

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

is published by the Injured Workers' Insurance Fund. We invite your comments and suggestions to improve our newsletter. Please call the Communications Dept. at 410-494-2023 or e-mail communications@iwif.com. For general policy or claims questions e-mail customercomments@iwif.com

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.



istockphoto

Management commitment to safety

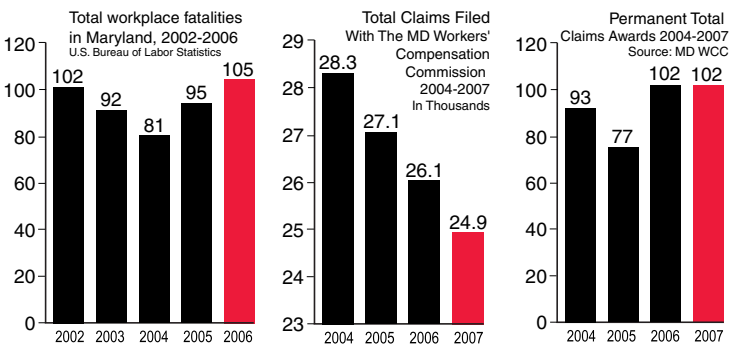
Because unsafe behavior contributes to more than 90% of all injuries, it is essential for a company's entire management team to commit itself fully to developing and maintaining a safety culture throughout the organization. Accountability must be at the core of this culture. A commitment to safety is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

IWIF INJURY ALERT

Catastrophic workplace falls from ladders, scaffolding and through construction openings continue to happen much too frequently in Maryland. Note: These are just a sampling of recent severe injuries reported to IWIF and are summarized as a general advisory only. Some of these exposures may or may not be applicable to your workplace.

Ask yourself – what are the catastrophic exposures my employees face on the job? Are you doing everything possible with training, supervision, communications, equipment and policies to keep your employees safe?

Painter suffers leg fractures in fall from 8-foot stepladder

A 49-year-old worker was painting while standing on an 8-foot stepladder when the ladder fell. The injured worker suffered dislocated and compound fractures of the left leg, hip, and heel. He underwent surgery at Shock Trauma.

> **Prevention guideline:** Working on ladders, including stepladders, presents the constant hazard known as GRAVITY! Remind your workers of these basic ladder safety tips:

1. Always follow the safety instructions for each ladder.
2. Never overreach when working on a ladder.
3. Always maintain 3-point contact with the ladder (ex. two feet and one hand).
4. Never stand on the top platform/top rung of a ladder.
5. Never use a broken or defective ladder.
6. Always place/erect the ladder on a sturdy, level surface.

Pizza delivery driver assaulted

A 34-year-old worker was assaulted while delivering pizza. He suffered a serious brain injury and was taken to Shock Trauma.

> **Prevention guideline:** Employers in the food delivery business must always encourage and allow their drivers to follow their instincts, refuse service and leave an area if they don't feel safe. Drivers must pay attention to their surroundings and be aware at all times. They must be especially cautious at nighttime and in high crime areas. They should alert police if they have been called to an abandoned building. They should never arrange to "meet a customer" somewhere other than a valid residence or place of business. Drivers must stay in phone contact with the employer/dispatcher at all times.

Worker falls two stories through a duct vent opening


The 45-year-old construction worker fractured both ankles and injured his back.

> **Prevention guideline:** All construction floor or roof openings larger than 2 inches (skylight openings, stairwell openings, vent openings, etc.) should have a weight-bearing covering or be protected with a secure guardrail.

Worker suffers partial arm amputation

A 30-year-old worker suffered a serious arm injury when his clothing was caught in machinery, pulling his arm into an auger. The injured worker was taken to Union Memorial Hospital with a partial amputation.

> **Prevention guideline:** Employers must provide workers with instruction and training in safe work procedures before assigning them to operate, clean, service, maintain, or repair machinery/equipment. Always turn off the power and lockout the power source to machinery, conveyor belts, etc., and allow for the equipment to be de-energized before attempting repair work or to un-jam the equipment. Workers must not wear loose or baggy clothing, jewelry/watches, etc., around moving machinery. Workers who operate machinery must also keep long hair secured under a cap or hardhat.

 Read more injury alert updates at iwif.com under loss control services/injury alerts.

This alert information is an advisory only. The injuries described here and the prevention guidelines are general in nature and may not cover all details of the incident or specific safety information. It may not list all advisory hazards. IWIF assumes no responsibility for identification or correction of conditions identified as hazardous. Safety and health remain your responsibility.

Top Two Catastrophic Injury Causes...and How to Prevent Them

Don't Break a Life
PREVENT
CATASTROPHIC
INJURIES

#1 Motor Vehicle Accidents

Anyone who operates a motor vehicle as part of his or her job is at risk of being involved in a roadway crash. But unlike other workplaces, employers cannot control roadway conditions. So what can employers do?



The Network of Employers for Traffic Safety (NETS), in partnership with OSHA and NHTSA, say there are several steps employers can take to help protect their employees and their companies from the risk of motor vehicle accidents. A summary of key steps includes:

Policies

- Assign a key member of the management team the responsibility and authority to set and enforce comprehensive driver safety policies.
- Require the use of seat belts by all who use vehicles on the job.

Fleet Management

- Select company vehicles that offer the highest possible levels of occupant protection.
- Implement a vehicle maintenance program that includes pre-trip inspections, immediate withdrawal from service of any vehicle with mechanical defects, and regularly scheduled inspections and maintenance.

Safety Programs

- Teach workers strategies for recognizing and managing driver fatigue and distractions.
- Provide training to workers operating specialized motor vehicles or equipment.
- Emphasize to workers the need to follow safe driving practices on and off the job.

Driver Performance

- Ensure that workers assigned to drive on the job have a valid driver's license and one that is appropriate for the type of vehicle to be driven.
- Check driving records of prospective employees, and perform periodic re-checks after hiring.
- Maintain complete and accurate records of workers' driving performance.
- Stipulate that driving is a task requiring full attention – instruct employees to avoid placing or taking cell phone calls or engaging in other distractions while driving.

For more information on NETS' comprehensive 10-step program to help employers minimize their risk for motor vehicle accidents, go to www.trafficsafety.org.

#2 Falls from Heights

Falls from heights are the second leading cause of catastrophic workplace accidents, according to IWIF statistics.



Any unprotected side or edge that is 4 feet or more above a lower level should be protected by a guardrail system, safety net system, or personal fall arrest system.

OSHA suggests employers take the following steps to protect workers from falls from heights:

General Fall Safety

- Develop, implement, and enforce a comprehensive, written fall prevention program that complies with all applicable OSHA fall prevention standards.
- Assign a competent person to inspect the worksite before work begins. Identify potential fall hazards such as unprotected floor openings/edges, shafts, skylights, stairwells, or roof openings/edges.
- Require, provide, and ensure the use of appropriate fall prevention systems that use covers or screens; railings or guardrails; or personal fall arrest systems. Ensure that the appropriate fall protection equipment is in good condition.
- Provide training to each worker who may be exposed to a fall hazard. The training should enable each worker to recognize fall hazards and the procedure to follow for minimizing these hazards.
- Periodically conduct scheduled and unscheduled inspections to ensure that the fall prevention system is used and maintained correctly and provides adequate protection.
- When working up on a ladder, don't overreach beyond the side rails to conduct work. Climb down and move the ladder to get proper access to your work area.

For additional recommendations on developing and implementing fall prevention techniques, go to www.osha.gov/slc/fallprotection/ or talk with your IWIF Loss Control or SERMA Risk Management Consultant.

This report is advisory only. It may not list all hazards or conditions in need of correction in your workplace. IWIF assumes no liability for identification or correction of conditions or hazards. Safety and health remain your responsibility.

Shock Trauma

When life is on the line

**R Adams Cowley
Shock Trauma
Center University
of Maryland
Medical Center**

In its comprehensive plan of caring for catastrophic-injury cases, IWIF is fortunate to have a strong relationship with the R Adams Cowley Shock Trauma Center.

Based at the University of Maryland Medical Center in downtown Baltimore, this world-renowned facility is the core resource of the state's Emergency Medical Services System.

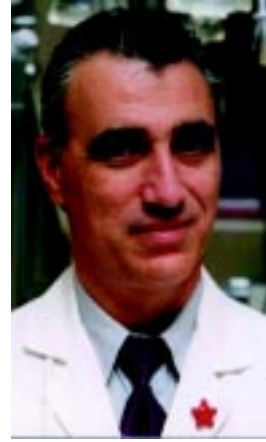
Providing critical care treatment to more than 6,200 patients a year – more than 460 of them with work-related injuries – the center is fully operational 24 hours a day, seven days a week, and is the highest volume trauma center in the US.

Served by a State Police helicopter fleet bringing it within an hour's flight from any point in Maryland, the center includes a rooftop helipad capable of handling three simultaneous landings, and a round-the-clock multidisciplinary staff of surgeons, nurses and laboratory technicians.

Specializing in treatment of critical injuries to the brain, spinal cord and multiple other systems, the 100-bed center is equipped with 13 resuscitation bays as well as intensive care and acute surgical care units.

The center evolved from a four-bed experimental laboratory established half a century ago by Dr. R Adams Cowley, a visionary thoracic surgeon who accepted critically injured patients given up for dead by his colleagues. Dubbed "the death lab," it developed a survival rate of more than 90 percent, earning it federal financial support and, three years later, backing from the state.

Dr. Thomas M. Scalea, physician-in chief at the center, sharpens the focus on both the growing need for trauma care and the importance of prevention. The center is a major resource for the training of medical personnel, including Air Force specialists bound for overseas, and the education of the public



Thomas M. Scalea, MD
Professor of Surgery
Director, Physician-In-Chief,
R Adams Cowley Shock
Trauma Center

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Contributing factors we see are substance abuse in the workplace, failure of employers to honestly care and provide for a safe workplace and failure of the worker to understand the risk of injury in many occupations.

on prevention of critical injury.

Dr. Scalea noted, "Despite the magnitude of a public health problem that injury represents," he says, "it has not received the recognition that it deserves."

He frowns on use of the word "accident" to describe the cause of many injuries. "The majority of the workplace injuries we see are

preventable," he says. "Motor vehicle crashes are not just accidents. They are caused, usually, by human error. Contributing factors we see are substance abuse in the workplace, failure of employers to honestly care and provide for a safe workplace, and failure of the worker to understand the risk of injury in many occupations. Young men have a sense of omnipotence. They have no fear."

Dr. Scalea added that behavior modification and paying attention to working safely can prevent many catastrophic injuries.

Examples of Shock Trauma's education efforts in this field include periodic visits to the treatment center by groups of young drivers to observe bandage-swathed victims of traffic collisions. Shock Trauma personnel also present safety lectures to community groups and try to increase safety awareness in meetings with public officials.

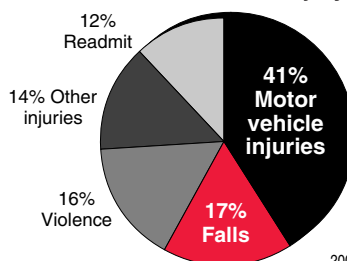
"By doing this," Dr. Scalea says bemusedly, "we're probably the only people trying to put ourselves out of business." ■

Editor's note: During the With IWIF editors' visit to Shock Trauma, while touring the facility and the rooftop helipad, a helicopter landed transporting an injured worker who had fallen off a rooftop.

Admissions by Age		
Age	FY'06	FY'07
0-16	5%	4%
17-35	47%	49%
36-55	33%	32%
55+	15%	15%

For 2007, of the total admissions, 67% were transported directly from the scene of injury – 53% by ambulance and 47% by helicopter.

Admissions Mechanism of Injury



2007 Data Source: R Adams Cowley Shock Trauma Center

Year	Total Admissions	Work-Related	%
2000	5647	217	3.84%
2001	6063	259	4.27%
2002	6286	358	5.70%
2003	5808	339	5.84%
2004	5970	353	5.91%
2005	6262	355	5.67%
2006	6031	349	5.79%
2007	6264	462	7.38%

IWIF Safety TIP Sheet

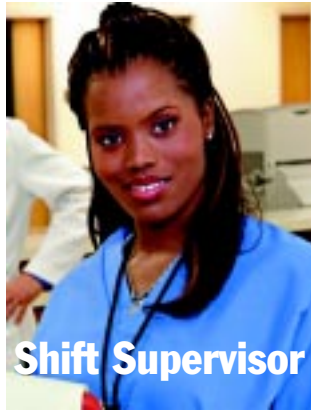
The Importance of Supervisors in Preventing Injuries

Front-line supervisors come with different titles – Shop Manager, Crew Chief, Shift Foreman, and “Boss,” to name a few. Whatever you call them, all frontline supervisors have one thing in common: They’re responsible for the health and safety of the employees who work under them, and as such, supervisors must be competent and committed to safety.

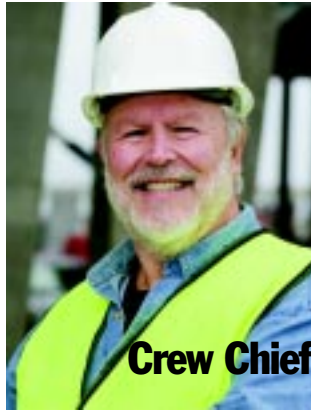
OSHA defines a “competent person” as “one who is capable of identifying existing and predictable hazards in the surroundings or working conditions which are unsanitary, hazardous, or dangerous to employees, and who has the authorization to take prompt corrective measures to eliminate them.”

Responsibilities of the front-line supervisor may include, but not be limited to, the following safety-centric behaviors:

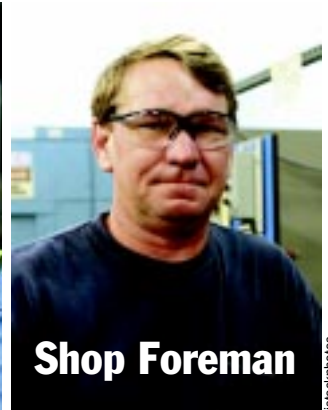
- Supervisors should implement and enforce the organization’s safety policies on all job sites and in the workplace.
- Supervisors should conduct ongoing safety training, such as weekly “Toolbox Talks,” or some other interactive safety discussions with employees, addressing specific hazards before they occur.
- Supervisors should regularly inspect the worksite for health and safety hazards, document serious hazards, bring them to the attention of senior management, and act to correct the hazardous situation(s) as soon as possible.
- Supervisors should investigate and promptly report all accidents, complete all injury and/or property damage investigation and medical forms, and forward them to the appropriate personnel.



Shift Supervisor



Crew Chief



Shop Foreman

- Supervisors should ensure their employees are trained to protect themselves from every potential hazard. They must also verify that employees actually understand how to perform their jobs safely and can demonstrate that understanding.
- Supervisors must ensure that an employee should not undertake a job until properly instructed to perform the task safely.
- Supervisors must pay particular attention to their newest or youngest employees or those moving into a new area of duty. Supervisors must never assume these employees have been trained to perform their new job safely.
- Supervisors must set the standard for safety excellence and model positive workplace safety behaviors at all times.
- Supervisors must respond to workers’ safety and health concerns promptly and support a safety culture where workers are encouraged to bring these safety concerns forward.
- Supervisors must respond to “near misses” promptly with immediate safety corrections and reminders to all employees: “Guys, stop work and listen up! I just saw Joe almost fall off that ladder by overreaching for the gutter!”

All employees have a personal responsibility to perform safely on their jobs, and supervisors are in the best possible position to model, observe, and reinforce proper safety behaviors.

Maryland Occupational Safety and Health (MOSH) offers a 2-day “Introduction to Safety and Health for Supervisors,” designed for supervisors and managers responsible for safety at their facility.

Topics include:

- Creating a safe work environment
- Supervision and accountability
- The costs of safety
- Effective safety training
- Hazard identification and control
- An introduction to industrial hygiene
- Ergonomics and injury prevention
- Hazard communication, and
- Accident investigation

For more information, go to www.dllr.state.md.us/labor/seminars.htm, or contact your IWIF Loss Control or SERMA Risk Management Consultant.

This safety tip sheet is a general advisory only. It may not list all hazards or conditions in need of correction in your workplace. IWIF assumes no liability for identification or correction of conditions or hazards. Safety and health remain your responsibility.

LEMS Contracting, Inc.

Small But Growing Contractor has a BIG Commitment to Workplace Safety

Their longtime service as state highway inspectors convinced the Kouroupis brothers, Dimitri and Tony, that an environment-oriented construction site preparation company could succeed.

Today that conviction is supported by their successful eight-year operation of LEMS Contracting Co., a firm based in Abingdon, Md.

Their growing firm with a workforce of 25 employees, specializes in the preparation of building sites – clearing land, earth grading, installation of sewer and water lines, etc. – for structures being erected by general contractors.

Dimitri, who is president of the company, and Tony, the vice president, both emphasize the importance of basic safety precautions in LEMS operations. They cite drug testing for job applicants and random testing for employees, safety meetings on the job site, and mandatory use of hard hats and personal protection equipment.

LEMS also has a bilingual-foreman, who is an important part of keeping their non-English speaking Hispanic workers safe on the job.

At a site preparation project in Anne Arundel County, Dimitri nodded toward a hip-high chain link and plastic silt fence surrounding the site to protect adjacent areas from erosion and water run-off.

During the early part of the brothers' careers with the state, his for 14 years and Tony's for 15, such protection of the environment was not required, but "now such fences are required by the state," Dimitri said.

LEMS insurance agent, Jim McManus, Vice President PSA Financial Center added, "Dimitri and Tony are all about workplace safety. While they recognize that a safe workplace leads to controlled insurance costs, their primary concern is the safety of LEMS employees, be it on the jobsite, in transit or in the equipment storage yard. They ask excellent loss control questions."



Pictured at a New Patient First clinic jobsite in Pasadena, MD; L-R: Joe Heise, Foreman; Tony Kouroupis, Vice President and Dimitri Kouroupis, President of LEMS Contracting, Inc.

“LEMS employees take pride in building our reputation for doing a high quality job – and workplace safety is a foundation principle in helping us build our business.”

Dimitri Kouroupis, President, LEMS Contracting, Inc.

New Workers' Comp Program for the Home Builders Association of Maryland

IWIF and the Home Builders Association of Maryland (HBAM) have teamed up to offer a workers' compensation savings program for HBAM members.

The IWIF/HBAM program offers members 5% off IWIF standard premium rates as well as promotes workplace safety among participants. The HBAM program marks the 14th association/safety group program IWIF has created. The Home Builders Association of Maryland is dedicated to serving the entire building and housing industry and to improving the business climate for its members.

Call your local agent for an IWIF HBAM quote today.

5% Member Discount



OSHA Standards Update

Employers Must Provide All Personal Protective Equipment at No Cost to Their Employees



OSHA is requiring employers to pay for the PPE used to comply with OSHA standards, with only a few exceptions. The final ruling went into effect on Feb. 13, 2008 with enforcement to begin on May 15, 2008. The rule will create a clear policy across OSHA's standards, thus reducing confusion among employers and employees concerning the PPE that employers must provide at no cost to employees.

The good news is that many employers already pay for the PPE for their employees. When employers take full responsibility for providing PPE to their employees and paying for it, they are more likely to make sure that the PPE is correct for the job, that it is in good condition, and that everyone is protected.

***A partial list of employer purchased and provided PPE:**

- Non-prescription eye protection, safety glasses
- Goggles
- Face shields
- Hard hats
- Hearing protection
- Respiratory protection
- Fall protection
- Welding PPE
- Reflective work vests
- Bump caps
- Mesh cut-proof gloves
- Metatarsal foot protection including attachable guards

* This is only a summary and general list of PPE. Please refer to the complete OSHA standards and requirements online at www.osha.gov.

***A partial list of PPE and other items exempted from the employer payment requirements:**

- Safety-toe protective footwear
- Non-specialty prescription safety eyewear
- Sturdy work shoes
- Ordinary cold weather clothing and rain gear
- Ordinary work clothes

OSHA does encourage employers to pay for these PPE, given the safety benefits OSHA finds when employers are responsible for providing and paying for PPE.



Got Comp Coverage?

Employer Workers' Comp Insurance Verification Now Available Online

www.wcc.state.md.us



The Maryland Workers' Compensation Commission has launched a new search feature on its website for checking the workers' comp insurance coverage of businesses and sub-contractors. Contractors and the public can now check online to see if a particular business has current insurance coverage.

Note: This search verification system does not take the place of getting copies of "Certificates of Insurance" from your sub-contractors. It can be used to check that comp insurance remains in place after a certificate has been issued but before the end of the coverage term. This verification can help guard against the situation in which the sub's insurance cancels mid-term, the sub is bare, an employee of the sub is injured, and the contractor winds up having to pay the claim. For additional official information, please visit the commission's website at www.wcc.state.md.us under the Public Online Services section.

IWIF is a proud insurance partner with these groups, associations and safety programs:



Plan to attend a policyholder seminar

Learn best practices and tactics for managing your workers' compensation costs

FREE for policyholders and non-policyholders

Guest Speaker
Donald J. Walsh, Esq.
with Offit Kurman, PA, will speak on the topic of "Effective Hiring Do's and Don'ts"



Seminars feature a fun, interactive Q&A learning experience for participants.



Our half-day policyholder seminars provide attendees with useful information about controlling the cost of workers' compensation insurance. You'll learn best practices for effective hiring, the proper steps for claims management, loss control, and legal issues, including a mock workers' compensation trial. You will also hear an overview of the premium rating process and the premium audit process.

IWIF seminars include a fun and engaging interactive voting technology to help you with this learning experience. IWIF experts will also be available to answer your questions.

IWIF seminars are FREE and run from 9:00 a.m. to 1 p.m. Registration begins at 8:30 a.m. **Reservations are required and can be made on our website** or by calling Carolyn Gutermuth at 1-800-264-4943, ext. 2170.

- June 5th** **Bowie Comfort Inn & Conference Center**
4500 Crain Highway, Bowie MD
- Sept. 18th** **Frederick Holiday Inn**@Francis Scott Key Mall
5400 Holiday Dr., Frederick, MD
- Oct. 16th** **Towson Sheraton**
903 Dulany Valley Road, Towson, MD
The Towson seminar will include a SERMA breakout presentation for MD State agencies