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Identifying Stressors at Work

Job stress can rev up a person to perform under pressure, or it can be a cumulative and ultimately disabling problem. The signs of negative stress vary from person to person and are related to the severity of the stress and its duration.

Typical stress-related problems are insomnia, lack of concentration, absenteeism, depression, substance abuse, anger or conflicts at work or home, and physical problems such as heart disease, headaches, stomach distress and back spasms. All of these can precipitate a workers compensation claim, but, worse, chronic stress can lead to workplace violence or calamitous self-injurious

behavior if left untreated.

Employers can and should make the effort to identify and alleviate stressors that are leading to employee mental or physical health

problems. It might be necessary to bring in a clinical professional to help with diagnosis and treatment. If the at-work stress seems to be affecting multiple employees, it will probably be beneficial to get help from a workplace psychologist to change the environment before workers are affected en masse.



Controlling stress at work can prevent devastating consequences. Evaluate your workplace now, and take remedial action early if you find indicators of excessive stress.

Simple Steps to Safety

Staircases and ladders represent two of the most hazardous places in the average work environment, and slips and falls are always near the top of workers compensation claims lists.

Accident prevention for these risks is a matter of taking a few, simple steps.

1. Keep staircases well lit day and night.
2. Mark edges of steps, inside and outside, with reflective treads so they can be seen and felt.
3. Do the same for curbs.
4. Maintain handrails for extra support.
5. Use rubber or carpeted runners during

wet weather to reduce slippery conditions near steps.

6. Check ladders periodically for damage to "feet," and replace rubber stops and anti-slip protectors on rungs when worn.
7. Enforce proper footwear for ladder use.
8. Train for, and enforce all, ladder safety rules.

With just a little effort, you can minimize dangerous slips and falls. Fewer injuries equal fewer and lower claims, leading to more attractive workers compensation options. Simple!

Time for Spring Cleaning



While everyone thinks of washing windows and airing out the curtains, have you considered that a good “spring cleaning” might bring some fresh air into your workers compensation program as well? For example, here are a few suggestions when comparing the reality of your workplace with your current policy details:

- Do your classifications reflect your current workplace?
- Are your actual payrolls trending significantly in excess—or falling short—of those estimated at the beginning of your policy year?
- Have you developed any new exposures not included within your current coverage?
- Have you begun work in states not currently listed on your policy?

For a complete “airing out” of your workers compensation protection, call our professionals today!

Disaster Response Trial

Is your disaster response plan merely a binder full of procedures that have never been tested? If so, you are almost certain to end up with injuries should a real catastrophe strike. A good disaster plan will actually be practiced and evaluated for glitches.

Start by reviewing your binder. Is everything in place? Have team leaders read and signed off on their part of the plan? Section B of OSHA’s disaster planning guidance at www.osha.gov/Publications/osha3122.html gives a nice breakdown of what should be included in an emergency action plan.

Once your team leaders have signed off, you are ready to set aside a day for a

trial run. At the very least, you will need to execute a notification of emergency, an evacuation and an accounting of all employees. If you can get help from a local emergency response team, you can expand your disaster response trial to include rescues and medical triage as well. In a real disaster, such as an explosion or building collapse, you would certainly need to handle rescues and injuries, so consider the feasibility of including those in your trial.

OSHA offers an online emergency action plan checklist and a fact sheet for planning and responding to workplace emergencies. It even has a special fact sheet pertaining to high-rise buildings. Consult the website to the left to get started.

Is Travel Time Work Time?

Your employee leaves home for the daily commute to the office. On the way, he is injured in an accident. Is this injury covered under your workers compensation?

The answer to this question requires establishing exactly when an employee is considered “on the job.” Keep in mind that the definition of when an employee is at work can vary, depending upon whether you are dealing with state or federal regulations, tax codes, or other legal situations. For our purposes, we are concerned only with the definition as it applies to state workers compensation insurance. And for state-mandated workers compensation insurance, any applicable legal definitions are going to be in the state law, as interpreted by the state courts.

Variables such as the state where you are located, the state where the injury occurred, and whether there was a recent change to the applicable statute or court decisions will all affect coverage. This is why we recommend ongoing, regular reviews of your loss exposures with our workers compensation professionals. We do more than sell insurance. We can also serve as your resource for workers compensation information for the states governing your particular business, and not just for the issue of “to and from work,” but any other loss situation that may affect you and your employees.

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Is Your Safety Program Boring?

If you are looking for a way to motivate your employees to improve safety, consider spicing up your training program.

Think of all the boring safety programs you run: fire drills, personal protective equipment training, emergency contact lists. Those needn't be so dull. Here are four ideas that you can implement quarterly over the course of the next year:

1. Emergency Contact Lists—Incentivize employees to provide names and good contact information for emergency contacts by using the information provided to invite everyone listed to a fun event. Maybe your office could sponsor a summer picnic for all those listed or host a free seminar on a subject of interest. You might make it as simple as sending out a coupon for a free coffee or ice cream to all whose proper contact information has been provided.

2. CPR Class—Take one day and



offer a class on cardiopulmonary resuscitation for your employees and family members. These classes are sometimes offered for free by local charitable groups, and they are always appreciated by employees.

3. Fire Drills—Instead of just blasting the alarm and watching everyone roll their eyes as they consider whether or not to leave the building, run an actual

drill at different workstations over the course of a week. Let employees know that there will be tests, then have them demonstrate their ability to use the fire extinguishers and elevator call buttons. Practice leaving the building by feel or by crawling, which might be necessary in a real fire.

4. Poster Contest—Invite employees or their families to design posters that warn employees about common hazards at the workplace. Post them when turned in and award all participants with a coupon for a movie snack or a treat from the local deli.

You can think of your own activities that fit your particular workplace. The point is to get employees actively involved in safety instead of just being passive recipients of information.

Age-Related Issues

The aging of the U.S. workforce is presenting special workplace issues for employers. According to the Bureau of Labor Statistics, the percentage of employees 55 years of age and older increased 52% between 2005 and 2010, partly because baby boomers are such a large portion of the workforce and partly because economic conditions are preventing early retirement.

Older workers have fewer on-the-job accidents than their younger counterparts, but when they are injured, the medical severity of the claims is higher. They are often more expensive to treat, and older workers tend to take

longer to heal and return to work.

They are more likely to experience slips and falls and neuromuscular injuries than younger workers, and those injuries can become more severe or even debilitating if left untreated for extended periods. Falls and falls that result in fractures in older workers are more than twice the average for younger workers. Older workers' injuries can also be compounded by pre-existing or age-related conditions that can make diagnosis and treatment more difficult.

Employers can retain the valuable knowledge, skills, motivation and productivity of older workers while

preventing escalation of workers' claims by modifying duties and workspaces and encouraging overall wellness. Making visual accommodations, especially improvements in lighting, can help. So can improving auditory conditions, such as reducing ambient noise. Since older workers are on the decline when it comes to strength, providing assistance for lifting or other heavy-duty tasks can reduce the chance of injury.

Take a look at your workplace and see what accommodations you can make before injuries occur. Your employees and your business will benefit.

**Thank you for
your referral.**

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

Use Your Hindsight

Experts who investigate workplace accidents say that many employers overlook a huge opportunity to improve future safety results by not following up on an injury claim with a detailed investigation of just what went wrong.

All workplace actions are comprised of four elements: people, equipment, material and the environment. Analyzing how each of these interacted to cause an accident can reveal areas of management practices and workflow that need improvement. Management, from the top executives to the supervisor/foreperson most directly in charge of the scene, needs to promote and control such investigations and solutions.

Remember to have a positive reaction to the reporting of incidents. A timely response is necessary. Although your company will need to set aside both time and money for investigation and remedial action, the payoff will most likely bring a handsome return on investment.