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Spring Cleaning at Work

Spring cleaning at your office can be a refreshing way to get staff together for the benefit of all. Or it may be a necessity because, let's face it, things pile up. If your employees plan to help with the spring spruce-up, make sure they do it safely!

To help avoid injury and a potentially costly workers compensation claim, here are a few tips to offer your staff prior to the undertaking:

1. Stay cool. Stand in front of a fan if necessary. Drink lots of water. Don't overheat.
2. If moving furniture, remember the basics: Lift with your legs or don't lift at all!



3. Have a spotter before ascending ladders and stepstools.
4. Clearly mark wet floors and surfaces.

5. Warn people if clutter is present. Clutter can be a hazard if it accumulates in spaces that are normally clear and people don't know to expect obstacles.

6. Make multiple trips and don't lift too much at a time!

7. Wear a mask if dusting or using chemical cleaners.

8. Don't leave buckets of liquid in places where they could spill and create slip-and-fall or electrical hazards.
9. Properly store all cleaning supplies.

Use Workers Comp Exemptions Wisely

If you haven't reviewed your workers compensation exemption status recently, now is the time.

Each state's law determines who is eligible for exemption from the benefit. The progressive nature of the industry keeps it in constant flux. Rules defining who is eligible for exemption, as well as what current exemption holders must do to stay compliant, change periodically.

If you haven't discussed your exemption status in some time, give us a call. We

can help you with your current exemption, help you understand what you must do to seek exemption status in other states, and discuss possible changes on the horizon.

In addition to helping you remain compliant, our service team can discuss disability options for those exempt individuals were they to suffer illness or injury on the job.

Don't let the ever-changing laws leave you wondering. Give us a call today!

Handle Chemicals Safely



The Occupational Safety and Health Administration (OSHA) and the National Institute for Occupational Safety and Health (NIOSH) want to remind you of the potentially high risks faced by employees whose jobs entail exposure to hazardous chemicals and caustic substances. In a recent report, the organizations put it bluntly: “Irreversible effects from work-related exposures even at low levels, without taking appropriate precautions, can include cancer, reproductive and developmental problems, allergic reactions, and others.”

What hazardous substances are commonly utilized in your workplace, even if only on a sporadic basis? Are workers exposed to common substances that represent increased health hazards, such as excessive levels of dust, smoke, vapors or fumes?

A regular and comprehensive review of all chemicals or similar exposures is a foundational part of any effective worker safety program. For more information on this and other possibilities for improving safety and lowering workers compensation costs, talk to us today.

Top Five Disabling Workplace Injuries

While many employers understand the best possible workplace would address every single potential safety issue, limited resources often limit solutions to those that deliver the best bang for the buck.

One place to begin developing an effective answer is to look at actual workers compensation claims experiences for patterns and trends. For example, here are the latest “Top Five Injury Causes” identified in the 2012 Liberty Mutual Workplace Safety Index:

1. Overexertion (26.8%): injuries related to lifting, pushing, pulling, holding, carrying or throwing

2. Fall on same level (16.9%)

3. Bodily reaction (11.4%): injuries resulting from free bodily motion, such as bending, climbing, reaching, standing, sitting, and slipping or tripping without falling

4. Fall to lower level (10%)

5. Struck by object (8%): injuries such as being struck by a tool falling from above.

Effectively addressing each of the above issues may result in significant improvements to your workplace safety. Pursue an aggressive risk management strategy to keep your workers compensation rates low.

Insist Upon Safe Driving

It’s no secret that traffic accidents are a leading cause of high-severity workers compensation injuries. But information released recently by the National Council on Compensation Insurance (NCCI) confirms some good news for employers: Work-related traffic accidents have decreased since the original study performed in 2006.

Nonetheless, employers should remain vigilant in promoting safe driving. When accidents do occur, they can be costly and even devastating. Motor vehicle accidents are more likely than other workplace incidents to result in multiple claims, and they are more severe than the average workers compensation claim. The top diagnosis resulting from these accidents is neck injury, and the duration of these claims is more than one third longer than the average workers comp claim. Attorney involvement in these claims is also more frequent and/or more expensive.

According to NCCI, distracted driving remains a leading cause of accidents. Employers can play a big part in encouraging safe practices, and they should set and enforce penalties for non-compliance.



Lifting Injuries Result from Technique

Numerous workplace studies have shown lifting to be a major cause of worker injury.

Those same studies indicate it is not always heavy objects that create the problem. Major back injuries arise from what would seem to be the simplest of efforts.

Bad lifting technique is the primary problem. Even workers who have been told about proper lifting methods will opt for the more comfortable bend-at-the-waist style. Reviewing lifting technique regularly might seem redundant, but it can drive home the importance of form.

OSHA suggests the following protocol be taught and re-taught to employees.

1. Stand close to the load with your feet spread shoulder width apart. One foot should be slightly in front of the other for balance.
2. Squat down bending at the knees (not your waist). Tuck your chin while keeping your back as vertical as possible.
3. Get a firm grasp of the object



before beginning the lift.

4. Slowly begin straightening your legs, lifting slowly. Never twist your body during this step.

5. Once the lift is complete, keep the object as close to the body as possible. If the load's center of gravity moves away from your body, there is a dramatic increase in stress to the

lumbar region of the back.

6. If you must turn while carrying the load, turn using your feet, not your torso.

7. To place the object below the level of your waist, follow the same procedures in reverse order. Remember to keep your back as vertical as possible and bend at the knees.

Comorbidity and Workers Compensation

comorbidity: *noun; the simultaneous presence of two chronic diseases or conditions in a patient*

Does employee health have an effect on workers compensation?

Yes, according to the National Council on Compensation Insurance (NCCI). In 2010, the NCCI concluded that workers compensation claims with an obesity comorbidity diagnosis incurred significantly higher medical costs than comparable claims without such a

comorbidity diagnosis.

As an expansion of that initial report, the NCCI recently reported additional information concerning claimants receiving a comorbidity diagnosis. Some of the key findings include:

- The share of workers compensation claims with a comorbidity diagnosis nearly tripled from the years 2000 to 2009, growing from a share of 2.4% to 6.6%.
- Claims with a comorbidity diagnosis have about twice the medi-

cal costs of otherwise comparable claims.

- Comorbidity diagnoses for hypertension are the most prevalent of those investigated.

In descending order, the study shows the most common comorbidities with workplace injuries are: hypertension, drug abuse, diabetes, chronic pulmonary conditions, and obesity. Instituting a wellness plan at work can help reduce your rates of injury and comorbidity disorders. Talk to us about wellness at work.

**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

Post-Accident Procedural Review

When accidents strike, the first priority is treatment for injured workers. But afterwards, do you take the time to improve future results by performing a detailed investigation of what went wrong?

Experts who investigate accidents say that employers who do not consistently pursue such "post-accident" reviews often overlook a huge opportunity for improvement in safety and workers compensation costs.

All workplace actions are comprised of four elements: people, equipment, materials and the environment. Analyze how each of these came together to cause the accident. From that analysis, design and implement procedures to improve workplace practices and processes.

When an accident happens, don't just chalk it up to bad luck or an incompetent employee. Recognize, analyze and implement.