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April - June 2010

#### **News and Events**

We would like to congratulate the Indianapolis Roofers Safety Group on being awarded the 2010 Governor's Workplace Safety Award for partnerships in construction.

Utilizing Safety Resources Inc. they have been able to come together and have demonstrated exceptional advances in safety & health.



#### Inside this issue:

<b>Back Injury Prevention</b>	2
Commercial Fall Protection Flow Chart	3
Worker's Compensation Fraud	4
What's Wrong with This Picture?	5
1	

#### A Message from the President Kristin VanSoest

In this tough economic environment we've experienced for the past two years, there have been masses of news relating to uncertainty and instability. It has, at times, seemed as though all the rules that used to apply have gone out the window, and the economic system has had to reinvent itself.

Negative outlooks have been common, but, we at Safety Resources, have continued to follow the foundational principles that have made us successful throughout the years. We celebrate our 15<sup>th</sup> year with a renewed commitment to supporting our clients; we consider ourselves partners with you, and we have considered everything we do as support in this concept.

We have not always shared this message outside our firm. Now, though, we have decided to make this message more widely known by sharing our mission statement:

# SafetyResOurces

#### Saving Lives. Saving Companies.

These words reflect precisely what we do.

Even though we are reinforcing our core principles, we are also changing some to meet the challenges ahead. Earlier this year, our founder, Robert Baldwin began executing a business plan to provide expanded ownership. On February 22, 2010, I, Kristin VanSoest, SRI's long time Director of Operations, assumed majority interest and the responsibility as President of the firm. With this change, the *WBE Certification* was applied for and state certification is expected soon. This classification as a Woman Owned Business will bring a powerful resource to our clients who want and need to meet set-aside guidelines and mandates. My ownership and management of our 15 year history of performance and financial stability will satisfy even the most demanding standards for woman ownership credibility.

We are excited to share this news, and continue our firm's principles with a new vision of growth.

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### Back Injury Prevention By: Chris Hall

Back injuries represent a large number of worker compensation claims in today's workplace. Unfortunately, a back injury is something that has a strong possibility of frequently reoccurring causing severe pain and missed time for the employee. Educating your workers on several key topics will help them understand how they may prevent back injuries.

#### A strong back is a healthy back.

Conditioning through regular exercise and stretching is comparable to regular maintenance on your car; if it is never done, the vehicle is likely to breakdown often and usually for the same things. A strong back is better able to withstand the wear and tear that physical work can have on the body. Daily stretching and a regular exercise routine that works the muscles around the spine and abdomen will help to prevent back injuries. Employees should consult with their physician prior to beginning any exercise regimen because previous conditions or improper technique could lead to other serious injuries.

#### If it is too much, get help.

All too often, back injuries are caused by workers lifting, or attempting to lift an object they knew was too heavy. Asking for help from another employee or using a mechanical device to lift heavy or bulky objects is not only smart, but it is more efficient. Two workers or a device working to move an object from here-to-there can do it with more ease than one person who is struggling alone. This idea should also be applied to large or bulky items. A large object can cause the person carrying it to work harder to maintain their balance. This causes unnecessary twisting, bending and strain on the back. Even if the load does not weigh very much, its size may be enough to cause an injury.

#### Mechanics, Mechanics, Mechanics.

No discussion about back injury can be complete without mentioning the importance of body mechanics. Good body mechanics allow an employee to bend, lift or stretch in the most efficient way to reduce the strain on their muscles and joints. When lifting an object, the following use of body mechanics should be observed:

- Position yourself directly in front and as close to the item you are lifting
- Always bend at the knees and never at the waist
- Make sure you have a solid grip on the item
- Lift slowly utilizing leg and arm muscles, keeping your head up and back straight, and tightening your abdominal muscles
- Never use your back to twist or shift, if you must rotate, move your entire body
- Keep the load close to your body Follow these same mechanics when setting the load down

Although back injury prevention is always a topic of concern for employers, it is a difficult injury to prevent without the cooperation of the employees. An understanding of the factors that prevent back injuries can help employees save their back not only for today's job, but for the rest of their life. They are the ones who will have to live with it.

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### Commercial Fall Protection Flow Chart By: Matt McCreery Roofing Fall Protection



3

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#### April - June 2010



### Worker's Compensation Fraud By: Ryan J. Goings

Fraud comes in many different forms. One of the most popular types of fraud is the worker's compensation fraud that costs Americans billions of dollars a year. Employees and employers can commit worker's compensation fraud when they misrepresent facts to gain personal benefits that they are not legally entitled to or when they withhold awarding rightly owned benefits to employees.

Employees commit this type of fraud when they falsely claim to injure themselves at work, when in fact, the injury occurred outside the workplace. Worker compensation fraud also includes employees exaggerating and being dishonest about their work injuries to receive benefits, such as disability benefits, while working at another job.

#### Top Ten Tips for Detecting Fraudulent Worker's Compensation Claims

- 1. Lack of prompt reporting: In general, injured employees will report a claim on a timely basis. Late reporting in and of itself is not necessarily a cause for alarm, but it ought to be a signal to review the claim a little more closely than timely reported claims.
- 2. **Sketchy details:** Most claimants can recall the details of their injury. If the claimant seems to be fuzzy on the details and gives vague responses to questions, another reason to keep a close eye on the progression of the claim.
- 3. No Witness: Not every claim has a witness and should not be used solely to determine fraud; however, if many of the other signs are present, it will be hard to dismiss the lack of a witness.
- 4. **Discrepancy in story**: Upon further investigation, the claimant keeps changing the story and adding, removing pertinent information, a good reason to suspect it to be a fraudulent workers compensation claim.
- 5. **First day of the week claims (Monday):** If the injury allegedly occurred on Friday, usually late in the day, but did not get reported until Monday, there is reason to suspect there might be a little more going on than meets the eye.
- 6. **Disgruntled employee:** A disgruntled employee is more likely to place fraudulent claims than an employee with high job satisfaction.
- 7. **Financial hardship at home:** Workers compensation benefits are sometimes seen as a way out of a tight financial situation at home.
- 8. Employee never answers the phone (not home) and will call back in just a minute: If this happens once or twice, it may just be coincidental, but if it occurs every time the claimant is called, there is a possibility of fraud.
- 9. **Misses medical appointments:** If an employee is truly injured, they want to get better and will make sure to attend all necessary medical appointments. Missing appointments is another reason to suspect fraud.
- 10. Employee is engaged in activity that is not consistent with the injury sustained: If your employee reported a back injury and several other employees find that he is at home building a deck, there is a good reason to suspect fraud.

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### What is Wrong with this picture? By: Kristin VanSoest



There are six highlighted areas on this picture that represent the major fundamental areas that these workers have broken compliance regulations.

- 1. This individual's ladder is used to support a walking working surface.
- 2. The ladders are incorrectly being used as "make shift" scaffolding.
- 3. Uneven walking surface due to the overlap in ladders.
- 4. A second ladder is being used to support a walking working surface.
- 5. This individual is standing on the top step of the step ladder.
- 6. A third ladder is being used to support the walking working surface.
- 7. Fall Protection is required for heights above 10 feet.
- 8. Hard hats should be worn for protection against falling objects and as bump protection.