

Loss Control and YOU

Prompt Claims Reporting

By [Mike Huss](#)
Loss Control Supervisor

The best way to lower workers' compensation costs is to prevent accidents from happening in the first place. However, after an accident occurs the simplest way to control the cost of a claim is to report it promptly.

FirstComp is committed to delivering superior claim service to our policyholders and their employees. Since the employer's role in this process is critical, FirstComp encourages them to report employee injuries on the same day the accident occurs. Studies have shown that prompt reporting helps reduce claim costs.

Due to unfamiliarity with the system many concerns arise about financial security, physical and emotional well being, and the ability to return to work. Prompt claim reporting enables FirstComp to quickly establish contact with the injured employee, describe the workers' compensation process and answer any questions. This rapport between the injured employee and Claim Examiner can lead to a general reduction in claim costs by:

- Facilitating prompt and appropriate medical care which may possibly avoid medical complications and reduce treatment costs.
- Reducing litigation by providing immediate contact and prompt delivery of benefits to injured employees.
- Ensuring prompt and successful return-to-work to reduce loss

of productivity.

- Allowing enough time for a complete accident investigation.
- Recording facts about the incident while they are still fresh.
- Avoiding fines or surcharges that may be awarded if employee benefits are delayed.

Every employee should be required to report all accidents immediately, and a report must be completed promptly. Avoid increased claim costs and improve medical care by promptly reporting accidents. For additional information on our claims process please call (888) 500-3344.



Obesity Prevention

By [Mike Huss](#)
Loss Control Supervisor

A recent study in the *Archives of Internal Medicine* found obesity significantly raises costs associated with workers' compensation claims. Whether you're at risk of becoming obese, currently overweight or at a healthy weight, you

can take steps to prevent unhealthy weight gain and related problems.

The steps to prevent weight gain are the same as the steps to lose weight:

- Exercise regularly—according to the American College of Sports Medicine, it takes 150-250 minutes of moderate intensity activity each week to prevent weight gain.
- Drink plenty of water—drink 8-10 glasses of water each day to help detoxify impurities in your body.
- Eat healthy meals and snacks—focus on low-calorie, nutrient-dense foods, such as fruits, vegetables and whole grains. Avoid saturated fat and limit sweets and alcohol.
- Avoid food traps that cause you to eat—identify situations that trigger out-of-control eating. Then develop strategies for handling those situations.

- Monitor your weight regularly—it's easier to manage things that are measured.
- Be consistent—stick to your healthy weight-plan during the week, on the weekends and especially during vacations and holidays

If you are committed to preventing weight gain, the best approach is to focus on an active lifestyle that includes an eating plan that is healthy and low in calories.

Safety Observances

March 2010

[Workplace Eye Wellness Month](#)

April 2010

[Alcohol Awareness Month](#)

May 2010

[Clean Air Month](#)



Safety & Health News

By [Kim Coonrod](#)
Loss Control Manager

Respirator Safety Videos

The Occupational Safety & Health Administration (OSHA) has produced two new videos relating to respirator safety. *Respirator Safety* and *The Difference between Respirators and Surgical Masks* explore issues surrounding the proper selection and use of respirators in the workplace. Both videos are available in English and Spanish at OSHA's [Respiratory Protection](#) page or the Department of Labor's [YouTube](#) channel.

Hexavalent Chromium Safety

OSHA has recently published [Hexavalent Chromium](#), a booklet outlining standards for handling hexavalent chromium. Exposure to this chemical can lead to lung cancer as well as disorders of the nose, throat and respiratory system.

Inhaling hexavalent chromium fumes can cause allergic reaction or asthmatic symptoms, such as wheezing and shortness of breath. This chemical is used in pigments, metal finishing, wood preservatives and fungicides. Fumes can also be generated while welding chromium metal alloys.

This booklet explains OSHA's hexavalent chromium standards in a reader-friendly format and is a companion to the *Small Entity Compliance Guide for the Hexavalent Chromium Standards* (2006). The standards include exposure limits, monitoring, personal protective equipment, medical surveillance, hazard communication and record-keeping.

FMCSA Bans Texting-While-Driving for Commercial Drivers

As part of an ongoing campaign to combat distracted driving, the Federal Motor Carrier Safety Administration has instituted a ban on texting while operating certain vehicles. The ban is effective immediately and applies to drivers operat-

ing large commercial vehicles including:

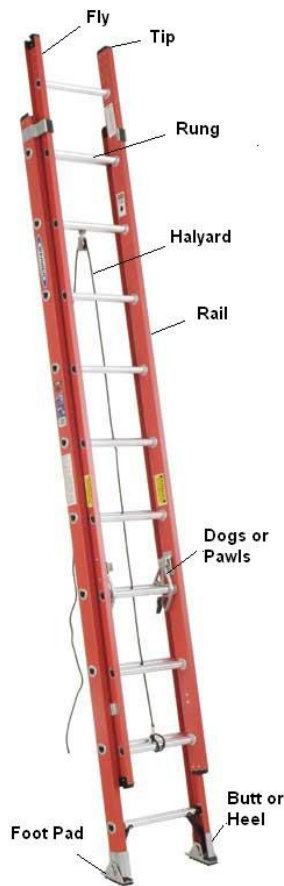
- Any vehicle with a gross vehicle or combination weight over 10,000 pounds.
- Any vehicle designed to transport eight or more passengers if driven for compensation.
- Any vehicle designed to transport 15 or more passengers, regardless of compensation.
- Any vehicle transporting hazardous materials.

Lessons From Losses

By [Courtney Rosengartner](#)
Loss Control Coordinator

Loss:

A 54 year old, 250 pound HVAC worker was working on a ladder measuring a piece of duct work. While he was 9 feet up, a rivet broke and the ladder twisted causing him to fall on his co-worker who was attempting to steady the ladder. Both sustained serious injuries with one employee fracturing both legs and left confined to a wheelchair and daily assistance. The employee also suffers loss of cell growth resulting in amputation to one leg as



well as a knee replacement to the other. Aside from the extensive pain and suffering endured by both injured workers, this claim has reached over \$500,000 in costs.

Lesson:

- Before each use, inspect ladders for cracked or broken parts such as rungs, steps, side rails, feet and locking components.
- Do not apply more weight on the ladder than it is designed to support.
- Rungs shall be capable of supporting a single concentrated load of 250 pounds applied in the middle of the step or rung.
- Rungs must be so shaped that an employee's foot cannot slide off and must be slide resistant.
- The area around the top and bottom of ladder must be kept clear.
- When ascending or descending a ladder, the user shall face the ladder.
- Use only ladders that comply with OSHA design standards [[29 CFR 1926.1053\(a\)\(1\)](#)].

Loss Control Services

By [Nick Gustafson](#)
Loss Control Coordinator

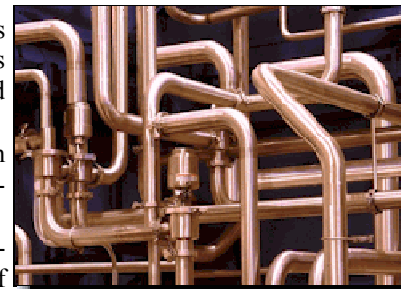
Did you know *FirstComp* offers a variety of loss control services? *Many of these services are available to all policyholders, for free! This month, we're looking at the variety of services FirstComp offers.*

- Safety Video Library
- Workplace Safety Checklists
- Comprehensive Safety Program Templates
- Return-To-Work Program Templates
- Telephone Consultation with Loss Control staff
- Toolbox Safety Series meeting guides

For more information, contact FirstComp Loss Control at (888) 500-3344.

For information about any of FirstComp's Loss Control Services, please call (888) 500-3344 or email losscontrol@firstcomp.com

Focus Class Code: Plumbing



FirstComp covers a wide variety of Main Street small businesses. Every quarter, this space will focus on a common class code and the unique loss exposures it reflects. This issue we're focusing on Plumbing Contractors.

[Eye Safety Checklist—CDC](#)

[Eye and Face Protection eTool—OSHA](#)

[Hazardous Chemical Communication Program—Washington Dept. of Labor & Industry](#)

[Accident Prevention Program—WA L&I](#)

[Respiratory Protection Program—WA L&I](#)

[Mesothelioma & Asbestos Risks—Asbestos.net](#)

[Slips, Trips & Falls in Construction—Workplace Safety Institute](#)

[Ladder Safety—WSI](#)

[Heat Stress—CDC](#)

[A Guide to Selecting Hand Tools—CDC](#)

[Confined Spaces—OSHA](#)