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RESOLUTION

Make Common
Injuries Less
Common



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Are You Aware?

Since the inception of the Occupational Safety and Health Act (OSHA) into law, workplace deaths and reported occupational injuries have dropped by more than 60 percent. Yet, more than 4.1 million workers still suffer an occupational injury or illness each year.

In such labor intense fields as construction, mining and manufacturing, injuries are all too frequent. Unfortunately even minor injuries can cause a loss of hours, pay and efficiency for an employee and a company. These injuries may also result in a workers' compensation claim for hospital or doctor visits and lost time or pay.

The most common injuries with claims include:

- Strains and sprains.
- Cuts or punctures.
- Industrial deafness.
- Contusions.
- Fractures and breaks.
- Eye injuries.

Frequent causes of employee harm might include:

- Overexertion. Occurs when a muscle is pulled due to heavy lifting or pulling, or a joint moves beyond its typical range of motion. Commonly seen in jobs where physical labor is necessary.
- Repetitive motion. Injuries such as carpal tunnel, bursitis and tendonitis can all result due to a repetitive motion necessary for equipment operation.
- Material handling. This is especially common in manufacturing industries as employees feed raw materials into equipment or lift and carry bulky or heavy objects.
- Slips, trips and falls. These can include slips due to wet floors or weather impaired walkways.
- Falling tool, debris or piece of equipment. Often occurs when a worker above drops something such as a hammer or when a storage unit is inadequate and something falls out and collides with an employee.





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- Airborne debris. Particles such as sawdust or wood chips are often blown around construction sites and can cause damage to eyes as well as be a risk for puncture wounds.
- Accidents involving tools or equipment. These may occur because the employee lacks training, the tool or machinery is compromised or because other factors interfered with safe handling.
- Overuse or strain. Often due to a minor injury not receiving proper initial treatment.
- Falling from height. Falls from ladders and scaffolding in construction jobs are common, but falls down stairs can occur on any jobsite with levels.
- Electrocution. Most common on construction sites, however, the potential risk can be anywhere basic safety precautions are not observed when using electrical equipment.

When an injury occurs on the job, workers may be eligible for such benefit compensation as medical expenses, lost wages and rehabilitation services. No injury is too minor to be reported since employees may experience a late onset of debilitation requiring the attention of medical personal.

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Are You Prepared?

Many of these common workplace injuries are preventable. According to OSHA, "most successful injury and illness prevention programs include a similar set of commonsense elements that focus on finding all hazards in the workplace and developing a plan for preventing and controlling those hazards."

First, all workplace hazards must be recognized and addressed. This requires the active participation of management as well as employees. Workers should be sufficiently trained to identify and report hazards. Clarify the chain of command so employees can report effectively. Continuously monitor the program to ensure its preventive intent.

OSHA acknowledges, "These basic elements... are common to almost all existing health and safety management programs."

Encourage companies to make sure they are using these basic safety precautions to protect employees from harm:

- Utilizing proper storage cases for tools and equipment.
- Offering frequent breaks to prevent overexertion.
- Teaching proper lifting techniques or providing hand trucks.
- Using safety equipment as provided and designed (i.e. eye protection gear, seatbelts, helmets, earmuffs).
- Training employees to use equipment correctly and be aware of surroundings.

What Next?

"When it comes to injury and illness prevention programs," OSHA states, "every business is different and one size certainly does not fit all."

*Utilize the skills of our
R.A.M.P. Team to help
you identify and prevent
hazards in the workplace.*





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Work with your employees to develop a system of prevention for minor, as well as major, jobsite injuries. Utilize the skills of our R.A.M.P. Team to help you identify and prevent hazards in the workplace. Through training and advertising, encourage employees to always put safety first.

Finally, should a jobsite injury occur, report immediately and begin working with AMIG to resolve workers' compensation claims efficiently and effectively.

The Berkley Industrial Comp Difference

At Berkley Industrial Comp our focus is workers' compensation. We are dedicated to helping you keep your employees safe.

As a customer, you benefit from the knowledge of our R.A.M.P. (Risk Assessment Management & Prevention) Team. Our R.A.M.P. Team is often in the field helping develop solutions based on your specific needs. Industry experts make up our RESOLUTION Team and respond to First Reports entered through the portal within 24 hours. Workers' compensation injury claims vary state by state and our team is equipped to provide timely, proactive solutions.

By logging into the password protected portion of our site, your team can receive important information that supports a safe working environment. This includes Safety Talking Points, safety presentations and other educational materials to share with employees.

When a claim requires payment, we can simplify the process through one of our payment programs, like Pay as You Go. This premium billing program is automatic and lets you align the workers' compensation premium with your current payroll structure.

Berkley Industrial Comp is pleased to share this material with its customers. Please note, however, that nothing in this document should be construed as legal advice or the provision of professional consulting services. This material is for general informational purposes only, and while reasonable care has been utilized in compiling this information, no warranty or representation is made as to accuracy or completeness.

