

# **PCOC Worker Injury Analysis**

## ***An analysis of the 2007-2010 PCOC-SCIF Losses***

by  
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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) for more than a dozen 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, namely to pool our joint efforts in controlling losses. PCOC and members invest a lot of time and money work together cooperatively to address the causes of our losses as an industry.

This loss history provides valuable insight to the exposures and losses we are likely to encounter as individual companies.

In this article, we will examine our losses for the past four years (2007-2010), focusing first on the frequency and severity of our claims.

While the frequency and severity of claims are both very important, we put the emphasis on the frequency of claims before severity, as frequency always begets severity. In order to reduce severe claims, we must reduce the frequency of our claims. This is why the PCOC Insurance Program has always stressed the need for employers to focus not only on every claim you have, but also every close call, every near miss, and every customer complaint as if it were a potential claim.

In addition the PCOC Insurance Program has always stressed the need to perform root-cause analysis of your claims, to get at the base reasons why the incident occurred. It is too easy to simply explain away a claim by blaming the employee, making a statement to the effect that the employee behaved stupidly or the employee failed to follow procedure. Both those statements may be true, but in almost all cases these are not the root reasons why the claim occurred. By digging deeper, we can uncover areas in management which could have prevented the incident, and if addressed differently, will prevent this from becoming an ongoing trend. Ensuring that our employees work safely goes far beyond simply having safety rules and holding a few training sessions. Having management systems such as field audits that enforce compliance with safety practices and provide ongoing support, training and encouragement, will result in far different results than if you go through the simple pro-forma of having some minimal safety training.

### **Breaking Down Our High-Frequency Claims:**

Technically, the largest area of claims is "Miscellaneous Other Causes," which simply means that the claims did not fit easily into any of the standard categories of causes of claims. This "Miscellaneous Other Causes" category generally does not provide us with any useful trending data.

An analysis of the 2007-2010 claims show us the largest categories of injuries to employees fall into three main categories:

- 1) slips, trips and falls
- 2) strain/twist injuries
- 3) vehicle accidents.

Our loss data breaks our losses into smaller categories for deeper analysis, but the bulk of our claims fall into these categories.

The high frequency of slips, trips and falls, and vehicle accidents, is cause for concern. One reason this is alarming is that, of the various hazards we 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 and falls still remain the number-one culprit, accounting for 24% of the total number of claims and 46% of the total cost of all claims. These data are further broken down, splitting these slips trips and falls between “miscellaneous” slips, trips and falls, which account for 14% of all claims by frequency and 17% of costs of claims, and slips, trips and falls off of ladders and scaffolds which account for 10% of all claims by frequency and 29% of the costs of all claims.

Miscellaneous Slips, Trips and Falls: We will first examine the “miscellaneous” subgroup of our slip, trip and fall category. This miscellaneous subgroup accounts for 14% of all claims by frequency and 17% of the cost of all claims. Of the many things you can do to reduce your “miscellaneous” slips trips and falls, one of the most crucial (and effective) procedures is to mandate that your employees perform a walkthrough of each jobsite prior to starting any work. This is required by your written injury and illness prevention program, in compliance with CCR T8 §3203 and other applicable regulations. A jobsite inspection prior to performing work enables the field employee to identify trip and fall hazards, and take appropriate steps to address them. These inspections will reduce claims, such as employees falling into in-ground spas, construction ditches, tripping on dog toys and other similar trip hazards.

Another cause of some of these miscellaneous trip and fall claims are generated by techs keeping their eyes on the eave of the structure and not watching where their feet are stepping. It is true that pest techs and wood destroying pests and organisms inspectors spend time inspecting or treating structural eaves, but when doing so they must be extra vigilant and pay at least as much attention to where they are walking as well.

A third cause for some of these trips and falls are caused by employees who take short-cuts as they walk through a customer’s property. One aspect of this behavior includes employees jumping down off landscaping terraces, backs of trucks or other elevated surfaces.

A fourth cause of slips, trips and falls are stairs and steps at customers’ property. While modern commercial properties are more likely to have stairs built to code, with proper handrails and lighting, this is not necessarily true of many of our residential customers’ and older commercial properties. Landscaping steps in consumers yards are frequently irregular, unstable and otherwise unsafe. Technicians need to take great care when using these steps; a technician needs to evaluate the steps and stairs before using them, use handrails at all times, and climb and descend with careful deliberate footsteps.

Ladder and Scaffold Slips, Trips and Falls: The first thing that jumps out when we examine this second sub-group of slips, trips and falls is that the severity of each incident is greatly increased. Falls from ladders and scaffolds account for “only” 10% of all claims by frequency, but account for almost one-third (29%) of the cost of all claims. To make it a lot more personal, the real cost of these claims is not dollars, but in broken bodies. Sadly, the majority of these claims can be tied directly to the unsafe use of ladders and scaffolds. This is an area where management must have a multi-pronged approach to keep their employees safe: employers need to have clear rules that comply with Cal-OSHA rules and established safety standards, employers need to provide clear training on these rules and how to practically use these tools (ladders and scaffolds) in the field, including regular inspections of equipment prior to each use, employers need to provide safe tools (safe and legal ladders and scaffolds), and the employer needs to have a strong proactive program of enforcing their programs in the field to ensure that employees consistently use this equipment properly. There isn’t room here to go into a full discussion of proper ladder use, and the many ladder rules which are frequently violated, resulting in claims; but we will review a few of the major areas:

Self supporting ladders (also sometimes known as A-frame ladders) may only be used as self supporting ladders, and may not also be used as non-self-supporting ladder. Do not lean your self supporting ladder against walls and other surfaces.

One of the causes of the major ladder falls is non-self-supporting ladders slipping out. These 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 off to the structure to prevent slipping, or using one of the many ladder-bracing tools available on the market which range from tools to tie the ladder off to a rafter tail to wide-stance braces that bolt to the top of your ladder and then rest on the roof top itself.

Another frequent culprit is carrying items in hands while climbing a ladder. Do not carry anything in your hands while you are 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 underused in our industry. When used properly, working from a scaffold is much safer than working from ladders. Some of the challenges arise out of the misuse of scaffolds. Scaffold use requires specialty training to ensure they erected properly, used properly and then dismantled properly, in order to provide a safe and legal working environment. Unsafe scaffolds and unsafe use of scaffolds give employees a false sense of security, putting them at increased likelihood of a fall, and then due to the heights, an increased severity of the injury when the preventable fall does inevitably happen.

#### **Number-Two Cause of Injury:**

Strains, including twisting injuries, are our number-two cause of injuries to workers, accounting for 16% of all losses by frequency and 15% of total cost of all claims. These claims can be further broken down as follows:

- Strain injuries caused by twisting, which account for 6% of all losses by frequency and 7% of total cost of all claims
- Strain injuries caused by lifting, which account for 6% of all losses by frequency and 1% of total cost of all claims
- Strain injuries not otherwise classified which account for 4% of all losses by frequency and 7% of total cost of all claims

In examining specific claims in these three sub-categories of strain claims, many could arguably be fit into another category. For example, some of the twist claims occurred as a result of lifting and twisting, and some of the lift claims most likely also involved twisting.

Any way we slice it; this is an enormous category of injuries to workers in our industry. Let us examine some of the most common practices that trigger these various strain injuries:

Straining and Twisting in Confined Spaces: Attics and subareas are tight working spaces that require we take extra care to reduce the likelihood of strain and twisting injuries. Just the physical act of negotiating many attic and subarea access hatches requires great agility and skill. Performing stretching exercises has been demonstrated to reduce injuries in virtually all classes of workforces, ranging from clerical to heavy construction. It is essential that technicians are warmed up and stretch prior to entering these tight spaces. When negotiating and working in these spaces, technicians need to move slowly and deliberately. 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, which will cause strain injuries.

Lifting: Improper lifting continues to be one of the main culprits of strain injuries to workers in every industry. Many people are under the mistaken understanding that they will only hurt their back when lifting heavy objects. It is possible to cause a lifting injury with as little as 15-20 pounds. Without going into a full lifting training program here, the two biggest problems are bending over to lift instead of squatting to lift, and twisting the torso while lifting.

Ergonomics: Ergonomics, or the lack of proper ergonomics, plays an important factor in many of these claims. Many strain injuries can be minimized through changing the set up of vehicles and other workstations to promote better ergonomics. Even when we have set up ergonomically ideal workstations we have to train employees how to work in a manner that does not put them at risk. We need to address ergonomic engineering and behaviors for all our workstations, be it a computer workstation for your clerical staff, or be a pest route or crew-work vehicle. We also need to teach our employees how to work in the field under diverse situations using the most ergonomically advantages methods possible.

### **Number-Three Cause of Injury:**

Vehicle accidents are our number-three cause of injuries to workers, which accounts for 8% of all losses by frequency and 12% of total cost of all claims. Operating vehicles in the workplace is the single largest hazard we pose to the public, and the largest hazard we pose to our employees. The most likely manner in which you or one of your employees might be killed or might kill another person is through driving motor vehicles. By focusing your efforts on defensive driving, you can address both the third-largest cause of injuries to pest control employees, as well as drive down the other significant costs and exposure related to vehicle accidents.

Unfortunately, many employers take driving for granted, and assume that if an individual has a driver's license, they know how to drive, and more to the point they know how to drive safely. Establishing and maintaining a proactive safe-driving program is primarily a management activity. Start by ensuring that employees are not given motivations to drive recklessly through overbooking work, and are not pressured in a manner that encourages them to drive inappropriately. Here is a quick review of some of steps employers should take as part of a safe drivers program:

- 1) A clear, solid policy defining who is qualified to drive, and ongoing standards of performance for drivers

- 2) Screening of all incoming drivers, and excluding those with poor history
- 3) Ongoing screening of your drivers through the California DMV Pull Notice Program. This program requires management actions based on adverse changes to your drivers' DMV records, such as coaching, retraining, and discipline
- 4) Driver monitoring program such as GPS, Dashboard-Camera-Accident-Recorder, or any of the other technologies available. While these technologies are wonderful, they are worthless unless an employer actively uses them as management tools to enforce your policies, coach drivers, and re-train and discipline drivers to effect a change in the drivers behavior.
- 5) Driver training and ongoing coaching: We have to view ourselves as professional drivers, and approach our training accordingly. We need to put our staff through new hire and ongoing defensive drivers' training in conjunction with ride-along evaluations, so each driver can be coached based on his or her strengths and weaknesses as a driver.

#### **Number Four and Other Causes of Injuries:**

The remaining recorded categories of injuries to our employees are:

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

Cuts and Other Injuries From Power Tools: Cuts and other injuries from power tools can cause devastating injuries. We have been fortunate over the past few years that the severity of these losses actually have been less than the frequency of these losses. Major injuries from power tools are not uncommon, and should be motivators for employers to take the hazard very seriously.

Employers need to stress power-tool safety through procedures that includes training employees on each power tool they use, in addition to providing personal protective equipment, as well as proper supervision, to ensure the tools are used safely. Your power-tool training needs to be both general, addressing types of common hazards, and then specific hazards for each class of power tool, but it also needs to be specific to each individual tool, as the manual for each tool will have specific safety guidelines, which employers are responsible to ensure are followed. It is important to train on each individual tool manual because sometimes similar tools will have very different PPE requirements. Even if not specified in a tool manual, employees should always include some form of ANSI-approved eye protection, most commonly safety glasses or goggles. 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.

The issue of gloves came up as a point of contention during a Cal-OSHA investigation of a recent 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 Cal-OSHA inspector, the worker should not have been wearing gloves while operating this tool (which was a rotary hammer drill). The employer then gave the Cal-OSHA inspector a copy of the documentation that the employee had been trained specifically on this particular rotary hammer drill, which focused on reviewing the manual for this tool. A copy of

the manual was part of this training record. The manual for this rotary hammer drill specified that anti-vibration gloves be worn while operating the drill. Cal-OSHA then wanted to know if the employee was simply wearing work-gloves, or if he had been wearing anti-vibration gloves. The company again was able to produce both the gloves worn by the employee at the time of the incident, and the original paperwork that came with the gloves, which documented that they were indeed appropriate anti-vibration gloves as specified in the manual for that particular tool.

### **Conclusions and Resources:**

We hope that reading this has reinvigorated your motivation to address your safety programs, and just as important, your active involvement in implementing your safety programs as an integral part of all aspects of your company, and as an integral part of the management of your company, have been reinvigorated.

There are many resources available to assist you in your efforts to develop a more comprehensive safety program, safety protocols, and safety management programs. The Pest Control Operators of California has many resources available to you. The quarterly magazine ***The Voice of PCOC*** always has at least one article dealing with safety or risk management, the monthly newsletter ***PCOC NewsBriefs*** always contains a safety meeting, as well as safety/risk management/insurance tip in each issue. The PCOC website ([www.pcoc.org](http://www.pcoc.org)) has resources online, including an archive of back issues of ***The Voice of PCOC*** and ***PCOC NewsBriefs***. The PCOC Insurance Program website ([www.pcocinsurance.com](http://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 (<http://www.statefundca.com/>) contains a wealth of resources, including safety newsletters, loss-control bulletins, hazard checklists and much more.