



Article Written By:

Lisa R. Paul

Lisa R. Paul
President/CEO



Lisa R. Paul, CPCU has attended San Francisco State and UC Davis where she studied Economics. Ms. Paul is the President and CEO of Paul Hanson Partners Specialty Insurance Solutions, which provides insurance placement and risk management to the transportation industry, as well as underwriting, consulting, and program administration services for Zurich Insurance Company.

This article is informational only.



Workers' Compensation: How Safety Programs Help Prevent Common Injuries

In an industry where workplace injuries are a fact of life, managing workers' compensation costs is a must. How effectively you manage these costs depends on your company's safety and injury prevention programs, and continues with timely reporting and proactive return-to-work strategies.

In the first of two *Mover's Choice Briefings* on workers' compensation, we'll examine common workers' compensation claims in the moving and storage industry, and provide an overview of best practices for safety and injury prevention.

Common Claims

Musculoskeletal disorders (strains and sprains) are far and away the most frequent type of claim in the moving and storage industry. With employees lifting, twisting, carrying and moving up and down stairs and through tight spaces, this is not surprising. In fact, 33 percent of all injury and illness cases reported to the Bureau of Labor Statistics in 2013 were musculoskeletal disorders; a large portion of these involved freight, stock and material movers.

It's also no surprise that the back is the most common place for strains in our industry, with the majority in the lower back and associated with manual lifting. But there are

also a significant number of injuries to shoulders resulting from shifting loads. As any moving and storage professional knows, it's not just the weight of objects that causes injuries. Huge, awkward or otherwise unwieldy objects lead to unnatural movements or slips and falls.

Slips, trips and falls also result in injuries to ankles and knees, often caused by customer stairs that are not in good condition. Ankle and knee injuries are more common in workers who are overweight, since there is additional pressure on joints during lifting and moving.

Start With a Culture of Safety

According to OSHA, developing a company-wide culture of safety has a greater impact on accident reduction than any other step you take. A safety culture incorporates policies, procedures, attitudes and beliefs into a comprehensive safety program.

Your culture of safety is first instilled in employees during the hiring process. Finding the right person for the job does not just mean hiring someone with a large frame who looks good on paper. The hiring process should include pre-employment physicals, drug testing and background checks to identify people who may be at

Workers' Compensation: How Safety Programs Help Prevent Common Injuries

high risk of injury.

Training should include proper body mechanics, which go a long way in preventing injury. A safety program should teach personal practices, such as:

- Proper sitting position, lifting with a straight back and standing straight.
- Adjusting equipment to each worker.
- Placing frequently used items or heavy items where they are easily accessible.
- Stretching before beginning work and throughout the day to reduce muscle tightening and fatigue.
- Keeping in reasonable shape, with a focus on keeping stomach muscles firm.
- Lifting with common sense. This includes knowing weight limits and using carts.

For more on safe lifting and other best practices for preventing injury, please visit the Paul Hanson Partners Safety Portal at paulhansonsafetyportal.com

Furthermore, you can create employee incentives to support the safety program. These may include safety awards or including an employee's safety record in their performance reviews.

Wellness Programs

A company-wide wellness program can also support safety initiatives. Ensuring an employee's basic health needs are met helps prevent injury. This may begin with a health

assessment to identify risk factors for injuries and examines the employee's on-the-job record of safety.

Identifying and improving any pre-existing health conditions is important in workers'



compensation. These pre-existing conditions, also called "comorbidities," include obesity, depression and diabetes, and not only put workers at greater risk of injury, but complicate treatment of injuries and often increase the cost of workers' compensation claims.

Job Site Safety

At the job site, employees should be trained to perform job site safety inspections, taking precautions to prevent slips, trips and falls.

These precautions include:

- Ensuring cargo areas are neat.
- Examining walking surfaces and removing any obstacles before they lift and move.
- Checking stairs and identifying differentials in surface continuity, such as differences between carpet and tile heights. These differentials should be corrected with tools like walkboards.
- Seeking help before lifting

and carrying items that are either very heavy or awkward to carry. Proper use of equipment, such as ramps, carts, straps and non-skid shoes, can go a long way in preventing injury.

Safeguarding worker health and preventing injury can reduce the number of workers' compensation claims that your company files. But accidents do happen. In the second part of this workers' compensation series, we examine how early reporting of injuries and proactive return-to-work strategies can lower the cost of workers' compensation claims.

DISCLAIMER: The information contained in this article has been developed from sources believed to be reliable. However, the accuracy and correctness of such materials has not been verified. We make no warranties either express or implied nor accept any legal responsibility for the correctness or completeness of this material. This information should not be construed as business, risk management or legal advice or legal opinion. Compliance with recommendations, if any, contained herein in no way guarantees the fulfillment of your obligations as may be required by any local, state or federal laws. Paul Hanson Partners assumes no responsibility for the discovery and/or elimination of relevant conditions in your operation(s) and/or facility(ies).

