

# MIDWESTERN INSURANCE ALLIANCE

## Loss Control Newsletter

April 1997



Midwestern Insurance Alliance maintains the goal of providing our insureds with a wide range of loss control services. Only one of which is this monthly *Loss Control Newsletter*. To become aware of the many other services offered, contact Loss Control Manager, Keith Wertz at (502) 429-9990 or send e-mail to [krwertz@midwesterninsurance.com](mailto:krwertz@midwesterninsurance.com)

### ***What are You Doing to Prevent Back Injuries ? (PART 1)***

The following is the first in a multiple newsletter series addressing back injury prevention, and has been created for the endorsing trade associations by the Loss Control Dept. of Midwestern Insurance Alliance.

If you have any questions or comments regarding this newsletter, contact Midwestern Insurance Alliance at 502/429-9990.

#### **Back Injuries Hurt More Than Backs !**

Those who have had acute back pain know that the pain can be more than excruciating. Furthermore, employers who have had the misfortune of one or more back injuries submitted as workers compensation claims, can undoubtedly feel the pain too (financially). Back injuries are indeed a problem deserved of a responsible company's full attention.

Back injuries are the most frequently reported work-related injuries, accounting for about one out of every

three reported injuries. Additionally, back injuries are second only to the common cold in the most commonly cited reason to miss work.

A single back injury can reduce productivity, reduce employee morale, and can lead to increased workers compensation premiums.

#### **Time for a Self-Evaluation**

After reading this article, obtain and review your company's workers compensation claims history. If there are claims involving back injuries, compare their cost and frequency with that of other claims. If you find that they are more prevalent or more costly than other claims, it is past time to get serious about back injury prevention. If you don't find that they are more prevalent or more

costly than most other claims, don't consider yourself immune to the problem.

#### **What Causes Back Injuries**

Of course back injuries can be sustained from lifting heavy objects, from lifting improperly or from repetitive lifting or bending. But back injuries can also be sustained when you sneeze, turn in a chair or bend over to pick up something as light as a newspaper. In fact, even the lack of action, such as sitting at in an office chair or in the seat of a vehicle, can contribute to back injuries by limiting the circulation of blood. Even heredity and age can play a role in back injuries.

**If your company's back injury prevention efforts consist of occasionally reminding employees to "*lift with their legs... not their back,*" are you honestly doing all that you can to prevent back injuries?**

## **Back Injuries are Preventable!**

If you are of the belief that many back injuries are not preventable, you are dead wrong.

Consider this... If an average person were to engage in a season of professional sports (basketball, football, golf, tennis... anything) without the proper physical conditioning, he/she would be much more prone to injury than the properly conditioned professional athlete.

Although some jobs are more physically demanding than others, the premise that flexibility and toned muscles prevent back injuries holds true for all jobs... from material handlers, to drivers to clerical personnel.

The Loss Control Newsletter next month (May 1997) will provide specific exercises that workers can do to improve the physical condition of their backs.

In addition to maintaining flexibility and toned muscles, back injuries can be prevented by following guidelines for proper material handling.

## **Don't Overlook the Sedentary Worker**

Persons who have sedentary job duties, such as driving, sitting at a desk, standing at a counter, etc. may seem to have little exposure to back injuries. However, lack of movement, and the resulting decreased blood-flow to back muscles can make those employees susceptible to back injuries. The following are some suggestions on

how to reduce the risk of back injury of sedentary workers:

- v If sitting for extended periods (drivers and clerical personnel) have a lumbar support, such as a rolled piece of rubber.
- v Ensure that all materials needed are within arms length... avoid reaching.
- v If using a computer terminal, ensure the screen is at eye-level.
- v Change positions frequently
- v Take brief breaks to stretch, stand-up or walk around.
- v Standing workers should prop one foot for 20 minutes or so, and then the other

### **Guidelines for Proper Material Handling**

While the following suggestions may not apply to every real world situation, when applied, these guidelines will reduce employee exposure to back injuries.

- v Because the "lift with your legs" phrase has seemed to lose some of its meaning. Instruct employees to keep their back vertical when lifting or lowering an object... You can't do this without bending at the knees.
- v Never, ever twist at the waist while lifting, carrying or lowering an object.
- v Before lifting or lowering, ensure that your feet are placed approximately shoulder-width apart.

- v While in the act of lifting or lowering an object, tighten your stomach muscles.
- v Carry the load close to your body.
- v Always get help with anything that is too heavy or cumbersome to lift or carry alone.
- v Use material handling aids whenever possible (carts, dollies, forklifts, pallet-jacks, etc.)
- v Never lift anything after sitting or standing in one position for an extended period of time, without first performing some brief stretches to increase the circulation of blood.
- v Avoid lifting objects above the shoulder plane. Instead, step up-onto a platform or other stable surface.

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