

# With IWIF

Injured Workers' Insurance Fund

News and Information For Our Policyholders

Summer 2007

## Protecting Your Older Workers

**Keep the Expertise.  
Lose the Injuries.**

Helpful Safety & Claims Management Information

Safety Tip Sheets for Employers  
of Older Workers

Back Safety Pull-out Poster

Medical Issues for Injured Older Workers  
Interview With Dr. Scott Brown, Sinai Hospital

Ask the IWIF Experts Q&A



### To Our Valued Customers,

This is my first letter to you as IWIF's President and CEO. During my 17 years with IWIF, first as Director of Internal Audit and most recently as IWIF's executive vice president and CFO, I have witnessed continual improvements in the way we conduct business. I am very

proud to be a part of this business success story. I want to personally thank our Board for the opportunity given me to lead a first-class insurance organization, which IWIF has become.

My goals in leading IWIF continue to be many of the same goals IWIF has strived to obtain for more than 90 years of service to our customers.

- Keep IWIF financially strong because Maryland businesses and their injured workers depend on us every day.
- Offer a competitively and reasonably priced insurance product. This maintains competition in the market, which is good for everyone. We will continue to strengthen IWIF's mission as a cost-stabilizing insurance organization.
- Be a committed leader and partner for workplace safety. There is no stronger value we can add than helping all our customers build a workplace safety culture to protect their workers and keep their businesses working.
- Enhance and provide new online customer services. From reporting injuries and making payments to obtaining certificates of insurance, your online experience with IWIF will be fast, convenient and secure.
- Be Maryland's leader in caring for the truly injured worker, but also be vigilant with claims investigations and legal services. We will have no sympathy or tolerance for anyone who tries to take advantage of not paying their fair share or who abuses workers' comp benefits.

As I have recently turned 50, sporting a few more gray hairs and a few more aches and pains, I can personally relate to the message of safety for the older worker. I encourage you to read the helpful information in this issue about keeping your older workforce safe and sound. This *With IWIF* newsletter is just one example of our ongoing commitment to bring you the best and most responsive service – whether by phone, online, seminars or in person. Together with my fellow IWIF professionals, and on behalf of our Board, it is our privilege to serve your workers' compensation insurance needs.

*Stay Safe,*

Tom Phelan IWIF President and CEO

# Older Workers Safety & Claims Issues

## Keep the expertise. Lose the injuries.

**E**vidence is growing that the workforce is graying. That could be good news for workers as well as for their employers, but there are qualifications. For example, studies indicate that older, experienced employees are less likely to be injured in work-related accidents. But once they are hurt, they take longer to heal and are more likely to stay out longer – if they return to work at all.

Gerontologists attribute the graying of the workforce to several factors. One is the observation that older workers are generally in better physical condition than those of earlier generations, perhaps because of constant advice about healthy eating habits, exercising more, and not smoking at all.

The U.S. Bureau of Labor Statistics reports the percent of workers 55 years or older is increasing:



Also, many baby boomers elect to continue working beyond the once-traditional retirement age of 65, some out of need to make ends meet and some out of need to continue feeling useful by staying active.

The U.S. Bureau of Labor Statistics reports that, in 1992, workers aged 55 and over constituted 11.8% of the workforce and that in 2002 this had risen to 14.3%. But by 2012, the Bureau says, this is expected to hit 19.1% – nearly one of every five workers, or a total of 31 million.

### Adjusting personnel practices:

In light of such numbers, employers have been advised to consider adjusting their personnel practices accordingly by taking into account that age usually diminishes strength, ability and endurance.

Thomas C. Nelson, chief operating officer of AARP (formerly the American Association of Retired Persons), told an international economic conference in Paris last year that 40% of the huge organization's members who are 55 and older said they planned to continue working beyond age 65 or already were doing so. He added that, in fact, more than half of those belonging to AARP, whose members must be at least 50 years old, were still working.

John Heagy, vice president for operations with IWIF's policyholder Welsh Construction Remodeling, in Baltimore, says young people "don't seem to be attracted to construction the way they used to be." He says this is part of the reason he appreciates older, experienced craftsman for their commitment to safety on the job.

While experience on the job and mature judgment enable older workers to avoid accidents, researchers have found that more of those who are injured are sidelined permanently. A 2005 study by the Workers' Compensation Research Institute in four states (California, Massachusetts, Pennsylvania and Texas) indicated that 35% were less likely to return to work, compared with 12% of workers in the 25-35 age group.

Even among those who did eventually return to work, the survey showed that the 55-and-older workers took at least 62% longer to get back than did the 25- to 35-year-olds.

### Staying out of work longer:

Another finding of the institute's study was that education plays a factor in time lost because of injury. Workers with high school diplomas returned to work 10 to 16 weeks sooner than high school dropouts. Also, workers with only a grade school education stayed out 2 to 4.5 times longer than high school graduates.

After being injured, those who had worked only part-time for less than one year stayed out longer than full-time workers. Part-time workers were less likely than full-time workers to return at all after being injured. Those with back injuries stayed out 35% to 108% longer than those with lacerations, inflammations and contusions.

### Basic safety changes/adjustments include:

Even though older workers are less likely to be injured on the job than younger ones, employers can take steps to reduce injuries even more.

- Increase lighting to compensate for loss of visual acuity with age.
- Apply ergonomically correct measures to the workplace.
- Minimize leg, hand, wrist and back problems by adjusting seats and desk tops at work stations.
- Where possible, reduce machine and worksite noise.
- Avoid or limit work at great heights, especially in windy or adverse weather conditions.
- Clearly mark and increase lighting on flooring, stairs and uneven surfaces.
- Encourage use of brief breaks from hunching over computer keyboards and hand exercises to combat carpal tunnel syndrome.
- Teach older workers to recognize their limitations and reinforce training in such basics as ladder safety, lifting techniques and use of personal safety equipment.

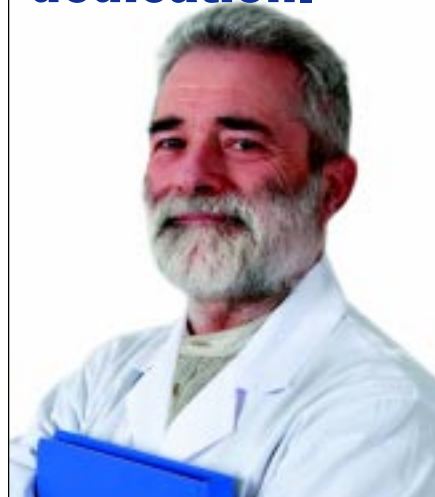
Thomas Nelson, of AARP, said researchers have made "a compelling case for the value of experience."

**You need my  
experience.**



**I need help and  
equipment to safely  
lift a patient.**

**You need my  
dedication.**



**I need honest  
communication  
when injured.**