

Ten Ways to Improve Workplace Safety



From www.sdassecurity.com

Preventing workplace incidents is an important way to save workers' compensation dollars.

Previous blogs cover the importance of [the CEO's support](#), [how to convince the CEO that it should be a priority](#), the importance of [a culture of sharing](#), the need for a [safety culture](#) and [how to tell if it exists](#).

This blog focuses on tactical advice from sources I have interviewed over the years. Here are snippets of their wisdom:

- 1) **New employees should learn about a company's commitment to safety during the orientation process.** Employees should know how to report unsafe work situations whether it is a phone number, online or on paper. Employees and their supervisors should also know that their attention to safety will be considered during job evaluations and for promotions.
- 2) **Communicate the importance of safety through effective communication plans.** A previous blog covers effective [communication plans for workers' compensation programs](#). That said, behavior-based safety programs tend to be more effective than rules-based, flashy safety campaigns.
- 3) **Train, train and train again.** People need to hear information multiple times and in different ways to make behavioral changes. Employees should be encouraged to think through risk and exposure instead of memorizing seemingly irrelevant rules. Reinforce training with videos, seminars and supervisory training. Incorporate fun ways to reinforce material. Train them about [how workers' compensation works as well](#).
- 4) **Make it as easy as possible for employees to find information.** Create a safety portal on your company's intranet. Include information such as: procedural manuals, suggestions, MSDS sheets, accident investigation findings and training videos.
- 5) **Try holding a Jeopardy-style game show with safety questions.** One question, for example, could be asking what is the maximum decibel of sound exposure that does not cause hearing damage.
- 6) **Consider hiring an occupational physician** to help you develop your safety and ergonomic programs. They could also provide insight to analysis on post injury analysis.
- 7) Supervisors who **observe and compliment employees who behave safely** accomplish more than just safety meetings.
- 8) **Provide a personal trainer to keep the workforce physically strong.** Trainers can teach employees the appropriate way to stretch and exercise to strengthen weak muscles.
- 9) **Ask an ergonomist to help employees** realize poor body mechanisms that can harm or re-injure employees and teach them how to best position themselves.

10) **Offer employee safety incentive programs.** These can be can be a fun and effective way to reinforce an established safety plan. Make sure they do not discourage incident reporting.


To do this, focus on encouraging safe behavior. Employees who go to the trouble of identifying safe behavior in another employee could also be rewarded. Points can be given by individual or team basis.

There are many approaches to this. Some employers will reward employees with safety lottery tickets for raffled prizes. Others use safety bucks or stamps that can be traded in for company merchandise while others provide catalogues of goods for their families.

I hope these tips inspire you. Please add some of your favorite safety tips below:

***Like what you see?
Then follow me!***

Signs of a Workplace Safety Culture

Employers miss potential dividends from workplace safety initiatives when they don't instill safety as part of their corporate culture. 

A safety culture describes the way the C-Suite, supervisors and employees think, feel and act towards occupational safety.

Reflecting the “unspoken rules” about values, priorities and how the work is done, a corporate culture can support safety and instill employee trust. Lacking a safety culture can be the invisible barrier that hinders positive change.

Like any culture, it is reflected in language, action, signs and symbols. Here are some signs your organization has a safety culture:

1) **It's important to the CEO** and everyone knows it. The CEO talks about safety and it is reiterated through human resources, communications and management. Employee orientation sessions include safety training and job evaluations and promotions reflect an attitude of safety by managers and employees. (For more about the importance of CEOs, please click [here](#). For ideas for winning over the CEO, please click [here](#).)

2) **It's in the talk.** People are aware of safety and they talk about it. Communications, from break room signs to employee newsletters reiterate the message that safety is valued as much as productivity and profitability.

Lacking a safety culture can be the invisible barrier that hinders positive change.

3) **It's in the walk.** From training to accident investigation, managers make sure safety provisions are in every step of the process.

4) **It's rewarded.** Safety is its own reward from simply doing the right thing and preventing employees from getting hurt. From appropriate incentive programs that encourage reporting potential hazards to job evaluations, employees know safety has tangible perks. Verbal compliments also boost employee morale. (For more on a culture of sharing and reporting, please click [here](#).)

5) **It's in the training.** Employees are well schooled. They are taught to know when their environment is unsafe and discouraged from cutting corners. They are not afraid to file reports for accidents and near misses to strengthen incident prevention. Instead, they are empowered and encouraged to do so.


6) **It's in the housekeeping.** Safe housekeeping - where floors are clean and equipment is well maintained - shows workplace safety as a priority. Everything has its place and employees know where to find what they need.

7) **It's what employees believe.** In a safety culture, employees believe safety is a priority. Employee surveys can help you find out how employees feel. I will cover how to develop an employee survey about safety culture in my next blog.

In the meantime, how can you tell an organization has a safety culture? Please let me know in the comments section below.

*Like what you see?
Then follow me!*

[Involve Employees in Workplace Safety](#)

Improving workplace safety should not be limited to top-down procedures and programs. Many employers I have interviewed said involving employees in the safety process greatly helped reduce workplace incidents. 

It works for many reasons. Some of it is psychological. Giving employees some ownership makes them feel like they are more like partners than merely employees. It shows their employers care and are open to input.

Such involvement also allows employees to help each other in a more meaningful way, which can build trust between management and the workforce.

Since employee involvement can be a test of the relationship between employees and management, it can also be a double-edged sword. That means employers must be willing to invest in appropriate safety improvements that employees suggest. Otherwise, employees could view this as a ploy, which can erode trust.

As with any workers' compensation effort, [getting executive management's support](#) will improve your chances of a successful safety program.

Before starting, employers need to get real about how employees feel about management. Employee

surveys are one approach, but again, employers must show willingness to be responsive to the results.

...employers need to get real about how employees feel about management.

One way to encourage employee involvement is creating a labor/management safety team. This is a natural when unions are involved. If your company lacks a union, find employee team members by asking supervisors whom they would recommend. You can also ask employees to anonymously nominate co-workers. You are looking for thoughtful employees known for having ideas, not eternally discontented complainers. They should also have good street cred with other workers.

You also need to decide the functions of the safety team and communicate the boundaries of responsibility and authority clearly. Depending on how much safety ownership you want the team to have, you can ask them to handle anything from developing and implementing safety programs to monitoring safe work practices. The team can also:

- review employee incidents by combing through [first reports of injury](#);
- collect employee safety suggestions;
- work with your communications staff or consultant to develop promotional campaigns;
- partner with human resources to reward safe behavior. (Safety rewards will be covered in a future blog.)

The employee/management team could also put a survey together, asking for the workforce's perceptions on everything from whether they feel their supervisors and/or company cares about them to what workers expect from workers' comp or if their past experience with work comp were satisfying. (One of my most popular blogs suggests how to create a workers' compensation survey. You will find it [here](#).)

With or without employee/management teams, here are some other actions you can take.

Consider encouraging workers to observe work practices. They can then make suggestions to improve safety or submit an anonymous report to the appropriate personnel to ensure the employee is properly trained.

Besides faulty behavior, these forms could include: date, time, location, shift or equipment. I would also leave a comments space so observers can also note any other considerations such as failure to use personal protective equipment, employee fatigue or anything else going on in the work environment.

Allow employees to mark unsafe areas. After receiving the proper training, observant employees who notice an unsafe condition can submit a safety work order and hang a tag calling for maintenance. The numbered tag should include the date and time.

After maintenance personnel fix the situation, they would remove half the tag and turn it in. Then, the observant employee would remove the other half of ticket so employees know the area is now safe.

Create signage with a phone number where workers can text or call the appropriate department to report safety related issues can also encourage employee involvement.

Regardless of what you try, make sure the new safety procedures are clearly communicated to all

employees. The best safety ideas cannot flourish without effective and credible employee communication. (For more on effectively communicating to employees about workers' comp, please click [here](#).)

There are many other ways to encourage employee involvement? Please share your ideas.

***Be the first to know!
Please click the "follow" button
on the bottom right hand side
of this page.***

[Does Your Company Have A Safety Culture?](#)

Managers often insist their company has one. Last week's blog covered the signs of a workplace [safety culture](#).



But to really know, you have to ask employees.

It takes courage to ask employees what they really think, but doing can boost trust between employees and management.

Consider an employee survey that focuses on the company's safety culture. Offer specific statements employees can rank from very satisfied to very unsatisfied. Offer them room to elaborate with written responses.

Here are some suggested statements to rank from very satisfied to unsatisfied:

- 1) Safety is a genuine priority at my company.
- 2) Top leadership truly values safety.
- 3) My boss makes safety a priority. I work in the _____ department.
- 4) I can report an unsafe situation without negative repercussions.
- 5) Violators of safety standards are corrected.
- 6) I have the time and resources I need to work safely.
- 7) My company invests in safety training, equipment and useful information.
- 8) My company is consistently communicating that safety is a priority.
- 9) My company enforces its safety goals.

- 10) I know my responsibility in ensuring a safe workplace.
- 11) I know what I should do if there is a safety emergency.
- 12) My company rewards safe behavior.

Once you have their feedback in hand, honestly communicate the results and share future improvements. Keeping your word encourages employee trust as well.

Also consider surveying employees about what they know about workers' compensation. In a previous [blog](#), I suggested survey questions. You can find it here, along with [another blog](#) that covers the importance of effectively communicating to employees about workers' compensation.

Have ideas for other effective safety survey questions? Please share them in the comments section below.

***Like what you see?
Follow me!***

[Workers' Comp and Safety Programs Need a Culture of Sharing](#)



*Help employees report accidents, near misses
and workers' compensation forms.*

We talk a lot in workers' compensation about employers having a culture of caring. Employers and employees also benefit from what I call a *culture of sharing*.

In a culture of sharing, employees are aware of what kind of information management needs to improve the company's safety and workers' compensation programs. Employees are also empowered to share information freely without negative repercussions. They also have the tools necessary to freely communicate important information to their employers.

There are three important ways a culture of sharing can help employees and employers alike. They are:

- report accidents immediately;
- report near misses right away; and,
- report the need to file for workers' compensation as soon as possible.

For many employers, glean important information requires a culture change supported by policies, procedures and effective **employee communication**.

Reporting accidents immediately should be a given. It is common sense that the sooner an employer knows of an accident, the sooner corrective actions can occur.

Features of a solid investigations program include:

- 1) Employees and supervisors have clear knowledge of where to report injuries. Whether it is a 1-800 number, intranet portal or paper file, all employees need to know whom to inform.
- 2) Employees and supervisors must feel safe to report incidents. If they are worried about being penalized for lost productivity, they are less likely to file.
- 3) There should be an emphasis on immediate reporting while the incident is fresh on the minds of witnesses.
- 4) Accident investigators should be asking specific questions, such as:
 - equipment
 - accident type
 - shift
 - any unsafe conditions (such as poor housekeeping inside or weather outside)
 - how procedures were followed
 - responsible supervisor
 - what went wrong, such as a communication breakdowns
 - experience level of employee, and
 - employee age.

5) If your company does not have an effective accident and near-accident program, there is a lot of great information online. I am impressed by a guide provided by the State of Washington. You can find it at: <http://www.lni.wa.gov/Safety/Basics/Programs/Accident/APPCoreRuleGuide.pdf>.

Reporting the accident that almost happened can also inform workplace incident prevention programs. Include near misses that occur with customers or other third parties.

When a claim is filed affects everything from how quickly an employee recovers to the likelihood of the claim being litigated.

Near misses are common. Perhaps it was a almost from a rug or wrong move on a piece of equipment. If one person trips, someone else can as well.

Whatever it was, it could happen in the future. It makes perfectly good sense but this is easy to forget. Near misses generate sighs of relief and the urge to move production forward.

Employers need to take the fear out of reporting near misses. Supervisors and workers need to be assured that investigating potential accidents is more important than moving on for productivity's sake. And, that doing so is just as important as investigating accidents.

Before encouraging supervisors and employees to report near misses, employers should make sure their incident reporting program is sound (see first section). Ask the same information as with accident reporting, but consider using a different colored form for near misses so they are not confused with accidents.

Employees and supervisors might not be aware of why near misses are important. Here, [employee communication programs](#) are important to help employees understand why.

Employees need to see that near misses result in action from management; such as: repairing equipment; use modifications; retraining or signs reminding workers of safe work practices.

Reporting a workers' compensation claim. All the effort to improve workers' compensation - from public policy to the claims process - will only go so far if workers' compensation claims are not immediately filed and addressed.

When a claim is filed affects everything from how quickly an employee recovers to the likelihood of the claim being litigated. (For more on this, please see my blogs on [why injured workers hire attorneys](#) and [what injured workers should know about workers' compensation](#).)

How can employees be encouraged to file claims as soon as possible?

1) Urge them to file ASAP. How well the workers' compensation process works says a lot about the trust between the worker and their boss.

This, of course, is a much bigger issue than a workers' compensation claim, but points to the company's culture of caring and sharing. Some employers are worried that non-occupational claims will be filed. Let the insurers figure that out. The key is getting the worker taken care of right away.

(Click [employee communication plans](#) and [ideas for an employee workers' compensation surveys](#) to read my blogs on these topics. Also, I will be writing more about culture of caring -and determining it - in a future blog.)

2) Tell them where to file. Just like reporting accidents and near misses, it does not matter how they file - whether it is a 1-800 number, intranet portal or paper file - as long as they know where to file.

3) Offer to help in any way possible. There are so many ways to assist injured workers. Help them fill out the claim form (except personal medical information), take them to the doctor and tell their spouse about the company's EAP program. My blog on [the supervisor's role in workers' compensation](#) will tell you more.

There is a lot more that can be said about a culture of sharing that supports critical reporting by employees. Please add your suggestions below.

***Like what you see? Then please follow me!
Just click the "follow" button below
at the bottom right hand corner of this page!***

Legalizing Marijuana Expands Auto and Workers' Comp Risk



Legalizing marijuana introduces greater risk.

Legalizing marijuana expands its use. And that widens the risk potential of on-the-road and on-the-job accidents.

Just how much is legalizing marijuana affecting auto and workers' compensation coverage? I try to answer that in my latest *Actuarial Review* article, "Reefer Madness." (Non-insurance folks should read the article as well.)

Using all the information I could find - including direct queries to state workers' comp funds - my article offers insight into what I see as an emerging risk.

Since more states are liberalizing their marijuana laws, we can expect greater use of the drug. Studies are already showing this to be true. And unfortunately, too many of those using the THC-high-inducing part of the plant are not staying home. Rather, they are taking to the roads and going to work cognitively impaired, even those in dangerous occupations.

To make matters worse, too many Americans believe that driving while high is less dangerous than driving while under the influence of alcohol. Some research is showing that marijuana-related auto accidents are going up while alcohol-related incidents are declining.

That's not exactly progress when any impairment is bad news. Legalizing marijuana a growing public hazard to be sure. The insurance industry, however, is in the unique position to monitor the impact from a public safety perspective. Insurers can also reveal pot's impact on accident frequency and costs.

On the job, anecdotal evidence of the impact of marijuana impairment still drives conventional wisdom. The workers' compensation insurance industry needs to start researching the impact of marijuana on workplace safety and to realize the effects on return to work. Groups like the [Workers' Compensation Research Institute](#) helped sound the alarm of the impact of opioids on injured workers long before it became public knowledge. The same can happen for marijuana.

I know. It's illegal and therefore cannot be researched. But there has to be something that can be done.

Legalizing Marijuana Complexities

Legalizing marijuana is only possible because the once-well-believed downsides of the drug are being drowned by those extolling its untold benefits. What was once conventional wisdom is now debatable. Thought pot was addictive? Marijuana, advocates say, is not addictive — at least not physically — and it can help break opioid addiction. I would argue psychological addiction can be pretty tough to tackle. It is tough to know what to believe.

The marijuana conversation has become too hazy, allowing legalization to proceed at a faster pace. It's interesting that a reporter for the [New Yorker](#), after looking at some of the same evidence as I did, also expresses caution for different reasons.

The marijuana conversation is muddied for another reason. Legalizing marijuana means different things to different people. While some insist that its medicinal qualities make the drug worthwhile, others think medical marijuana was a mere entry point for recreational use.

It appears that way. States begin with legalizing marijuana for medical purposes even though medical efficacy is yet to be proven. This is largely due to federal restrictions on pot, which make it virtually impossible to give it the clinical gold standard research that builds the drug's credibility. As one source says, medical marijuana is not yet offering a remedy unavailable from other drugs. And once pot transitions from medical to recreational use, people don't care much about getting doctor's orders.

...there is precious little we know for sure about cannabis.

By the way, the FEDs do make a compelling case for it. According to the [U.S. Health and Human Services' review on marijuana](#), pot's potential benefits do not outweigh the risks. Legalizing marijuana should reveal whether the downsides of marijuana will be worth the upsides. That may or may not change public attitudes. Americans are more open to marijuana than ever. Friends tell me "it is just pot" though it is much more potent than 30 years ago.

While open-minded to pot's positive outcomes, I cannot escape the realities before me. My Godson's life is being destroyed right now because he believed the online messages that marijuana was harmless. Once he got high, was busted and removed from the drugs and his friends, he started trying other drugs and alcohol. His high school career has been disrupted. His immediate future is uncertain.

Another Look at Legalizing Marijuana

My exploration of marijuana and insurance is not over. Currently, I am working on a piece for

another publication that covers the impressive growth of the cannabis industry and the developing marijuana-related commercial insurance market. Stay tuned.

Meanwhile, thanks to my extensive web activity into the subject of marijuana, yours truly is being subjected to cannabis product ads and videos on her Facebook news feed. An occupational hazard? Could be. It's kind of creepy when online searching leads directly to my inbox. The marketing emails about CBD oil and pot gummies are very misleading. Thanks to my article, I am better informed.

I hope you'll check out my *Actuarial Review* article. Let me know what you think!

[The Portfolio](#)

THE PORTFOLIO

insurance companies, actuarial firms, brokers, vendors, publications, associations — for more than 15 years, Insurance Communicators LLC, has served virtually every type of insurance industry organization. The published work below demonstrates subject matter expertise. To see specific types of public relations and marketing materials, please contact [Anmarie](#).

Below please find blog posts on our most requested topics and our published work samples.

COMMUNICATIONS/MARKETING

Click on the link for the archives

- [B2B](#)
- [Blogs](#)
- [Branding](#)
- [Business plans/Marketing plans](#)
- [Content/Inbound marketing](#)
- [Customer empathy](#)
- [Digital marketing](#)

- [Internal communications](#)
- [Insurance writing](#)
- [Media relations](#)
- [Opinion](#)
- [Q&A](#)
- [Social Media](#)
- [Traditional marketing](#)
- [Websites](#)

INSURANCE TOPICS

Click on the link for the archives

- [Actuarial/underwriting](#)
- [Agents/Brokers](#)
- [Automobile insurance](#)
- [Cyber insurance](#)
- [Federal legislation](#)
- [For Consumers](#)
- [Healthcare](#)
- [Homeowners Insurance](#)
- [Injured Workers](#)
- [Integrated benefits](#)
- [Medical](#)
- [Published Articles](#)
- [Predictive modeling](#)
- [Technology](#)
- [Terrorism/TRIA](#)
- [Weather perils](#)
- [Workers' compensation](#)
- [Workplace safety](#)

WORK SAMPLES

Please note: *The only work samples I can publish online are my articles. If you want to see samples of web text, advertisement copy, brochures...you get the idea, please contact me directly at annmarie@insurancecommunicators.com. Just let me know what kind of help you need and I will send you samples germane to your project.*

Otherwise, enjoy my electronic portfolio! From actuarial to cyber insurance to workers' compensation to legislation and technical advancements, my articles demonstrate my insurance expertise and commitment to providing unique and well-researched content. Enjoy!

Click on topic below to see our work

[ACTUARIAL](#)

[Pricing Adjustment: Actuaries and Underwriters and the Needed Evolution](#) — Actuarial Review

[Cyber Insurance The Actuarial Conundrum](#) — Actuarial Review

[Price Optimization and the Descending Confusion](#) - Actuarial Review

[Destination Driverless](#) - Actuarial Review

[Emerging Technology and Actuarial Practice](#) - Contingencies

[Professional Jealousy](#) - Contingencies

[The Next Great Thing in Predictive Modeling](#) - Contingencies

[The Evolving Actuarial Workplace](#) - Contingencies

[Workers' Comp Pred Mod](#) - Contingencies

[Social Media and the Job Search](#) - Contingencies

[Modeling the Future](#) - Leader's Edge

[Is Microsoft's F# the Next Actuarial Programming Language?](#) - Contingencies

[So Many Apps, So Little Time](#) - Contingencies

[Actuaries in Retirement](#) - Contingencies

[Managing Actuarial and IT Departments](#) - Contingencies

[The Perilous State of Flood Insurance](#) - Contingencies

[The Case for Social Media](#) - Contingencies

[Workers' Comp Predictive Modeling](#) - Contingencies

[Workers' Compensation: Future Turbulence Ahead](#) - Actuarial Review

[Modeling the Future](#) - Leader's Edge

[Insurance Agents and Competitive Data](#) - Leader's Edge

[AUTO INSURANCE](#)

[Price Optimization and the Descending Confusion](#) - Actuarial Review

[Destination Driverless](#) - Actuarial Review

[CYBER INSURANCE](#)

[Cyber Insurance The Actuarial Conundrum](#) — Actuarial Review

[HEALTH CARE](#)

[Fully Exposed](#) - Leader's Edge

[Employees Want It All With Health Care](#) - Business & Health

[Structuring A New Health Plan](#) - HR Magazine

[Six Ideas to Boost Productivity](#)- Business & Health

[Interview with David Satcher](#), former U.S. Surgeon General- Business & Health

[PEOS Streamline HR Tasks](#) - In Business Las Vegas

[INSURANCE AGENCIES](#)

[Karen Farris Article-Leader's](#)

[Edgehttps://annmariecommunicatesinsurance.files.wordpress.com/2012/01/karen-farris-article-leaders-edge.pdf](https://annmariecommunicatesinsurance.files.wordpress.com/2012/01/karen-farris-article-leaders-edge.pdf)

[Modeling the Future](#)-Leader's Edge

[In the Zone: Keep Your Head in the Game Retaining Clients By Using the Competitive Data Hurtling Right at You](#) - Leader's Edge

[Fully Exposed](#) - Leader's Edge

[INSURANCE REGULATION](#)

[Colossal Cleanup](#) - Claims Advisor

[INTEGRATED BENEFITS/ABSENCE MANAGEMENT](#)

[The Mechanics of Absence Management](#)

[The Evolution of Integrated Benefits Delivery in the United States](#) - John Burton's Workers' Compensation Policy Report

[Managing the Guy Who Isn't There](#)- Business & Health

[Integrated Benefits Movement Accelerates](#) - AM Comp Views

[Benefit Integration Boosts Productivity and Profits](#) - Workforce Magazine

[Effective Benefit-Integration Practices](#) - Workforce Magazine

[MEDICAL WRITING](#)

[The Disease of Affluence](#)

[The Challenge of Treatment](#)

[Honeywell](#)

[Contemporary Management of Childhood Ear Infections](#)

[New Practice Guidelines for Acute Otitis Media](#)

[Essential Oils for Gynecologic Infections and Stressors](#) (editing sample)

[Does Religion Help Women Cope with Infertility](#) (editing samp

POLITICS/LEGISLATION

[Demystifying the Regulatory Web: Dodd-Frank and Its Complex Impact](#) - Actuarial Review

[The TRIA Challenge](#) - Actuarial Review

[Washington Road Map JanFeb2012](#) - Leader's Edge

[The Perilous State of Flood Insurance](#) - Contingencies

TECHNOLOGY

[Destination Driverless](#) - Actuarial Review

[Emerging Technology and ctuarial Practice - Contingencies](#)

[Is Microsoft's F# the Next Actuarial Programming Language?](#) - Contingencies

[So Many Apps, So Little Time - Contingencies](#)

[Managing Actuarial and IT Departments](#) - Contingencies

[Fully Exposed](#) - Leader's Edge

[In the Zone: Keep Your Head in the Game Retaining Clients By Using the Competitive Data Hurtling Right at You](#) - Leader's Edge

[Cyber Insurance The Actuarial Conundrum](#) — Actuarial Review

TRUCKING

FMCA Considers Comments on Minimum Responsibility Limits — AMWINS

SOCIAL MEDIA

[The Case for Social Media](#) - Contingencies

[Social Media and the Job Search](#) - Contingencies

WEATHER-RELATED INSURANCE

[The Perilous State of Flood Insurance](#) - Contingencies

[Colossal Cleanup - Claims Advisor](#)

[Survivor](#) - Leader's Edge

WORKERS' COMPENSATION

[The TRIA Challenge](#) - Actuarial Review

[Workers' Compensation: Future Turbulence Ahead](#) - Actuarial Review

[More Buck for the Bang](#) - Claims Advisor

[Workers' Comp Predictive Modeling - Contingencies](#)

[States of Confusion](#) - AIA Advocate

[Longshore Act Narrative](#) - National Association of Waterfront Employers

[The Gathering Storm in Workers' Comp](#) - Business & Health

[The Evolution of Integrated Benefits Delivery in the United States](#) - John Burton's Workers' Compensation Policy Report

[The Soaring Costs of Workers' Comp](#) - Workforce Magazine

Workers Compensation Savings Strategies - Workforce Magazine

[Workers' Comp Options Bring Little Change](#) - In Business Las Vegas

Workers' Comp Costs Slowly Rising



By warszawianka via openclipart.org

Workers' compensation costs are slowly rising, according to the most recent Workers' Compensation Resources Research Report (WCRRR).

The cost of workers' compensation per \$100 of payroll is \$1.32 for 2012, the most recent numbers available, up from the historical low of \$1.25 in 2010, according to issue 9 of the report released Wednesday.

While there are several ways to measure workers' compensation costs, cost per \$100 of payroll is my

favorite because it gives a direct measure of average costs without entanglements such as the insurance market. It also takes account that wages have increased much more rapidly than employer expenditures on WC.

(John Burton, publisher of WCRRR, actually saved this information from extinction by encouraging the National Academy of Social Insurance [NASI] to take over the task in the late 1990s.) NASI released these figures last [August](#).

Employers are forever complaining about the costs of workers' compensation. But the truth is, WC is far less expensive than it used to be. When I began writing about workers' compensation in 1990, the cost of workers' compensation per \$100 of payroll was the highest in history at \$2.18, which means the cost now is \$0.76 less than 25 years ago.

***Employers are forever complaining about the costs of workers' compensation.
But ...WC is far less expensive than it used to be.***

Burton has been actively engaged in the workers' comp system before I was born. He might be best known for being the chairman of the only National Commission on State Workmen's Compensation Laws this nation ever had, which stemmed from the Occupational Safety and Health Act of 1970.

Historical Perspective

Insurance advocates have long argued that workers' compensation costs rose beginning in the 1970s because of the higher benefit costs recommended by the National Commission. Rising benefits, along with massive system inefficiencies, rising medical costs and other factors, led to rising workers' comp costs in the mid 1980s.

By 1990, employers, who in most cases are required to provide workers' comp coverage to its employees, were clamoring for relief. This led to significant changes.

From a legislative perspective, employers and insurer advocates did contain benefit costs by curbing maximum weekly benefits. As shown in the report, cash plus medical benefit costs were \$ 0.98 per \$100 of payroll in 2012, which is only two cents more than 1980, when it was \$0.96. Reform also curbed allowable benefits for permanent partial disability and other types of cash benefits.

The changes in state programs also narrowed the definition of what types of injuries; illnesses and deaths were compensable, which Burton covers at length in the report.

Narrowing compensability does lower costs, but because it also removes the non-fault premise of workers' comp from some work-related incidents, it's potentially dangerous. From the employer's point of view, the whole point of workers' compensation, as Burton also describes in his report, was to remove such cases out of the tort system. Without workers' compensation protection, employers risk lawsuits that are much easier to file than in the early 1900s and before.

Turning the attention back to the overall cost of workers' comp per payroll, it is important to note that legislative action alone does not fully explain why workers' compensation has become less expensive.

Before the workers' comp crisis that began in the late 1980s, employers viewed paying premiums as a cost of doing business. Once it got expensive, employers had the incentive to become more

educated on how to save workers' comp dollars and ultimately take better care of their employees.

The employer-employee relationship has a greater impact on a workers' compensation claim than anything else.

I clearly remember those "ah ha" moments when employers realized their actions could lower WC costs. Enough employers "got religion" on accident prevention, safety, improving the claims process, rehabilitation and return to work that overall costs began to decline. What was considered innovative in the 1990s has become best practice.

The financial incentive to contain workers' compensation costs also led to greater research on several topics from workplace safety to return to work outcomes and claim process inefficiencies. As a result, those involved in workers' comp are more enlightened than ever.

That is not to say that workers' comp is free from complication. The system is still beset by its political twists and turns, court decisions and other factors.

And while there are so many stakeholders in comp ranging from medical providers to insurers, lawyers, unions and regulators, one simple truth remains. The employer-employee relationship has a greater impact on a workers' compensation claim than anything else. Many injured workers still suffer from uncaring employers just as employers see injured workers who are just not motivated to return to work.

Burton's report also covers other important inflation, including WC coverage issues. To get your hands on the report, simply fill out an order form at www.workerscompresources.com. PDF downloads cost \$20 and printed versions are \$25.

To see more workers' compensation blogs, click [here](#).

Just Thinking: Ebola and Workers' Compensation

You know you're a true workers' comp junkie when you cannot hear the news without considering potential work-related implications.

Not long after Thomas Eric Duncan — the first known person to develop Ebola in the United States — died yesterday, a sheriff's deputy involved with the case entered a hospital due to potential Ebola symptoms.

Just think of how many workers can be potentially exposed at their jobs should they come into contact with even one person who has Ebola. Medical providers from ambulance attendants, nurses and doctors to contractors, lab workers, police, border patrol officials, flight attendants and cleaning crew could theoretically be unknowingly exposed.

It is already a concern to employees. [Nurses in the San Francisco](#) have also expressed apprehension because they have not been properly trained to deal with Ebola. And after the CDC announced yesterday it will monitor passengers for Ebola at five major airports, airplane cleaning [crews at LaGuardia Airport went on strike](#) partly because they are concerned about being exposed to Ebola.

But as I have pondered the potential Ebola crisis, I find myself having more questions than answers. While I personally have confidence there will not be a full blown Ebola epidemic here and I believe that public panic does no good, I do believe that workers will be effected before experts sort out how to combat the disease.

Just think of how many workers can be potentially exposed at their jobs should they come into contact with even one person who has Ebola.

My questions go beyond whether workers' compensation will cover an employee who picks up Ebola during or in the course of employment. In principle, workers' compensation should cover work-related exposure to Ebola as it does for HIV/AIDS. If for any reason, workers' comp does not cover it, then [there is always the tort system](#).

And really, many of questions are ultimately not just about Ebola, but any emerging illness that could warrant extra attention.

Below are some of my questions.

Regarding Prevention

- What kind of workplace safety measures are needed that do not already exist for medical care providers?
- Is the current personal protective equipment sufficient? The [USAID is seeking more comfortable protective clothing](#). A Spanish doctor who started treatment on a nurse who contracted Ebola said [the gear is too short and exposes skin](#).
- While the CDC and other experts insist that contracting Ebola through the air is highly unlikely, [others disagree](#). Therefore, should workers wear face masks just in case? Viruses, after all, are live organisms that mutate.
- If Ebola requires special training to prevent exposure, which agency will satisfy the workplace information employers need to know? Should employers turn to the Occupational Safety and Health Administration, the National Institute for Occupational Safety and Health (NIOSH), which is part of the Centers for Disease Control (CDC) or the CDC itself?
- When will this information be available to employers other than hospitals and clinics?

Regarding Ebola Treatment

- If potential treatment medications are scarce, who will be the lucky ones chosen to receive it?
- When treatment for Hepatitis C and AIDS costs more than \$100,000 per patient, how much will Ebola treatment cost employers and insurers?

Regarding Workers' Comp Case Management:

- Knowing medical providers have already suffered from Ebola, do states and case managers need training to deal with any special considerations with Ebola cases?
- Since Ebola is contracted and can lead to death in about a month - which is often less time

than it takes for many workers to file workers' compensation claims — will employers suddenly get better at encouraging immediate claim filing for better case management?

- Will Ebola workers' compensation claims be primarily retrospective?

Pondering Ebola or emerging disease and their effect on workers' compensation? Please post your questions below. And, if you can answer any of my questions, please share them as well.

If you want to discuss these questions with me for another blog post, please write me at annmarie@lipoldcommunications.com.

Be the First to Know! Follow Me by Selecting the Button at the Bottom Right Hand Corner.

[Annmarie's Top 10 Most Popular Blogs and Why](#)

When it comes to business-to-business marketing, blogging is considered a must for what marketing experts call "inbound" marketing. According to Hubspot.com, the goal of inbound marketing is to convert strangers into customers and promoters of your business.

My blog has been very successful at inbound marketing. I like to think of it as encouraging potential clients to come to you instead of the other way around. That's different from traditional marketing, which is when you reach out directly to customers through emails, brochures, cold calling and, well, you get the idea.

Hubspot publishes that since 2006, inbound marketing has been the most effective marketing method for doing business online. Inbound marketing, however, is not easy. It requires strategic thinking to figure out what kind of quality content will attract potential clients to your website and, ultimately, to boost your business results.

Blogging is a primary tool for inbound marketing. Effective blogs should incorporate the idea of brand journalism.

What is brand journalism? It's a newer term of art that describes what successful public relations professionals have always done. That is, providing useful and quality content to attract readers to your brand. I did this years ago for a client's newsletter. I produced newsletters that had more focus on news readers can use instead of marketing hype. As a result, potential customers approached my client for its services.

Effective inbound marketing is both an art and science.

When it comes to successful blogging, brand journalism and inbound marketing, I have an advantage. Since I have a journalism background, I am used to thinking about information through the lens of what will attract and retain readers. I also write about technical subjects in a non-

technical way to reach broader audiences.

If you are thinking about blogging, you should be clear on the purpose of your blog. Mine is to reach insurance professionals looking for writing and public relations services. That is why you will find a mix of insurance information and marketing advice in my blog posts. (For more on successful blogging, please check out the “blogging” tag.)

Effective inbound marketing is both an art and science. There is a lot of great advice out there on anticipating search terms, considering search engine algorithms and profiling potential customers and readers. Since I am too busy servicing my clients, I just stick to writing what I think will interest readers. (For more on knowing your audience, click [here](#).)

So why has my blog worked? To determine this, I reviewed the 10 most popular blogs I’ve run since I started blogging two years ago. By offering what has worked for me and why, I am hoping my blog can inspire greater blogging success for others.

- 1) [Discovering the Power of F#](#). This blog is based on an article I wrote for *Contingencies* magazine. It generated most hits, was the most tweeted, reached readers from all over the world and helped me to reach a new market. Why it works: Everyone is looking for innovation that will boost their competitive prowess.
- 2) [Workers Need to Know the Truth About Workers Compensation](#). Why it works: It offers practical advice and information non-workers’ compensation experts need to know.
- 3) [Ten Ways to Improve Workplace Safety](#). This blog consistently attracts readers every single day. In fact, if you type “ways to improve workplace safety,” my blog is the third on the Google page. Why it works: The title mirrors wording that searchers are likely to use and delivers on its promises.
- 4) [Why Injured Workers Hire Attorneys](#). Why it works: The title is search engine friendly and the information usefully distills research by the well-respected Workers Compensation Research Institute to make it practical for employers.
- 5) [21 Lessons From My First Year of Blogging](#). Why it works: Because it provides helpful insight for new and future bloggers.
- 6) [Converting the CEO to the Cause of Workers’ Compensation](#). This blog was shared and commented on extensively in workers’ compensation [LinkedIn groups](#) and is the top Google listing for “convincing the CEO about workers’ compensation.” Why it works: Convincing the CEO to invest in workers’ compensation programs is a major pain point for professionals in the field. The blog offers internal strategies on how to convince the CEO that workers’ comp initiatives are worth the investment.
- 7) [Reduce Claim Filing Lag time Through Effective Employee Communication Plans](#). Why it works: Employers are always looking to save on workers’ compensation dollars and claim lag time is a key cost driver. Again, writing headlines that will match search terms is key. Type in “how to reduce workers’ compensation claim lag time” and my blog is the sixth in the list.
- 8) [What Employers Should Know About Workers’ Compensation Predictive Modeling](#). Why it works: Employers have heard of predictive modeling, but they need to know how it will affect them.
- 9) [Opening A Window Into Health Care’s Future](#). This blog covers an article I wrote for

[*Leader's Edge*](#) magazine that covers the future of health care, its technology, the ethics involved and implications for ObamaCare. Why it works: People like to read cutting edge information and the subject has universal appeal.

10) **[Ten Attributes of Quality Content](#)**. Why it works: People want to write better content and this blog offers ways to do it.