

Safety Talk

OCTOBER 2023



WORKERS COMPENSATION CLAIMS REPORTING

The rising cost of claims presents a significant challenge for employers. However, there is a simple strategy that can significantly reduce your claims costs; report all claims promptly. In fact, prompt reporting is required by the Tennessee Bureau of Workers' Compensation rules. The specific rule states, "In order to ensure that Workers' Compensation claims are acted on promptly, employers **shall** report all known or reported accidents or injuries to their adjusting entity within one (1) business day of knowledge of injury."

Beyond cost, reporting claims promptly can help avoid unnecessary conflict with insurance companies, ensure a proper investigation, preserve employee morale, and maintain compliance.

Minimize Cost

It's no secret that delayed reporting of claims can add up to unnecessary costs for employers. Studies show that the longer it takes to report a claim, the higher the cost tends to be. For example, The National Council on Compensation Insurance (NCCI) conducted a survey and found that claims costs began to climb significantly after a lag time of just 7 days. Reporting a claim 29 days or more after the incident, resulted in costs that were 49% higher than costs of claims reported within a week.

Develop a Timely Reporting Policy

- Develop a policy that encourages employees to report all injuries within 8 hours of their occurrence. In Tennessee, employees generally have 15 days from when they knew or should have known about their injury to report it to their employer. An employee risks having their claim denied if they report it after 15 days.
- Require that all workers' compensation claims be reported on the C20 form to your adjusting entity within 1 business day of the knowledge of the injury.
- Encourage employees to report near misses or minor incidents as "Information Only Claims". Sometimes, those incidents can develop into a workers' compensation claim. It's important that those claims be recorded as an "on the job" incident.
- Provide supervisors/managers with witness questionnaire forms.
- When an injury is reported, supervisors/managers should perform an accident investigation.



INFRARED TECHNOLOGY

As local governments constantly look for ways to increase safety and reliability, it is critical to proactively identify, prioritize, and control risks associated with your county's electrical assets. Electrical failure is a leading cause of fires and injuries in all types of facilities. The United States Fire Administration reported that in 2017, more than 8,200 fires occurred from electrical malfunctions totaling \$431 million in losses. This article examines the use of infrared technology to detect electrical, mechanical and safety issues to minimize risks, avoid excessive costs, maximize county productivity, and help to provide a safe workplace.

Infrared inspections are a proven preventive technology in any county building (where maintaining 99.99 percent uptime is critical). And, it's Fire Prevention Month!

Counties operate many systems using substantial amounts of electricity. Mechanical systems such as elevators and HVAC equipment run 24/7. In any facility, electrical systems and components include, but are not limited to:

- Breakers
- Fuses
- Panelboards
- Transformers
- Relays
- Transfer switches
- Distribution panels/sub panels
- Mechanical/motors and drives/bearings/belts/anything as directed.



Virtually any electrical asset, from switchgear to a breaker, can experience issues from wear and tear, manufacturer defects or improper installation and maintenance. According to Aberdeen Research, 82 percent of manufacturers have experienced unplanned equipment downtime in the past three years. The cost reaches as much as \$260,00 per hour.

More importantly, electrical asset problems can cause employees to suffer painful, disfiguring burns, arc flash exposures, serious injuries, and fatalities. Electrocutions are one of the "Fatal Four," the leading causes of workplace deaths cited by OSHA. Fatal Four incidents were responsible for almost 60 percent of worker deaths in 2018.

This service is provided free of charge to all our member Counties. Call your Risk Control Representative.

GUIDE TO ACCIDENT PREVENTION

Most accidents in the workplace involve both unsafe conditions, such as inadequate ventilation or improper storage of hazardous materials, and unsafe actions, such as bypassing a guard or failing to wear personal protective equipment.

Unsafe acts and conditions lead to progressively more serious injuries and even fatalities. Organizations must work to eliminate both unsafe conditions and unsafe actions in order to reduce the number of injuries reported.

Addressing Unsafe Conditions:

- Unsafe conditions can be reduced by performing routine safety/hazard assessments within your department.
- Ideally, hazards should be completely eliminated or substituted with safer options. If this is not possible, hazards should be managed with engineering controls, administrative controls, and PPE (PPE should be considered a last resort).
- Conditions should be monitored with regular inspections, audits, and safety observations.

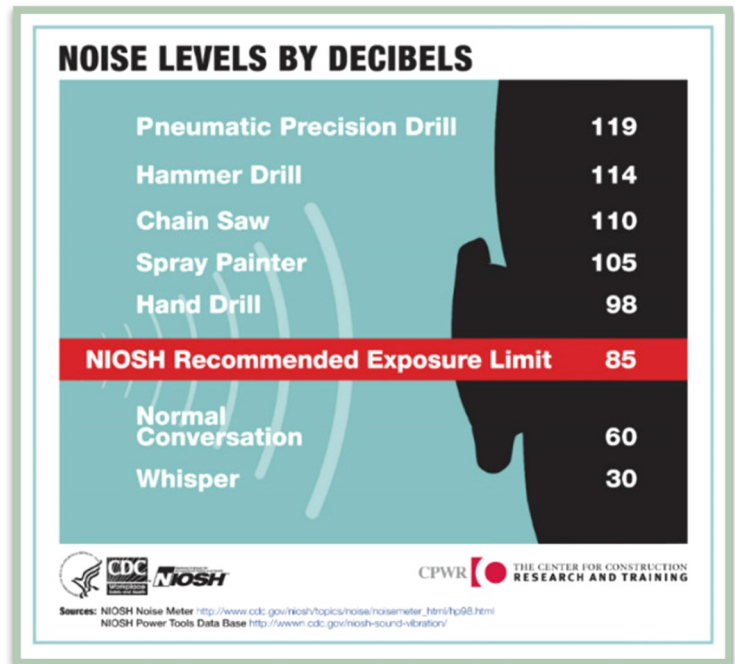
Addressing Unsafe Actions:

- Organizations must coach and train employees in safe behaviors.
- Organizations must also develop a good safety culture by getting all employees and all levels of management involved in the safety program.
- Management and supervisors must lead by example.
- Regular inspections, audits, and safety observations should also note employee behaviors and their understanding of safety procedures.
- Safe behaviors should be rewarded and reinforced.
- Discipline should be utilized as a last resort.



NATIONAL PROTECT YOUR HEARING MONTH

October is National Protect Your Hearing Month. Noise-induced hearing loss is the most common type of hearing loss—grouped under the heading sensorineural hearing loss (inner ear nerves and hair cells are damaged)—and it affects 1 in 4 people. Noise-induced hearing loss happens when you're exposed to a noise that is too loud and that lasts too long. Exposure to sounds 85 decibels (dB) and above can damage your hearing (and that's the level that OSHA regulations begin). The graphic below illustrates how common noises can impact your hearing.



This type of hearing loss is permanent so it's important for workers to protect their hearing whenever possible on a job site. A great toolbox topic on this subject should cover how to prevent noise-induced hearing loss, a discussion about loud areas or equipment your employees' encounter, as well as best practices for different types of hearing protection.

OCTOBER 2023 QUIZ

TRUE or FALSE

1. The Tennessee Bureau of Worker's Compensation states that employers shall report accidents and injuries within one (1) business day of knowledge of the accident or injury.
2. When an accident or injury is reported, employers are encouraged not to investigate the cause.
3. Thermal Imaging can possibly detect electrical problems that could electrocute a person or cause a fire.
4. Unsafe actions or conditions never cause injuries.
5. Sound levels at or above 100 decibels do not exceed the NIOSH recommended exposure limit.

Answers

1. True 2. True 3. False 4. True 5. False