



Pro-File

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

DID YOU KNOW?

According to a new study conducted by *Car and Driver* magazine, texting while driving is as dangerous as drinking and driving. Many states recognize this fact and have already banned texting while driving. Make sure your cell phone usage policies include texting as well.



Wellness to Benefit Your Bottom Line

Not only is a wellness program beneficial for your employees' waists, researchers now find that wellness initiatives can benefit your company's bottom line as well. According to *Risk and Insurance* magazine, U.S. workers are now heavier than ever before. The direct costs of obesity are estimated at \$75 billion with an additional \$139 billion allocated for indirect costs. Employers are responsible for \$45 billion in medical expenses and excessive absenteeism costs as well. This is on top of workers' compensation costs, which are typically significantly higher for obese workers than healthy weight individuals.

To assist your employees in getting healthy and consequently reducing their risk of

workplace injury or illness consider implementing the following:

- Biometric screenings
- Health coaching
- Telephone and Internet-based health advisors
- Disease management programs with guidance from licensed professionals
- Mental health counseling and benefits
- Educational safety and health seminars
- Offer incentives to employees who reach health-related goals
- Offer monthly safety tips

Workplace Injury Rates Decline in 2008

According to the National Council on Compensation Insurance (NCCI), claim frequency declined four percent in 2008 and will most likely decline again in 2009. Despite this, the cost of wage claims has risen above wage levels (up five percent in 2008). With the economy in turmoil, limited wage growth and economic uncertainty has impacted claim frequency. Here are some other key findings from the NCCI:

- Total lost time claims are down over all industries and have been decreasing over the past five years.
- Permanent total disability claims have increased in the last four years.
- Contractors had the most lost-time injuries in 2007 due to vehicle injuries.
- Injury frequency is down across all industries due to the use of robotics, modular construction, power-assisted tools, cordless tool use and better ergonomic designs in the workplace. Employers also credit better training, workplace safety initiatives and fraud deterrence as contributing to the reduced incidence of injuries.

For more injury statistic information, visit www.ncci.com.