



Pro-File

Workplace and safety tips brought to you by the insurance specialists at The Jacobs Company, Inc..

DID YOU KNOW?

According to the Bureau of Labor Statistics, workers older than 55 are half as likely to get hurt on the job as younger employees, but once injured, the claims are significantly more costly and lengthy. Consider educating experienced employees on how to avoid the most common risks for older workers, which are trips, falls, fractures, sprains and exposure injuries, like hearing loss.



Weather is a New Source of Worry

Whether we like it or not, climate change is a very real threat to businesses today. According to the National Underwriter, lawsuits dealing with climate change could develop more quickly and be more costly than the asbestos-related claim explosion. Class action lawsuits against companies who allegedly contribute to large-scale climate change could emerge in the near future, which would be detrimental to both large and small companies.

But that is not the only worry weather will bring in the coming years. Because of climate change, natural disasters are not only becoming more prominent, but more serious and costly as well.

Recent examples of devastating natural disasters for businesses include the California wildfires, which are expected to get worse in the coming weeks with more hot weather, and increasingly more

frequent tropical storms in the southeast.

You never know when a natural disaster will strike, but the key is being ready for when it does. Follow the lead of Charlotte-based businesses, who have improved their disaster response plans after being devastated by Hurricane Hugo. Plan ahead before disaster hurts your business by:

- Setting up agreements with partner companies. Agree to aid each other in the event of an emergency.
- Contact your local government and encourage them to use high-tech systems for managing and supervising disaster relief, making sure everyone gets the help they need.

Fight Fraudulent Claims with... Facebook?

Social networking sites are becoming increasingly more popular, and the fastest-growing demographic of users is people over age 35. At the same time, fraudulent workers' compensation claims are on the rise due to the state of the economy. But what does one have to do with the other?

Employers are finally getting some help identifying which workers' compensation claims are bogus, and it's from an unlikely source. Popular social networking sites like Facebook® are becoming sources of evidence to deny claims.

Oftentimes, employees who file a fraudulent claim brag about their success on their personal profiles. Or, more subtly, they post pictures and micro-blog about participating in strenuous activity that they claimed not to be able to do at work. Since the Internet provides specific dates of postings, social networking sites are one new way for employers to look into suspicious claims, especially because many users believe the information posted is completely private.

While not all claims in a turbulent economy are false, it may be a good idea to explore social networking for its potential advantages. It might surprise you how much information people readily give!

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