

With **IWIF**

Injured Workers' Insurance Fund News and Information For Our Policyholders and Maryland Employers Spring 2008

Don't Break a Life **PREVENT** CATASTROPHIC INJURIES

**Injury Alert:
Recent Catastrophic Injuries**

**R Adams Cowley
Shock Trauma Center Saving
Injured Workers' Lives**

Pull Out Safety Poster

**Safety Tips to Help Prevent
the Top Causes of
Catastrophic Injuries**

**The Importance of Front Line
Supervisors in Preventing
Workplace Injuries**



Let's Prevent Catastrophic Workplace Injuries.

It is a phone call no one is ever prepared for. That voice on the phone telling you that an employee, co-worker or friend has been severely injured. The questions and emotions can easily overcome you. How is he

or she doing? What happened and what could have been done to prevent it? Many times you say, "If only... something had been done."

Almost all catastrophic injuries can be prevented. If only a safety harness had been worn and secured, if only the worker had not over-reached while up on the ladder, if only there had been a guardrail around that skylight opening.

I want to ask all our policyholders, their supervisors and employees – to think in preventative safety terms about your workplace. Only if you follow all safety guidelines can you work safely, only if you wear your safety harness can you work up on the roof, only if the subcontractors properly install safety guardrails will my employees work on this jobsite. Only if every supervisor and employee takes personal responsibility for working safely, can we truly prevent the majority of catastrophic injuries.

When a catastrophic workplace injury occurs, IWIF and Maryland are certainly blessed to have the R Adams Cowley Shock Trauma Center at the University of Maryland Medical Center. This world-renowned trauma center is dedicated to saving the lives of thousands of severely injured patients. In reading the mission statement for Shock Trauma, I was proud to see that its mission in many ways mirrors IWIF's: It is **"...focused on a single mission to eradicate preventable death and disability and thus reduce the personal tragedy and overall costs associated with severe injury."**

Remember: safety saves dollars, but most important, safety saves lives.

Please, always work safely.

Tom Phelan,
IWIF President and CEO

With IWIF

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Don't Break a Life

PREVENT

CATASTROPHIC INJURIES

Nearly all workplace injuries carry some type of burden—pain, financial loss, and stress on the worker's family. But none of these is more tragic than the catastrophic injury, the one which may determine whether the worker ever returns to the job or even lives at all.

A catastrophic injury often can involve damage to the head, brain, neck, spinal cord, or extremities and severe burns. Consequences of these injuries tragically can include paralysis, amputation, blindness, neurological disorders, and death. As a result, the victim's life and his or her family's life are never the same again.

Among the major causes of such injuries are falls from heights, rooftops, scaffoldings, construction openings, and ladders. Motor vehicle collisions on the job contribute an overwhelming share as well.

In Maryland, vehicle crashes consistently top the list of catastrophic and fatal occupational injuries. An IWIF analysis of the average cost per injury in 2007 ranked motor vehicle crashes at the top of the list.

All injuries are preventable

Many employers and their workers believe that injuries are inevitable; they just happen. Some believe severely injured workers are just unfortunate victims of circumstance, but this is not true. This should not be any employers' or workers' reality – there are no workplace "accidents." The first and most basic goal is that all injuries, including catastrophic injuries, are predictable and, therefore, preventable.

It starts with building a safety culture that includes a 100% commitment from management to supervisors to employees. Everyone in the organization is responsible and accountable for preventing injuries. The goal of a safe and successful organization is for "zero" accidents. No other goal should be acceptable.



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Management commitment to safety

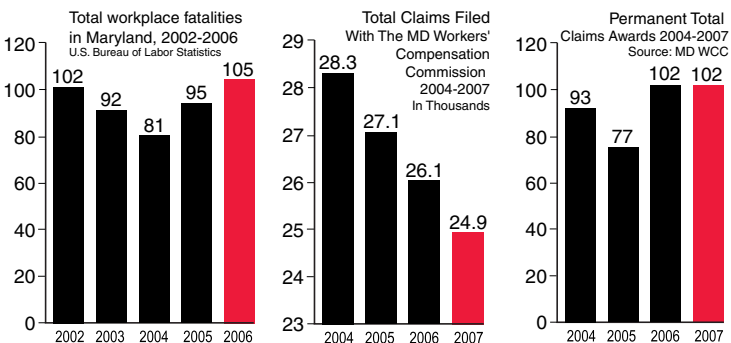
Because unsafe behavior contributes to more than 90% of all injuries, it is essential for a company's entire management team to commit itself fully to developing and maintaining a safety culture throughout the organization. Accountability must be at the core of this culture. A commitment to safety is based on the understanding that:

- Prevention of injuries is good business.
- All injuries can be prevented.
- Legally, economically, and morally, management is ultimately responsible for preventing injuries.
- Supervisors must be held accountable for the safety of their employees.
- Every employee is responsible for—and will be held accountable for—performing his or her duties in a safe manner.
- Training employees to work safely is essential.

IWIF can help

IWIF has safety professionals and guidance to help you build a safety culture to prevent catastrophic injuries. This includes free seminars, personal/policyholder consultations, sample safety programs, videos and literature. Contact losscontrol@iwif.com or call 1-800-264-4943.

Snapshot of Maryland workplace injuries and fatality statistics



IWIF's Catastrophic Injury Claims Team

IWIF has a dedicated unit of experienced claims representatives "on call" 24/7 to care for and manage catastrophic injuries. The CAT team monitors the care of these severely injured workers and the progress they make toward safe, productive return to work. The CAT team is committed to the best interests of the injured workers, their immediate families, and the injured worker's employers.

The team goes to work when an injury qualifies as catastrophic such as fractures of the skull, hip or pelvis, a spinal injury, or burns.

Karen Lowrey, IWIF CAT Team Supervisor, credits IWIF's cooperation with Maryland's Shock Trauma Center as well as IWIF's claims representatives and nurses for easing patients and their families through post-injury periods.

Karen added "CAT injuries have a greater potential of resulting in a serious disability for the injured worker. For this reason, it's critical to provide the best care and injury management early on."