

PCOC Worker Injury Analysis

A review of the 2007-2010 PCOC Industry Workers' Comp Losses

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The Pest Control Operators of California (PCOC) and the Pest Management Insurance team at Jenkins Insurance have partnered with the California State Compensation Insurance Fund (SCIF) and other compensation carriers for more than 22 years to provide quality insurance and risk management to PCOC members. One of the purposes and advantages of this type of joint partnership is to pool resources in an effort to control losses. With this in mind, we asked Eric Paulsen to compile and analyze the loss history generated through our partnership with SCIF. Eric's resultant study provides valuable insight into the exposures and losses that you, as PCOs, may encounter. In this article, we examine the industry's losses over the past four years (2007-2010). We think you will be intrigued.

While the frequency and severity of claims are very important, we put the emphasis on the frequency of claims before severity, as frequency always begets severity. It follows that to reduce severe claims, we must first reduce the frequency of claims. This is why the *PCOC* Insurance Program has always stressed the need for *PCOs* to focus on every claim AND every close call, near miss and customer complaint and treat it as if it were a claim.

As a *PCO* you must get at the core reasons why an incident occurred. It is too easy to explain away a claim by blaming the employee, concluding that the employee behaved stupidly or failed to follow procedures. While those statements may be true, in almost all cases they are not the root reasons why the claim occurred. By digging deeper, you can uncover areas in management which could have prevented the incident, and if addressed differently, will prevent this from becoming an ongoing trend. Now, read Eric's analysis and apply it to your daily operations.

The analysis of claims incurred between 2007 and 2010 demonstrates that injuries to pest control employees fall into three main categories: slips, trips and falls, strain/twist injuries and vehicle accidents. The high frequency of slips, trips and falls and vehicle accidents is cause for concern. Consider that, of the various hazards *PCOs* and technicians face, vehicle accidents and falls from height are the two most likely causes of debilitating injury or death!

Number One Cause of Injury - Slips, Trips & Falls

Slips, trips and falls account for 24% of the total number of claims and 46% of the total cost of all claims. Further analysis shows that "miscellaneous" slips, trips and falls account for 14% of all claims by frequency and 17% of claim costs. Slips, trips and falls off of ladders and scaffolds account for 10% of all claims by frequency and 29% of all claim costs.

Miscellaneous Slips, Trips & Falls Causes and Prevention

Leading the list of causes is technicians locking their eyes on the eaves of the structure and not watching where their feet are going. When techs and WDO inspectors inspect treat structural eaves, they must be extra vigilant and pay attention to where they are walking. Another cause for miscellaneous trips and falls is caused by employees taking short-cuts through a customer's property. One aspect of this behavior includes employees jumping down off of landscaping terraces, backs of trucks or other elevated surfaces.

Finally, slips, trips and falls occur over stairs and steps at customers' properties. While modern commercial properties are more likely to have stairs built to code, this may not be true of residential customers' and older commercial properties. Landscaping steps in consumers' yards are frequently irregular and/or unstable. Technicians should evaluate the steps and stairs before use and use handrails at all times while climbing and descending with careful footsteps.

Mandate that your employees perform a walk-through of each jobsite prior to starting any work. This is required by your written injury and illness prevention program as ordered by CCR T8 §3203 and other applicable regulations. These inspections will reduce claims, such as employees falling into in-ground spas or construction ditches, tripping on dog toys and other similar trip hazards.

Ladder & Scaffold Slips, Trips & Falls - Severity

Falls from ladders and scaffolds account for 10% of claim frequency and amass almost one-third (29%) of the cost of all claims. But the real cost of these claims is not dollars, it's broken bodies. Sadly, the majority of these claims tie directly to the unsafe use of ladders and scaffolds. Employers need to have clear rules that comply with Cal-OSHA regulations and established safety standards. Train on these rules and the practical application of ladders and scaffolds in the field. This includes regular inspections of equipment prior to each use and observation of field employees in action.

For example, self-supporting (A-frame) ladders may only be used as such and are not to be used as non-self-supporting ladders by leaning them against a wall. This frequent misuse makes it the number one cause of ladder accidents. Non-A-frame ladder slip-out claims can be prevented by placing the ladder in a manner "as to prevent slipping or it shall be tied, blocked, held, or otherwise secured to prevent slipping" (CCR T8 §3276). This is most commonly done by tying the ladder to the structure or using one of the many ladder-bracing tools available on the market. Also, do not carry anything in your

hands while climbing a ladder. Use a tool belt or wait until you have finished climbing the ladder and pull your materials up using a rope and bucket.

Scaffolds are wonderful tools that are under-used in our industry. Used properly, working from a scaffold is much safer than working from a ladder. In order to provide a safe and legal working environment, scaffold use requires special training to ensure they are erected, used and dismantled properly. Warning: scaffolds may give employees a false sense of security, putting them at increased risk; unsafe erection and use only exacerbates the situation.

Number Two Cause of Injury – Strains

Strains, including twisting injuries, account for 16% of loss frequency and 15% of total cost of all claims. Further:

- Twisting - Totals 6% of loss frequency and 7% of the total cost of claims.
- Lifting - Accounts for 6% of loss frequency and 1% of total cost of claims.
- Strains not otherwise classified – Account for 4% of loss frequency and 7% of total cost of claims.

Straining & Twisting in Confined Spaces

Attics and sub-areas are tight working spaces that require extra care to reduce the likelihood of injuries. The physical act of negotiating attic and sub-area access hatches requires agility and skill. Therefore, technicians must be warmed up and limber prior to entering these areas. Performing structural repairs in these tight spaces requires further planning and coordination to ensure that the employee is not pulling and pushing from awkward angles that could lead to strain injuries

Number Three Cause of Injury – Vehicle Accidents

Vehicle accidents account for 8% loss frequency and 12% of the total cost of claims. Operating vehicles in the workplace is the largest hazard posed to the public and the greatest hazard incurred by employees. By focusing training efforts on defensive driving, you can both address the third-largest cause of injuries to pest control employees and drive down the other significant costs and exposures.

Establishing a proactive safe-driving program is a vital management activity. Start by ensuring that employees are not compelled to drive recklessly by over-booked schedules. Include these steps in your Safe Drivers Program:

- Clear Policy - Define who is qualified to drive and detail performance standards.
- Screen - Verify good driving records; exclude drivers with poor history.
- Double-check - Use the California DMV Pull Notice Program. This program alerts you to changes to your drivers' MVRs.
- Monitoring - Use GPS or technologies such as the Dashboard Camera Accident Recorder. Take appropriate action as reports roll in.

- ° Driver Training - We are professional drivers and must approach driver training accordingly. All drivers should go through ongoing defensive drivers' training in conjunction with ride-along evaluations.

Number Four Cause of Injury – Other

The remaining recorded categories of injuries to our employees are:

- Cuts and other injuries from power tools which account for 4% of all losses by frequency and 3% of total cost of all claims.
- Injuries from "holding/carrying" which account for 4% of all losses by frequency and <1% of the total cost of all claims.
- Miscellaneous "other" causes of claims which account for 20% of all losses by frequency and 18% of total cost of all claims.

Cuts & Other Injuries from Power Tools

These accidents can cause devastating injuries. Fortunately, the severity of these losses has been less than the frequency. However, major injuries from power tools are not uncommon and should be motivators for employers to take the hazard very seriously. Therefore, stress power-tool safety by training employees on each power tool they use. In addition, provide personal protective equipment and proper supervision.

Power-tool training needs to be both general-addressing types of common hazards-and specific to the hazards for each class and type of power tool. Remember, the employer is responsible for ensuring protocols are followed. Even if not specified in a tool's manual, employees should always wear some form of ANSI-approved eye protection. Be sure to read the tool manual to ensure you are wearing eye protection which at least meets the minimum requirements of the manufacturer. The tool manual will also specify if gloves should be worn, and if gloves are recommended, what kind of gloves should be worn.

Gloves were a point of contention during a Cal-OSHA investigation of a power-tool injury at a termite company. The Cal-OSHA inspector initially indicated she was intending to cite the company because the employee had been wearing gloves, and in the opinion of the inspector, the worker should not have been wearing gloves while operating the rotary hammer drill. The employer gave the Cal-OSHA inspector documentation that the employee had been trained on this specific rotary hammer drill; a copy of the manual was part of the training record. The manual specified that anti-vibration gloves be worn while operating the drill. The company was able to produce the gloves worn by the employee at the time of the incident, and the paperwork that came with the gloves. This proved that they were the appropriate gloves for that particular tool.

Conclusions & Resources:

We hope that this analysis has reinvigorated your motivation to address your safety programs, and just as importantly, encouraged your active involvement in establishing safety programs as an integral part of your company. There are many resources

available to assist you in developing more comprehensive safety programs and protocols. The quarterly *The Voice of PCOC* magazine has at least one article each issue that deals with risk management, the *PCOC NewsBriefs* monthly newsletter contains safety meeting information, as well as a safety/risk management/insurance tip in each issue. In addition, the PCOC website (www.pcoc.org) has online resources, including archived issues of *The Voice of PCOC* and *PCOC NewsBriefs*. The PCOC Insurance Program website (www.pcocinsurance.com) contains many resources, including more than 200 different safety programs, safety meetings and other safety and risk management resources. Last, but certainly not least, the State Compensation Insurance Fund website (www.statefundca.com) contains a wealth of resources, including safety newsletters, loss-control bulletins, hazard checklists and much more. Your Jenkins PCOC Insurance Program team looks forward to hearing from you: 877.860.7378.

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