XL Insurance

Environmental risk bulletin

Worker injuries: Prevention tips for the most frequent claims

This bulletin presents workplace accident data to help you better focus your organization's health and safety program on areas with the highest potential employee risk.

This includes workers compensation claims frequency data from policyholders underwritten by AXA XL's environmental unit – primarily environmental facilities, consultants & contractors, and hazardous material transporters. Although every facility, job site, and work task are a little different, the three injury hazards presented herein represent common exposure trends that every employer would be wise to account for during job safety analysis.

With the cost for an occupational injury running $50,000 on average, the toll of accidents and injuries to a company's bottom line can be substantial. And this does not consider the many indirect costs of accidents such as lost work time, lower employee morale, and the pain and suffering endured by the victims themselves. And in the event of a tragic fatal accident, the loss of a dear family member, close friend, or valued co-worker can never be replaced.

For AXA XL, being injured while engaged in strenuous or repetitive work tasks remains the most frequent claim type reported by our policyholders consistently year after year. This is followed closely by being injured from a fall or being crushed when struck by or caught in between heavy objects or equipment. Other frequent injury types include lacerations, motor vehicle related injuries, and those caused by environmental factors such as heat stress, insect bites, poison ivy, and exposure to chemicals and other irritants.

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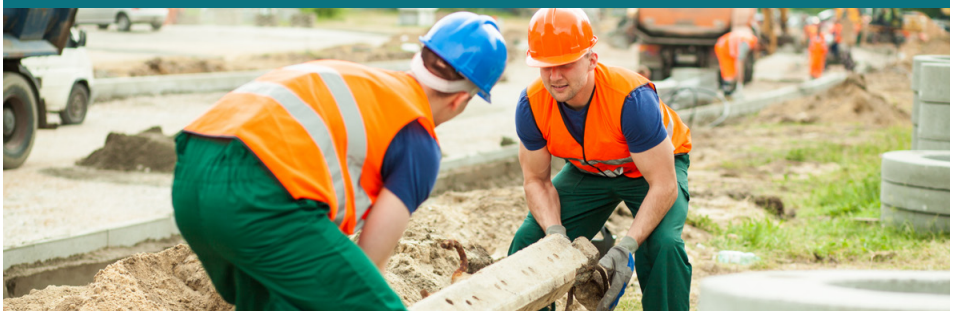
Strains and Sprains

The United States Department of Labor's Bureau of Labor Statistics (BLS) has consistently reported that four out of five material handling accidents result in lower back injuries. Most occur while workers are attempting to manually lift heavy items by themselves. Both management and employees should be actively engaged in assessing material handling tasks that have the potential to cause injury.

The first prevention step is to eliminate the need to manually lift heavy loads all together via procedural changes. If this is not possible, the risk should be reduced by employing mechanical lifting devices or using additional personnel to better distribute the load.

Here are some important factors to consider when an employee attempts a material handling task:

- **Weight**
- **Type of handling required**
- **Position of the load**
- **Frequency of lifts**
- **Distance to be covered**
- **Time involved**
- **Forces applied**
- **Hand holds**
- **Terrain to be traveled**
- **Workplace environment**
- **Availability of assistance from other personnel or mechanical equipment**



The United States Occupational Safety and Health Administration (OSHA) has developed an interactive e-tool for safe material handing that can be accessed through their website. This link also provides helpful guidelines for safe lifting practices under various conditions.

To help reduce injuries due to heavy or repetitive lifting or other strenuous activities, a variety of innovative solutions have recently become available. These include using wearable sensors and other technologies to track an individual's movements throughout the day, and provide real time feedback on their body positions, repetitive movements, and other potential risk factors. The AXA XL Ecosystem includes technology partners that can offer our policyholders a variety of related software and hardware solutions at discounted rates. We can help match AXA XL customers with technology solutions for monitoring employee safety practices, providing lifting assistance, and preventing employee strain/sprain injuries.

Case #1

A driver employed by a recycling company was attempting to transport a 55-gallon drum of used oil filters at a customer's location using a hand dolly. When going over a curb the drum started to fall away from the driver, and rather than let it drop to the pavement he tried to catch it and keep it upright. This sudden transfer of weight caused him to severely strain his lower back and shoulder muscles, which resulted in a painful and costly lost-time injury claim.
It would have been better for the driver to simply allow the drum to fall rather than attempting to grab it in midair and ultimately causing this injury.

4 out of 5

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The United States Department of Labor's Bureau of Labor Statistics

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Slips and Falls

Within the past five years, injuries due to slips and falls resulted in 15 percent of all occupational deaths in the US, and were second only to motor vehicle accidents as the overall cause of workplace fatalities. Most falls occur at floor level and are often the result of slipping on wet or uneven walking surfaces. For AXA XL policyholders, 20% of the workers compensation claims reported over the past several years have been related to falls, with some resulting in significant injuries and lost worktime.

Slips most often occur where there is too little friction or traction between the feet and the walking surface. The most common causes of slips are:

- **Wet or oily surfaces**
- **Spills**
- **Weather hazards**
- **Loose or unanchored rugs or mats**
- **Slippery floors or walking surfaces**
- **Walking surfaces with varying degrees of traction**

Good housekeeping, selection of proper footwear, and the appropriate pace of walking are critical to preventing these types of slipping accidents. The entrances to a facility should have floor mats to help dry wet soles and keep the lobby and hallways from getting too slippery. Employees should be encouraged to clean up spilled coffee, water, and other dropped liquids as soon as they occur. Barricades and warning signs should be placed where floors are frequently wet such as in restrooms, kitchen areas, break rooms, and building entrances.

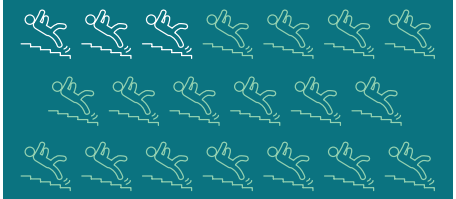
If the work frequently results in oily or wet floors, then a footwear policy provides a good means to help control the slip hazard. Work shoes should be in good condition and the appropriate selection for the work environment. Properly fitting footwear increases comfort, prevents fatigue, and improves safety. If workplace conditions are wet and slippery, employees should be required to wear non¬slip shoes and avoid footwear with leather soles that have poor traction, especially on smooth surfaces. If considerable work time is spent outdoors, the best footwear for the nature of the work should be identified and selected.

Another component of slip prevention is to maintain an appropriate walking pace for the conditions. Employees should be encouraged to not rush, pay attention to where they are going, and adjust their strides to a pace that is suitable for the walking surface and work task. Running is never appropriate in the workplace. Particular care must be taken in wet or icy weather, when walking on unpaved surfaces, or when walking in poorly lit areas.

Case #2

A company accountant was in a hurry to bring daily deposits to the local bank before it closed. While rushing to the car, the employee did not notice an icy patch on the sidewalk and slipped and fell hard to the ground. This resulted in a fractured right wrist and a chipped tooth. *The factors that contributed to this accident included being in a hurry and not paying attention to the surroundings, the employer allowing icy conditions to exist where people walk, and wearing inappropriate footwear for the slippery winter conditions.*

15%



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Crushing Injuries

In the US, there are an estimated 125,000 cases of crushing injuries reported each year. These often occur when being struck by or caught between heavy equipment such as vehicles or being drawn into unguarded moving machinery. According to the National Safety Council, 75% of crushing injuries involve cranes and other types of construction related heavy equipment. For our AXA XL customers, crushing injuries were most often associated with employees working in the industrial services sector.

Inattention to one's surroundings and distractions can lead to injury, as can faulty or poorly maintained equipment, lack of proper equipment operator training, poor housekeeping and other unsafe behavior. The following are recommended measures to reduce accidental contact with dangerous objects and equipment at a job site:

- Check vehicles before use to make sure they are in safe operating condition
- Securely and neatly store loose materials
- Secure items that are stored at height
- Store heavy objects close to the floor
- Open one filing cabinet drawer at a time to prevent tip-overs
- Wear proper personal protective equipment for the environment, such as reflective clothing, steel-toed shoes, and hard hats
- Always walk behind moving equipment if possible
- Never obstruct vision by overloading moving equipment
- Only operate equipment that the operator is properly trained to use
- Make sure all safety devices on equipment are in good working order before use
- Use extra caution around corners and near doorways
- When large equipment is being operated, always make eye contact with the operator before approaching
- Secure all loads and lift them evenly to prevent them from slipping (https://www.nsc.org/work-safety/safety-topics/struck-by-objects)

Case #3

A forklift operator was moving a pallet of material from one side of the warehouse to the other when his front right tire caught on a piece of scrap wood causing the forklift to suddenly overturn. The operator (who wasn't wearing a seatbelt or a hardhat) was temporarily pinned under the heavy weight of the unit and sustained severe injuries including a leg fracture, multiple contusions, and a minor concussion. This led to long term medical treatment and rehabilitation, and a large workers' compensation claim that took years to settle.
The lessons learned here are the need to keep floor surfaces clear where heavy equipment is being operated, requiring operators to wear seatbelts and other personal protective equipment, and ensuring that the equipment is inspected daily and maintained in proper operating condition.

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National Safety Council

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In the words of a former US Labor Secretary: “Prevention of workplace injuries and illnesses is a sound investment in our economy and our future and is vastly preferable to the payment of compensation for the suffering caused by injury and disease. The cost of prevention is significantly lower than the cost to employers, workers, and society continuing to endure unsafe and unhealthy working conditions.”

Placing additional focus on hazards associated with sprains & strains, slips & falls, and crushing injuries is a great place to start your workplace prevention efforts.

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