

# Safety Association NEWSLETTER

A Workers' Compensation Report From **TheZenith**

December 1994

## **THEZENITH 800 EMPLOYER HOT-LINE PAYS OFF.**

*Research shows that prompt reporting of occupational injuries saves thousands of dollars in Workers' Compensation costs and unnecessary litigation. Calling the Employer Hot-Line at 800/440-5020 immediately starts the claims management process.*

*In addition to the cost savings, the study found other benefits when claims adjusters can quickly contact the injured worker, witnesses to the injury, and preferred medical providers.*

*By intervening before care begins, TheZenith is able to coordinate appropriate and*

**BY USING THE EMPLOYER HOT-LINE YOU EXPEDITE  
BENEFITS AND MEDICAL ATTENTION TO INJURED  
EMPLOYEES, REDUCE PAPERWORK, AND HELP PROTECT  
YOUR COMPANY FROM FRAUD AND ABUSE.**



*TheZenith's Customer Service Representatives assist you with immediate claims reporting.*

*efficient health-care services. Early contact with the medical-care provider may deter unnecessary charges and medical procedures.*

*We may suggest a more costly form of treatment in the short-run that will produce a lower overall cost by reducing disability payments.*

*As the insurer, our ability to contact the injured employee immediately after receiving the injury report will make the worker less likely to turn to a lawyer.*

*The earlier the contact with an injured employee the quicker the investigation can get under way. This will enable witnesses to clearly recall the circumstances surrounding the injury and for you to take the necessary steps to prevent any recurrence.*

*We strongly encourage the use of the Employer Hot-Line to speed up the claims process. You may also fax a claim after filling out the Employers' Report of Occupational Injury or Illness (Form 5020). Our fax number is 800/440-5022.*

## RETURN TO WORK PROGRAMS WORK.

Even in the safest work environments, accidents can occur. When an injury happens, use TheZenith's Employer Hot-Line for immediate claims processing. But is that all you can do to minimize the cost of an injury? If you answered yes, you could be making a costly mistake. By developing a Return to Work Program you can:

**ONE OF THE MOST EFFECTIVE WAYS TO REDUCE WORKERS' COMPENSATION EXPENSE IS TO HAVE A "RETURN TO WORK" PROGRAM. IF AN INJURED EMPLOYEE AND THEIR DOCTOR FEELS AN EARLIER THAN ANTICIPATED RETURN TO WORK IS POSSIBLE, DISABILITY PAYMENTS WILL BE REDUCED.**

1. Shorten the injured worker's recovery time.
2. Enhance employee morale.
3. Reduce employee turnover.
4. Retain trained and loyal employees.
5. Improve company image.

Here are a few steps you can take now to develop a Return to Work Program:

1. Report all injuries promptly and correctly by calling 800/440-5020.
2. Let your employees know that if they get injured, you will do everything you can to bring them back to work as quickly as possible.
3. Choose an industrial medical provider that understands



Here's an example of a temporary job re-assignment during recovery.

your work environment and is willing to support your Return to Work Program. If you do not have a clinic, or have questions about the one you use, we can help. Just call our 800 Hot-Line.

Maintaining frequent contact with injured employees is extremely important through all stages of their recovery time. Being positive and showing concern for their well being lets them know they are a valuable part of your team. Sending a card signed by co-workers and buying flowers or a small gift is appropriate. Be sure to explain the Workers' Compensation benefits your employee may be entitled to such as medical and disability payments.

One of the most important aspects of this program is transitional work or temporary

re-assignment. It can bring an employee back months ahead of schedule reducing medical costs and temporary disability payments. Most employees appreciate the opportunity to work in a transitional position. By returning to work, the injured employees' psychological and physical recovery time is enhanced.

Approval of the attending physician is required before an injured employee can return to work. TheZenith's Return to Work Consultants coordinate with doctors to determine the employees' temporary physical limitations. With the employer's help, methods are developed to accommodate any physical restrictions the employee may have.

Modifications may include; sitting instead of standing, altering a work station, assignment to a job less physically demanding or reassigning the employee to a ground floor if negotiating stairs are impossible.

Once an employee returns to work, make them feel welcome; allow for a gradual but steady return to full speed. Maybe a midweek return with expanded hours in the following weeks will make the transition a smooth one. You may also consider reducing production quotas for a few weeks, as well.



## A GIFT FOR THE HOLIDAYS.

With the holiday season rapidly approaching, we must all be vigilant in our efforts to curb workplace accidents. As we stop to enjoy the warmth and companionship of family, friends, and co-workers, safety should be of primary importance.

The holiday season is often celebrated with alcohol. More than half of all traffic accidents during December involve drinking and driving. If your company is planning a party where alcohol is served, here are some suggestions to minimize the risk of alcohol related accidents:

1. Make driving arrangements before you drink. Designate non-drinking dri-

vers to help others get home.

2. Serve plenty of non-alcoholic beverages. Don't depend on food to keep drinking party-goers sober. Remember, it's easier to get drunk than to get sober.

When decorating your home or workplace take care with the location of holiday trees. Place them away from chemicals, electrical hazards or flammable materials. Keep

all trees watered daily so they do not dry out and become a fire hazard. When the holidays are over, discard the tree promptly.

At TheZenith your health and safety are important to us. Through our combined efforts, holiday related accidents can be drastically reduced. From all of us, our sincere wishes for a safe and accident-free Holiday Season.

## MR. SMITH'S POSTCARD FROM HAWAII

We rejoin the Smiths, (perhaps you'll remember them from previous Newsletters) as they plan their next escapade. This time, the brother of our favorite fraud villain is diligently pursuing an unscheduled vacation at his employer's expense.

While working at a car dealership in Southern California, Mr. Smith allegedly tripped on a hose. As luck would have it, there were no witnesses to this accident.

Smith immediately went to a physician where he was diagnosed as having hurt his knee. Arthroscopic surgery was immediately performed to repair the damage.

Weeks passed before Mr. Smith informed his doctor that

he could not bend the knee or put any pressure on it. The doctor was puzzled; surely he had not made a mistake. He'd performed this surgery numerous times and never had a recovery linger for more than a few days. After re-examining the knee, the doctor was convinced his work was done correctly.

Within hours of what turned out to be Smith's last doctor's visit, surveillance was set up as part of our investigation into this claim. The investigator's camera caught Smith performing yard work and painting a fence, moving about with ease.

True to his art, the fraud practitioner took full advantage of his situation. With the indemnity money received from his Workers' Compensation claim, Smith headed for Hawaii. He then sent his

employer not one, but two, postcards boasting of his deceit and thanking the boss for sending him on such a nice trip.

This may not be the only trip Smith takes as his case is being referred to the local District Attorney for possible prosecution of suspected insurance fraud. Several steps can be taken to make the Smiths of the world think twice before they act:

1. Report all claims promptly using TheZenith toll-free 800 line.

2. Use a quality medical provider; preferably one who practices industrial medicine. TheZenith can help you select an appropriate provider.

3. Maintain frequent contact with an injured employee. Showing your concern could alleviate fear and reduce the temptation for fraud.

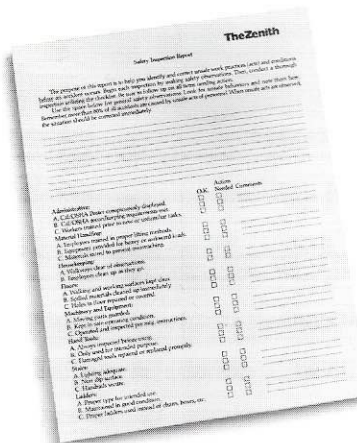
4. Encourage anyone who suspects a false claim to report it to you promptly.

TheZenith Special Investigation Unit uses vans equipped with sophisticated photographic equipment to investigate potentially fraudulent claims.





## TIPS ON SAFETY.



Checklists are available to Safety Association members. Order yours today

The purpose of a safety inspection is to correct any unsafe condition or practice before an accident occurs. Think of it as a form of preventive maintenance. Inspections reduce accidents and disruptions in daily business operations, thereby increasing efficiency and productivity.

When developing an inspection program you must first identify your needs. Start by analyzing all previous accidents. Next, list all hazards associated with your business and divide them into two separate categories. One list for unsafe work practices and the other for unsafe conditions.

There are many types of unsafe work practices which may cause injury and should be corrected immediately. Improper material handling, horseplay, drug and alcohol abuse, removing machine guards, and not using eye protection are a few.

Unsafe conditions can be anything from defective hand tools and slippery walking

surfaces, to faulty electrical wiring or improper storage of flammable materials. Again, immediate correction is recommended. If this is not possible, extremely dangerous material or equipment should be shut down and locked until it can be repaired. If the hazard is of a less serious nature, it should be documented and fixed as soon as possible.

Inspection frequency can vary from daily to quarterly depending on the potential for injury, past accident experience, how quickly a safe item can become hazardous, and

the experience of those operating equipment.

Checklists are essential to the inspection process. They serve as reminders for items to be inspected and identify recurring problems.

As a final note, follow-up should be the driving force behind any inspection. Individuals performing these inspections should use a checklist and submit a copy to you. The completed reports should be reviewed in a timely manner to insure completion of any corrective measures.



The enclosed poster is from the Policyholder Poster Series and is designed to assist you in promoting safety, accident prevention and good business practices. The teamwork approach to safety emphasizes a shared commitment between employer and employee. Employee input and commitment can make a difference to your bottom line.

## AS A MEMBER OF A ZENITH INSURANCE COMPANY SAFETY ASSOCIATION, YOU'RE ENTITLED TO SAFETY PROGRAM ASSISTANCE AND ACCIDENT PREVENTION SERVICES.

NUMBER TWO IN A SERIES.  
PLEASE DETACH AND FILE  
FOR FUTURE REFERENCE.

Accident prevention is your first line of defense against on-the-job injuries and the escalating cost of Workers' Compensation insurance; this is especially true for small to medium size businesses.

Even if you have fewer than 10 employees, you are still required to hold employee safety meetings and retain minutes. Your free copy of *TheZenith's Workers' Compensation Media Guide* contains descriptions of complementary materials you'll need including *Safety Topics*, and forms for *Safety Meetings* and *Safety Committee Minutes*.

TheZenith recommends you inspect your complete business on a quarterly basis at minimum. This inspection is to identify problems and take corrective action.

Hazards may include the following:

1. Equipment guards.
2. Areas of slips and falls.
3. Toxic chemicals and gases.
4. Proper lifting of objects.
5. Work station ergonomics.
6. Approved personal protective equipment.
7. Seat belts in vehicles.

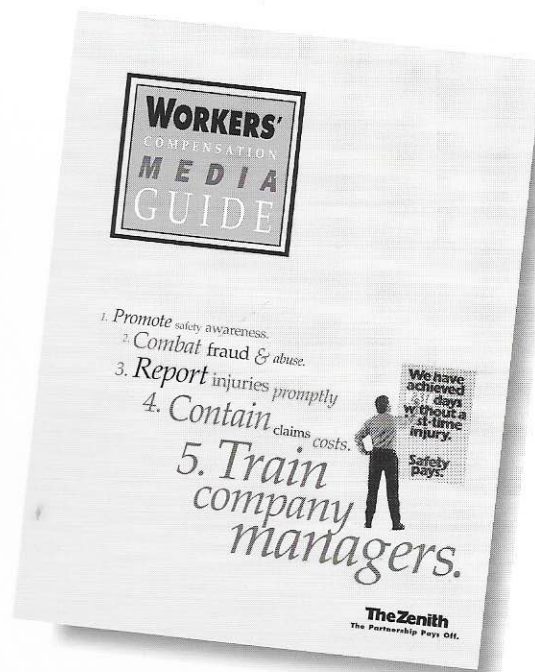
Your copy of the *Guide* describes our *Management Safety Program Workbook*, *Safety Program Evaluation* and a host of specialized industry bulletins.

Employees should receive training about safe work practices with the use of a variety of communication and educational aids found in your copy of the *Guide*.

To assist you with these safety and health issues, call TheZenith at 800/440-5020 and request a copy of

*TheZenith's Workers' Compensation Media Guide*. It comes with a convenient order form for the materials that you will need. You may also request a meeting with a Safety and Health Consultant at your place of business.

Note: This reference material is intended to provide general information only, and is not to be interpreted as specific legal advice. © 1994 Zenith Insurance Co.



TheZenith provides this special *Media Guide* to all Safety Association members. Order your copy today.



## EMPLOYEE INVOLVEMENT: A SURE WAY TO REDUCING INJURIES.

EMPLOYEES "BUY IN" TO THE PROGRAM BECAUSE THEY ARE PART OF THE PROCESS WHICH INFLUENCES AND REINFORCES SAFE BEHAVIOR.

*Employee safety concerns everyone. Hidden costs of replacing an injured worker can mount quickly. One Southern California food manufacturer recently introduced an employee ownership approach to safety. As a result, the company's accident rate was reduced to almost zero. Their success is attributed to the introduction of a six-point plan to employee involvement:*

- 1.** *The company's owner solicited input on safety issues from every employee.*
- 2.** *Employee feedback was then consolidated into safety standards.*
- 3.** *Standards were then approved by the company's management.*
- 4.** *Customized posters were developed to call attention to safety issues.*
- 5.** *Individual departments received detailed explanations on all safety standards.*
- 6.** *Information was posted in every department as company policy. They are used for new employee orientation and reinforced through periodic audits.*

*This approach to employee involvement is being adapted to improve quality and customer service. For more information on the employee ownership approach, please call your Safety Association Consultant at TheZenith.*

## NEED ASSISTANCE?

*In concert with your Insurance Agent, your Zenith Insurance Regional Office is available to assist you with any Workers' Compensation problem. If you believe you cannot resolve your problem at the local level, please contact the following Zenith Insurance executives:*

**FRESNO** 209/449-4807

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Vice President*

**LOS ANGELES** 818/594-5236

*Edward Krisak,  
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*Gary Cortopassi,  
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*Dan Hair,  
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**CORPORATE** 818/594-5277  
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*Colin Mitchell,  
Vice President*

*This Newsletter is published as a service to our policyholders. It is designed to provide general informational material. The information provided is not intended to give specific legal advice.  
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