

Ergo economics

How to contain insurance costs by fixing ergonomic problems **Interviewed by Elizabeth Grace Saunders**

What is the key to reducing injuries, decreasing compensation costs, containing insurance premiums and increasing productivity? Ergonomics.

"Jobs with poor ergonomic controls tend to have a higher frequency and severity of workplace accidents," says Michael Seiwert, senior risk control representative with Westfield Insurance. "Unless your company starts to correct the ergonomic problems, your insurance costs will put your company at a competitive disadvantage in the marketplace."

Smart Business spoke with Seiwert about how to identify and remedy manufacturing ergonomic hazards.

What are some signs of poor workplace ergonomics?

The easiest measure is increased insurance costs and workers' compensation experience modifier. Other red flags include strain injuries on accident reports, increased turnover, requests for workstation transfers and worker-modified workstations or tools.

What areas require special consideration?

Jobs that need to be reviewed to assess ergonomic hazards could have one or more of these hazards or exposures:

- Cold or vibrating tools
- Hot or cold environments
- Heavy lifting or overhead reaches
- Repetitive production tasks
- Awkward twisting motions
- Standing on concrete
- Improper use of hand or power tools
- Poorly designed seating or poor lighting
- High-rate assembly
- Incentive-pay jobs

How can employers pinpoint their specific issues?

You can start by reviewing previous accident reports. The OSHA 300 form includes a brief description of the incident. Losses that could be related to ergonomic issues include: strains, sprains, manual material handling, wrist pains or numbness, and exposure to hot or cold environments. Employers can tour the plant and watch employees to identify activities or hazards that could lead to ergonomic losses. Consider these questions



Michael Seiwert

Senior risk control representative
Westfield Insurance

as you make your observations:

- How is the workstation housekeeping?
- Are the countertop edges rounded? (Right angles put excessive pressure on elbows and forearms and can increase the likelihood of repetitive motion claims.)
- Is the task lighting adequate?
- Do chairs adjust and have lower back support?
- Do workers stand on anti-fatigue mats placed over hard surfaces?
- What is the condition of employees' shoes?

One of the best strategies is to ask workers what can be done to make the workstation or task better or why they have made their own modifications. I've been amazed at the great answers and ergonomic solutions given to me after asking these very simple questions.

What changes might be necessary?

These need to be grouped into two categories: low-cost and high-cost modifications. Low-cost changes include any task that can be completed in-house such as: team lifting of heavy items, in-house modification of workstations or assembly areas, improved lighting or relocation of workstations to reduce long

reaches. Also, new job rotation strategies can help. For example, a worker who typically does activity A for several hours and activity B and C at the end of the day now does A with B and C each hour. The more varied routine gives the body a chance to rest.

High-cost items include: installation of overhead cranes, lift tables, hoists or other material handling devices such as a 'vacuum lift.' Companies can also purchase vibration-absorbing tools or gloves, suspended overhead tools or automation machines.

What employee training can help remedy these situations?

Ergonomic training should be done with key employees from the maintenance, purchasing, supervision and production areas of the company. This training should include information on how to spot the risk factors; how the back, wrist and hands work; and how to identify the power zone of each worker and design jobs to stay within it

These key employees can then share the knowledge with other workers in the plant and be on the lookout for hazards. They can also use this training to assist in correcting problems created by lack of job rotation.

What basic tips can help employers address these issues?

First, no work should be done less than 18 inches above the floor. Second, heavy and repetitive work should be done at the waist level within the power zone, the strongest and most ergonomically correct work area, of each worker. When your arms are at your sides, the power zone is the area six inches below your waist and two-thirds up your chest. With your arms at your sides, anything within a forearm's reach is also within your power zone. Reaching outside this area increases the stress on your body.

Even small ergonomic changes can have enormous benefits. I've never seen a job that didn't have a production increase after an ergonomic improvement to the workstation. <<

MICHAEL SEIWERT, CSP, is senior risk control representative at Westfield Insurance. Reach him at michaelseiwert@westfieldgrp.com or (317) 879-1079. In business for more than 158 years, Westfield Insurance provides commercial and personal insurance services to customers in 17 states. Represented by leading independent insurance agencies, the product we offer is peace of mind and our promise of protection is supported by a commitment to service excellence. For more information, visit www.westfieldinsurance.com.

Insights Business Insurance is brought to you by Westfield Insurance