



Workers Compensation

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Safeguarding Older Workers

Better judgment, experience, reliability—these are the qualities that employers can look forward to in the coming years as the workforce in America continues to age. According to the Bureau of Labor Statistics, the number of workers age 55 to 64 will climb by 36.5%, while those 65 and older will rise more than 80% before 2016.

The downside is that there is a possibility that the influx of older workers will increase the severity of workers compensation claims. For example, the average number of days missed for all workers after a workplace injury is eight; however, workers between 55 and 64

years old missed 12 days and those 65 and older missed 18 days.

Older workers tend to take longer to recover from illness.

Additionally, their hearing and vision steadily decrease—distance nighttime legibility for a 60-year-old is only 77% of that of a 25-year-old—meaning hazards for them are different than for your younger workers.

If your workplace will follow this trend, take steps to implement programs that will reduce the probability of accidents and injuries to older workers. For ideas, visit www.osha.gov. ■



Free OSHA Consultation

Free consultations are available to help employers understand OSHA guidelines. The service is delivered by state governments using well-trained professional staff. Most consultations take place onsite, though limited services away from the worksite are available.

Onsite consultants will:

- Help you recognize hazards in your workplace
- Suggest general approaches or options for solving a safety or health problem
- Identify kinds of help available if you need further assistance
- Provide you with a written report summarizing findings
- Help you develop or maintain an

effective safety and health program

- Provide training and education for you and your employees
- Recommend you for a one-year exclusion from OSHA programmed inspections once program criteria are met.

Onsite consultants will not:

- Issue citations or propose penalties for violations of OSHA standards
- Report possible violations to OSHA enforcement staff
- Guarantee that your workplace will “pass” an OSHA inspection.

For more information on the benefits of this service and how it will help your firm prevent workplace illness / injury, visit www.osha.gov. ■

Transferring Heavy-Lifting Duties



With budgets shrinking and layoffs becoming standard in many workplaces, it's common for physically demanding jobs to end up as the responsibility of someone less capable.

For example, consider a large retail, warehousing or manufacturing business that requires routine heavy lifting as part of standard operating procedure. Layoffs of younger, less experienced workers who used to do a majority of the heavy lifting may lead to older workers picking up the slack. These older workers might not be in adequate physical condition to carry the additional burden.

Over-exertion claims can result from heavy lifting, pushing, pulling, holding or throwing. Each year, over-exertion accounts for the largest percentage of workers compensation claims (25%), costing employers more than \$12 billion annually.

Take extraordinary care when transferring heavy-lifting duties to those unaccustomed to the work, and train new lifters in safe-lifting techniques. Always check hiring records for information that would exclude a worker from such duties, and consult our team about doing a medical and insurance review for any workers changing job descriptions or duties. ■

Check Policy for Proper Class Codes

Your workers compensation insurance provider determines the cost of your firm's insurance using a series of data including classification codes assigned to workers performing specific tasks. These class codes have a tremendous influence on the overall cost of your insurance, yet many firms accept the classification upon policy renewal without checking to see if it is accurate.

Every employer should consider this question: "When was the last time you reviewed the definitions of the classification codes assigned to your policy?" It is possible that

changes in employee duties, your firm's business model or the definition of the code itself could have a direct impact on both your policy and audit premium. Getting clarification on rating classes for specific employees or jobs will help you understand how your premium is being determined and if it is accurate.

Our service team will help you review your policy with the most up-to-date classification information to be sure you are getting the most accurate coverage and the best pricing for your insurance. Give us a call today. ■

Before You Buy a Commercial Vehicle

Looking to expand your fleet? It's important for the vehicles that represent your business to look the way you want them to look and work the way you need them to work. Naturally, safety is part of the equation, too. Auto accidents are the most frequent cause of death and serious injury for workers in the U.S. annually. A little research could go a long way in protecting your drivers if they are involved in an accident.

When considering which vehicle to add to your fleet, review the following websites for information about the vehicle's safety and reliability:

The Insurance Institute for Highway Safety—www.highwaysafety.org

Use this resource to research ratings for important features like front and side collision protection and electronic stability control.

The National Highway Traffic Safety



Administration—www.safercar.gov

This site uses a star rating system for crash protection and other important features. If safety is a priority, a four- or five-star rating from this agency is a must.

Consumer Reports—www.consumerreports.org

Independent testing is this organization's brand. Visit the site for non-governmental opinions and independent rating systems judging everything from safety to price justification. ■

October Is Fire Safety Awareness Month

The National Safety Council estimates that workplace fires and burns are the primary cause of 3% of all occupational fatalities. The organization reports that there are approximately 100,000 workplace fires in the U.S. annually, costing employers billions in damages and injuries.

Workplaces with 10 or more employees must make a fire safety plan available in writing; those with fewer than 10 workers may communicate the plan orally, according to the Occupational Safety and Health Administration (OSHA).

Business and Legal Report's *Safety Daily Advisor* summarizes OSHA plan requirements as follows:

- The plan must include a list of the major workplace fire hazards, proper handling and storage procedures for hazardous materials, potential ignition sources and their

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control, and the type of fire-protection equipment needed to control each major hazard.

- It must include names and job titles of employees responsible for maintaining equipment installed to

prevent or control sources of ignition and fires.

- Names and job titles of employees responsible for controlling fuel source hazards must be included.

- Employees must be familiar with procedures for controlling the accumulation of flammable and combustible waste materials.

- Each plan must also list procedures for regular maintenance of safeguards installed on heat-producing equipment to prevent the accidental ignition of combustible materials.

Check www.osha.gov for more information on workplace fire regulations, and make October your fire safety awareness month. ■

Identifying Cold-Weather Hazards

With colder temperatures approaching in much of the U.S., employers must address keeping workers weather-safe. Those working outside and driving vehicles during the course of employment are at the greatest risk of temperature-related illness or injury.

According to the National Weather Service, about 70% of injuries during winter storms result from vehicle accidents, and about 25% of injuries result from being caught out in the storm. Some of the hazards associated with working in winter storms include:

- Driving accidents due to slippery roadways
- Carbon monoxide poisoning

- Slips and falls due to slippery walkways
- Hypothermia and frostbite due to cold-weather exposure
- Being struck by falling objects



- such as icicles, tree limbs, and utility poles
- Electrocutation due to downed power lines or downed objects in

contact with power lines

- Falls from heights (e.g., falls from roofs or skylights while removing snow)
 - Roof collapse under weight of snow (or melting snow if drains are clogged)
 - Burns from fires caused by energized line contact or equipment failure
 - Exhaustion from working extended shifts
 - Dehydration
 - Back injuries or heart attacks while removing snow.
- Consider reviewing these hazards with your outdoor workers and establishing risk-prevention procedures to reduce the potential for problems this winter. ■

**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.

Timeliness in Claims

Timeliness is one of the fundamental elements in workers compensation claims reporting efficiency. The faster the claim is reported, the sooner an investigation can determine liability and compensation.

Employers should consider filing important documentation such as a First Report of Injury (FROI) or ACORD form electronically if possible. While calling or faxing the information into the provider is effective, many providers respond more quickly to electronic reports. Information can be reported and received immediately, routed to the appropriate office and adjuster, and digitally recorded automatically—all steps that increase the timeliness and efficiency of the process.

For more information on steps your firm can take to solidify your claims management, call our service team today. ■
