



## Safety Bulletin

### Workers' Compensation Claims Review

This safety bulletin presents workplace accident data and recent claims data from XL Insurance that will help you better focus your workplace safety programs. These findings reveal that increased attention to three key exposure areas: vehicle safety, material and equipment handling, and slip and fall hazards will likely benefit your organization and employees. Additional accident prevention programs and training invested in these areas can have a significant impact on the direct and indirect costs associated with workplace incidents and accidents.

The latest U.S. Bureau of Labor Statistics (BLS) estimates that workplace injuries and illnesses among private industry employers occurred at a rate of 3.9 cases per 100 full-time workers in 2008. Though the total recordable rate continues to decline through the conscientious efforts of employers as well as ever stricter regulatory oversight, the cost of treating and compensating injured employees continues to escalate at an alarming rate. According to the National Council on Compensation Insurance (NCCI), spending for medical benefits under workers' compensation policies has increased from \$10 billion to \$26 billion over the past ten years. These numbers do not take into account the additional indirect costs of less productivity, employee replacement, lower morale, and other less quantifiable, but equally detrimental effects on an organization's bottom line.

According to the most recent annual Workplace Safety Index prepared by the insurance industry, which incorporates BLS data and information from the National Academy of Social Insurance, "Over-exertion", "Falls", and "Struck by Objects" are the most common types of injuries sustained by workers. A review of recent claims from XL Insurance's Environmental Unit policyholders reveals similar trends with the majority of injuries over the past twelve months being from "Slips and Falls" or "Strains and Sprains." Material handling was most often involved in the workers compensation claims involving "Strains and Sprains." Further, XL workers compensation data reveals that a disproportionately high number of the

employees injured were classified as truck drivers, who interestingly enough were most often injured in non-driving situations rather than actually being injured in a vehicular crash.

#### Vehicle Safety

Working in and around a vehicle can present a dangerous environment for drivers due to the many potential hazards present that can be difficult to identify and control. Activities can require drivers to climb on and off of their vehicle several times a day, unload and handle heavy equipment, come in close proximity to moving parts and machinery, handle hazardous materials, encounter tripping hazards, and avoid many other potential exposures. According to the BLS, 25% of truck drivers who sustained lost-workday injuries were away from work an average of 31 days, with a median of 10 days. Of these injuries, 22% were as a result of slips and falls from working on or around their vehicles. Drivers represented 30% of all XL workers compensation claims, as well as the majority of the highest severity claims reported. Further analysis reveals that injuries while operating or working around vacuum trucks have been found to be a common factor in several of the more serious of these accidents.

Employers tend to focus their fleet safety policies and programs mostly on actual driving hazards as opposed to addressing the equally important workplace safety issues facing drivers every day. Safety training should encompass both driving and non-driving safety; particularly as they relate to:

- Climbing on and off of vehicles (three points of contact)
- Using mechanical lifting devices or getting assistance when moving heavy materials
- Taking proper precautions when working on or around moving machinery and equipment
- Wearing adequate personal protective equipment at all times

XL has developed a safety bulletin on the subject that can be obtained from our website at: <http://www.xlenvironmental.com/library/riskcontrol/3511.htm>.

### Heavy Material and Equipment Handling

Being injured while lifting, placing, carrying, holding, or lowering heavy objects, materials and equipment is consistently a principal cause of work-related injuries. The BLS reports that 4 out of 5 of these types of injuries resulted in lower back strain, and that 3 out of 4 occurred while an employee was lifting an object. Strains and sprains represented over 30% of all XL workers compensation claim injuries reported during the past twelve months. Loading and unloading vehicles, handling chemical drums, and carrying heavy equipment at project sites have most commonly been associated with these claims.

Both management and employees should be involved with analyzing and assessing manual materials handling job tasks that have the potential risk for injury. When a manual materials handling task has been assessed as a risk, the first control option should be to redesign the task so that the risk can be completely eliminated. If this is not possible, the risk should be reduced through the use of mechanical aids and proper lifting training.

Some of the most important factors in assessing a load and handling risks are:

- 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 Occupational Safety and Health Administration (OSHA) has developed an

interactive e-tool on Safe Material Handling that can be accessed through their website: <http://www.osha.gov/SLTC/etools/electricalcontractors/materials/heavy.html>.

### Slip and Falls

Slips, trips, and falls constitute the majority of all general industry accidents. They cause 15% of all accidental deaths, and are second only to motor vehicle accidents as the overall cause of workplace fatalities. Contrary to popular belief, most falls occur at ground level as a result of simple tripping hazards, uneven or slippery walking surfaces, improper footwear, or just plain inattention on the part of the individual. Twenty percent of XL's claims were due to falls, with some resulting in significant injuries such as fractures, dislocations, and torn ligaments.

OSHA has established regulations to help control falls in the workplace. These regulations mandate that the following conditions be maintained:

- Keep floors clean and dry
- Provide warning signs for wet floor areas
- Where wet processes are used, maintain drainage and provide false floors, platforms, mats, or other dry standing places, or provide appropriate waterproof footwear
- Keep all places of employment clean and orderly and in a sanitary condition
- Keep aisles and passageways clear and in good repair, with no obstruction across or in aisles that could create a hazard
- Keep exits free from obstructions
- Provides safety guidelines for ladder usage and care

In workplaces where floors may be oily or wet, or where workers spend considerable time outdoors, prevention of fall accidents should focus on selecting proper footwear. Since there is no footwear with anti-slip properties for every condition, consultation with manufacturers is highly recommended. Employees should also be encouraged through training and other forms of communication to take time and pay attention to where they are going, adjust their stride to the pace that is suitable for the walking surface and the tasks they are performing, and make wide turns when walking along travel routes with

obstructed views. There should be adequate lighting for all areas, and consistent housekeeping conducted to keep walkways free of tripping hazards, ice, grease, or other potentially dangerous conditions.

In the U.S. construction industry, falls are the leading cause of worker fatalities. Each year, on average, between 150 and 200 workers are killed and more than 100,000 are injured as a result of falls at construction sites. OSHA recognizes that accidents involving falls from elevations are generally complex events frequently involving a variety of factors. Consequently, the Standard for Fall Protection deals with both the human and equipment-related issues in protecting workers from fall hazards. Under this Standard employers and employees are required to do the following:

- Where protection is required, select fall protection systems appropriate for given situations
- Use proper construction and installation of safety systems
- Supervise employees properly
- Use safe work procedures
- Train workers in the proper selection, use, and maintenance of all protection systems

Protecting employees from being injured on the job is not only a moral obligation, but in these tough market conditions, it also makes good economic sense. In the words of former U.S. Secretary of Labor Robert Reich: *“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 as a whole continuing to endure unsafe and unhealthy working conditions.”*

XL Insurance’s Risk Consulting staff is eager to assist you in your efforts to prevent accidents and reduce claim frequency and severity for your organization. We have a wide range of safety resource materials and a free safety training video lending library that can provide you with safety topics and training aids for safety meetings or other means of promoting safety to your employees. For additional information please contact us at 800-327-1414 or check out our website at:

[http://www.xlenvironmental.com/risk\\_control/risk\\_control\\_main.html](http://www.xlenvironmental.com/risk_control/risk_control_main.html).

---

*“XL Insurance” is the global brand used by XL Group plc’s (NYSE: XL) insurance companies. Coverages underwritten by Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and XL Insurance Company Limited—Canadian Branch. Coverages not available in all jurisdictions.*

*The information contained herein is intended for informational purposes only.*

For more information, contact our topic expert:

**Brad Berkowitz**  
Phone: 610-968-2559  
Email: Brad.Berkowitz@xlgroup.com

XL Insurance  
505 Eagleview Blvd, Suite 100  
PO Box 636  
Exton, PA 19341-0636 USA

[www.xlinsurance.com/environmental](http://www.xlinsurance.com/environmental)