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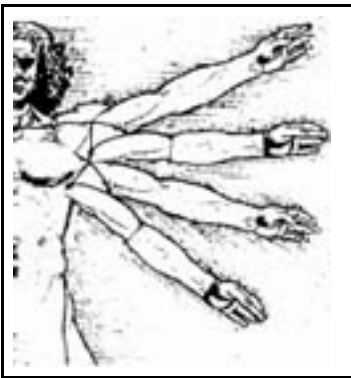
Loss Control Newsletter

February 2001



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

OSHA's ERGONOMICS STANDARD



ERGONOMICS

The Ergonomics Rule and Words of Advice

Simply put, there's too much information to describe OSHA's Ergonomics Rule in a monthly newsletter, as to properly cover the subject. Nonetheless, you must become informed because the standard will most likely affect your business operation.

Therefore, it is strongly recommended that each business owner who is covered by the new rule, visit the Internet web-site of the Occupational Safety and Health Administration (www.osha.gov) and read what has

been posted by the authors of the rule. OSHA has done a credible job of describing the regulation, but that effort goes wasted if no one reads the information. Incidentally, the Standard itself is only 12 pages in length, but over 500 pages of text, which described the rationale and legal arguments, appeared in the Federal Register.

Go to the source first. That will provide a foundation of information from which you can accept or reject the numerous Ergonomic Rule rebuttals that are being publicized daily. It should be understood that several national organizations are mounting strong efforts to counter the Ergo Rule. Their arguments are appearing on the Internet, in newsprint and even in the Halls of Congress. It's easy to become confused; thus the recommendation to go to the source of the standard first, then weigh the merits of the opponents' position.

Regardless of opinions, however, the Ergonomics Rule carries the weight of law and will be enforceable. Compliance is not an option.

Perspective

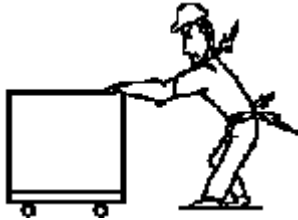
Quoting directly from the OSHA Ergonomic Information Bulletin, "OSHA has issued an ergonomics rule to reduce musculoskeletal disorders (MSDs) developed by workers whose jobs involve repetitive motions, force, awkward postures, contact stress and vibration. The principle behind ergonomics is that by fitting the job to the worker (through adjusting a workstation, rotating between jobs or using mechanical assists) MSDs can be reduced and ultimately eliminated.

Regardless of how many employees you have, all employers are required to abide by the new rule with the exception of employers whose primary operations are covered by OSHA's construction, maritime or agricultural standards, or employers who operate a railroad."

By this definition, determining if your business is covered by the Ergonomics Rule is fairly simple, but what exactly are examples of the MSD risk factors (repetitive motions, force, awkward postures, contact stress and vibration) to which OSHA refers? Consider their definitions.

Repetition

- Repeating the same motions every few seconds or repeating a cycle of motions involving the affected body part more than twice per minute for more than 2 consecutive hours in a workday.
- Using an input device, such as a keyboard and/or mouse, in a steady manner for more than 4 hours total in a workday.



Force

- Lifting more than 75 pounds at any one time; more than 55 pounds more than 10 times per day; or more than 25 pounds below the knees, above the shoulders, or at arms' length more than 25 times per day;
- Pushing/pulling with more than 20 pounds of initial force (e.g., equivalent to pushing a 65 pound box across a tile floor or pushing a shopping cart with five 40 pound bags of dog food) for more than 2 hours total per day;
- Pinching an unsupported object weighing 2 or more pounds per hand, or use of an equivalent pinching force (e.g., holding a small binder clip open) for more than 2 hours total per day;
- Gripping an unsupported object weighing 10 pounds or more per hand, or use of an equivalent gripping force (e.g., crushing the sides of an aluminum soda can with one hand), for more than 2 hours total per day.

Awkward Postures

- Repeatedly raising or working with the hand(s) above the head or the elbow(s) above the shoulder(s) for more than 2 hours total per day;
- Kneeling or squatting for more

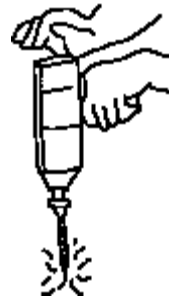


than 2 hours total per day;

- Working with the back, neck or wrists bent or twisted for more than 2 hours total per day.

Contact Stress

- Using the hand or knee as a hammer more than 10 times per hour for more than 2 hours total per day.



Vibration

- Using vibrating tools or equipment that typically have high vibration levels (such as chainsaws, jack hammers, percussion tools, riveting or chipping hammers) for more than 30 minutes total per day;
- Using tools or equipment that typically have moderate vibration levels (such as jig saws, grinders, or sanders) for more than 2 hours total per day.

Does that put the impact of the Ergonomics Rule into perspective? It should because it is reasonable to assume that just about every business has at least one task that includes one, or all, of these risk factors. So, you are not only subject to the Ergonomics

Rule, but you are probably affected by it as well.

So how do you know if any of your employees are sustaining injury from these risk factors? OSHA has listed some of the signs and symptoms of MSDs that the employer should watch out for. Workers suffering from MSDs may experience less strength for gripping, less range of motion, loss of muscle function and inability to do everyday tasks. Common symptoms include:

- Painful joints
- Pain, tingling or numbness in hands or feet
- Shooting or stabbing pains in arms or legs
- Swelling or inflammation
- Burning sensation
- Pain in wrists, shoulders, forearms, knees
- Fingers or toes turning white
- Back or neck pain
- Stiffness

The balance of the Ergonomics Rule explains the process of determining if the MSD is work-related and, if so, the actions required of the employer. As previously stated, the complexity of explaining that task is beyond the scope of this newsletter. The easiest, fastest, and most accurate method of "getting smart" on the Ergonomics Rule is to read the wealth of literature that OSHA has posted on their web site.

More Information

The full OSHA Ergonomics Rule can be found online at...(www.osha.gov) or call the Loss Control Department at Midwestern Insurance Alliance (502) 429-9990

