, such as disability or health insurance, to contribute to the cost of a work-related illness or injury.

Unfortunately, many personal insurance products will not cover work-related illness or injury if the individual is eligible to receive workers compensation benefits but elects not to via exemption.

If you get sick or hurt on the job, do you know if your personal insurance will contribute to the cost?

Call us with your workers comp questions. We can help you identify potential gaps in your personal insurance and assist you in finding cost-effective insurance for on-the-job injuries. ■

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.

