

Workers' Compensation Insurance Costs

The Worst kind of PAIN is... *Self Inflicted*

A large majority of the Workers Compensation Injuries in Hospitality are from the Housekeeping Department. More specifically, from Room Attendants. There are steps that can be taken which may help prevent some of these injuries.

Workers' Comp insurance rates have skyrocketed over the past 24 months.

- The higher rates are due to increased medical costs, the unknown factors of Obama Care, and employees making MORE claims due to the recession and their fear of being laid off or losing hours.
- Many companies have reduced their management staff over the past several years which has led to mismanagement of, or no management whatsoever of, employee on the job injuries and Safety Programs.
- Unmanaged employee injuries cost add significantly to your work comp insurance, and higher costs translates into higher insurance rates at renewal time.

There are the Four areas we recommend focusing your efforts on to Manager Workers Compensation Costs.

- 1.Pre-Employment
- 2.Loss Avoidance
- 3.Post Accident
- 4.Claims Handling & Mitigation

Petra's loss control team has accumulated extensive work comp injury data. To better manage your work comp injuries We suggest focusing on ***Pre-employment & Loss Avoidance opportunities.***

1. Pre-employment.

Improve hiring practices.

First, we recommend careful consideration of an employee's physical capabilities as they relate to the job description for the employment position. We recommend pre-employment physicals for hotel positions that require physical exertion. Examples of these positions are Housekeepers, laundry room attendants and maintenance staff.

Recently, a 48 year old female who had two complete knee replacement surgeries on the same knee, was hired as a housekeeper. Within the first 3 months of employment, she injured her bad knee, and the cost of her work comp claim will be in the tens of thousands of dollars. If this employee had received a pre-employment physical prior to her hiring, the Doctor may not have recommended her for that very strenuous position.

2. Loss Avoidance.

Proactive Safety Management and Accountability.

We have statistical data that shows approximately 80% of all employee injuries occur within the first 2 years of employment, with many of those injuries occurring in the FIRST YEAR of employment.

- Short staffed hotels tend to put new employees to work as soon as possible, with little or no training. Our injury data demonstrates that it is extremely important to spend time training your newly hired employees for their new position and how to work safely **BEFORE they perform their duties**. Spend time with the new employees and train them to work safely and use proper techniques to avoid injuries.
- We have also found that limiting the number of rooms your Housekeepers clean, can help reduce Housekeeping injuries. Hotels that require Housekeepers to clean fifteen (15) rooms or less per day, have fewer injuries than those who require Housekeepers to clean sixteen (16) or more rooms a day. Housekeepers who have to rush to complete their rooms get injured more often.
- The Business Guest segment also affects the room attendant workload. For instance, it takes less time to clean a room with a single Business Guest than it does a family of five on vacation.

- Training your staff to work using proper ergonomic techniques while working may also help reduce injuries. Some of the costliest injuries, that usually require surgery & rehabilitation, are cumulative and repetitive motion injuries which happen over time while using improper techniques.

Training Examples

1. Use proper lifting techniques: straight back, bent knees, lift with your legs.
2. Do not bend over to clean a floor or bath tub. Use a cleaning device with a pole to allow standing up while cleaning. Or, kneel on the floor and clean from an upright position, rather than bending over and stressing the lower back.
3. Do NOT stand on bathtub side walls or toilets while cleaning. Do not stand on chairs or other furniture. Use proper step stools or ladders.
4. Do not over fill or over load linen carts, dirty linen bins, or housekeeping carts. Make multiple trips with smaller loads to avoid injury.
5. Use gloves to protect your hands and safety glasses or goggles to protect your eyes.

There are several new tools and products that can help reduce injuries to your staff.

1. The "Bed Made EZ" Mattress Lifter. The Bed made EZ eliminates repeated lifting of the mattress and alleviates strain to the back, shoulders and neck. You insert the device between the mattress and box spring, and it holds the mattress up so the sheets can be tucked in without holding the mattress up.
2. The "Pillow Genie". This product allows Housekeepers to quickly place pillow cases on pillows. The Pillow Genie eliminates the physical stuffing of a pillow into a pillow case and the struggling that often comes with putting a large soft pillow into a confined pillow case. It saves time and effort.
3. The use of cleaning devices on poles and/or powered scrubbing devices. There are several products on the

market that use poles, so an employee can stand upright, without bending or straining their back as they clean floors, bath tubs and shower enclosures. These products can be picked up at any home improvement store, or national retailers like Target or Walmart.

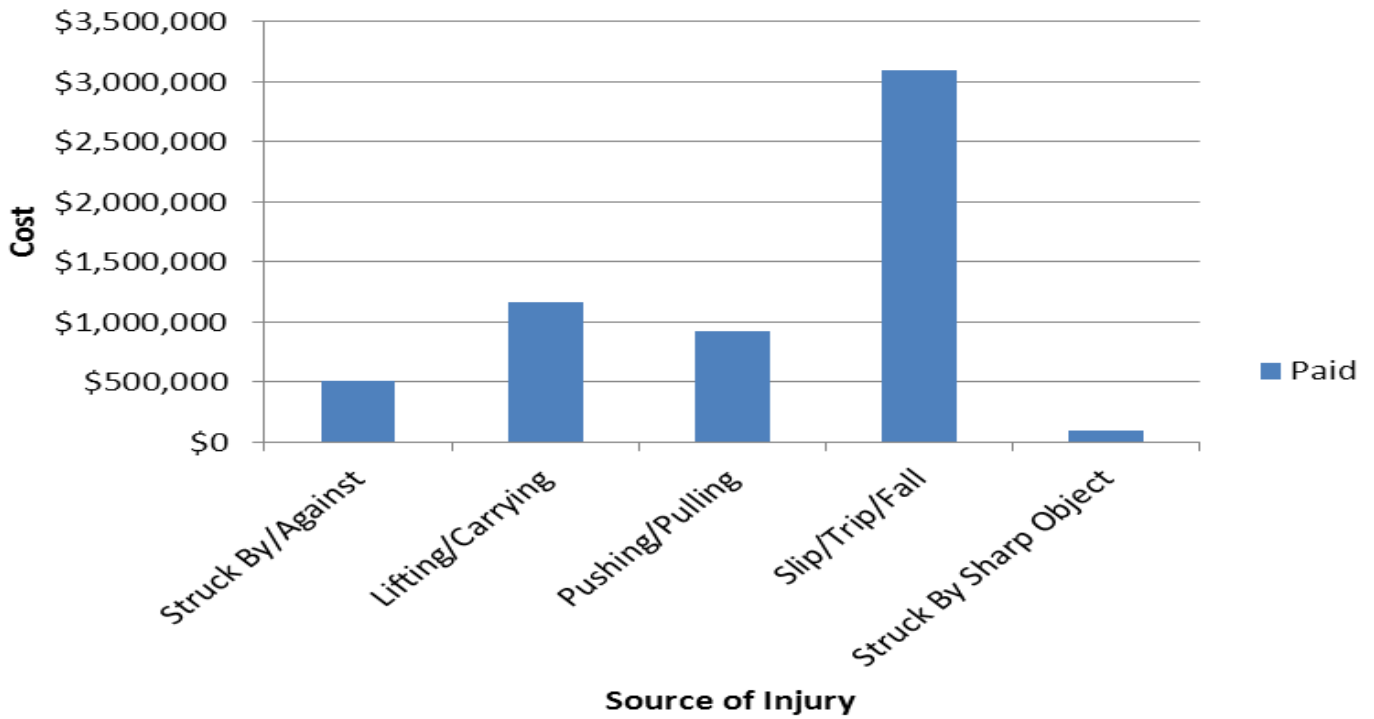
We have tested and used a battery powered scrubber device which reduces cleaning time and effort and allows standing upright while cleaning floors and tubs.

4. Hudson sprayers. Room attendants use regular spray bottles for all chemicals so frequently everyday, that this can lead to Carpal Tunnel injuries from repetitive motion. The Hudson type sprayer allows the user to pump air pressure into the bottle so they only have to press on the trigger once allowing the chemical to spray quickly and without additional strain on the fingers & arm.

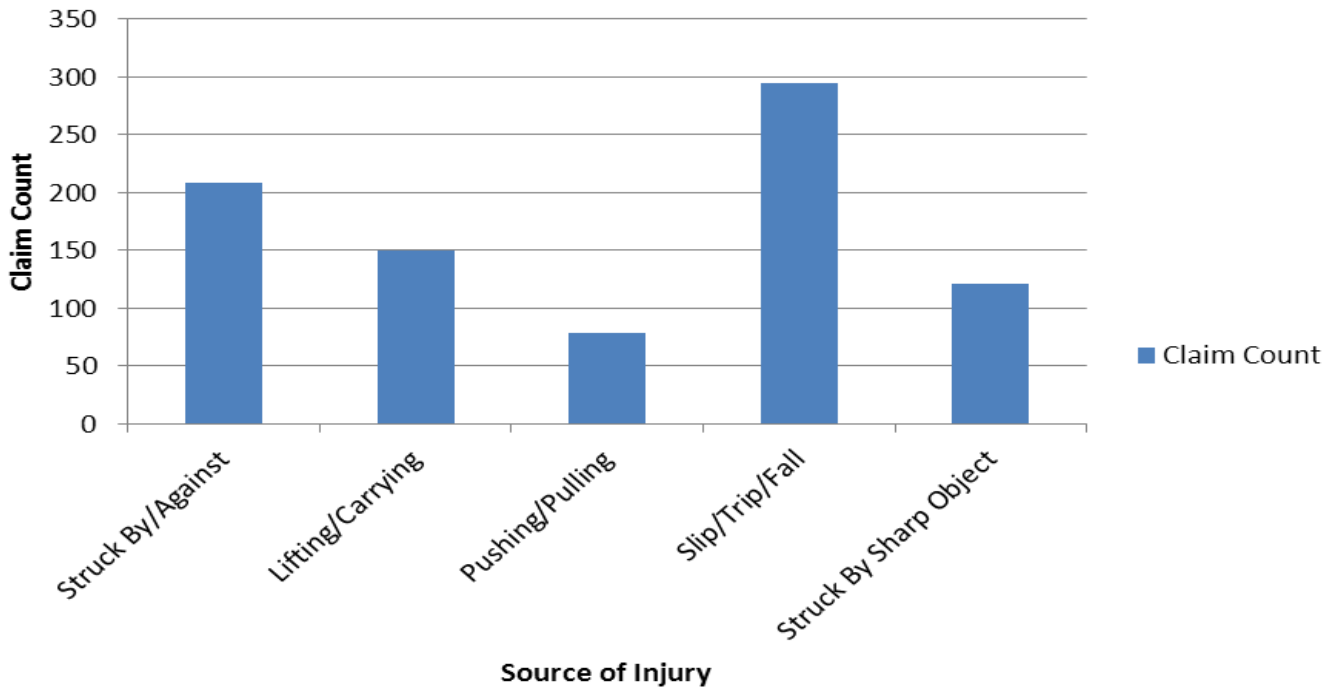
5. Vacuums. We've witnessed Attendants whipping vacuums around and doing this everyday can cause shoulder or neck strains. We recommend a review of the type of machine you use and how much the unit weighs. A proper vacuum that is light and easy to maneuver is important in helping to reduce the strain when vacuuming in tight spaces.

Our intention here is to show you that there are several useful safety products on the market today that can help your employees work more efficiently and work safer. Reducing employee injuries will help you save money and improve your guest service.

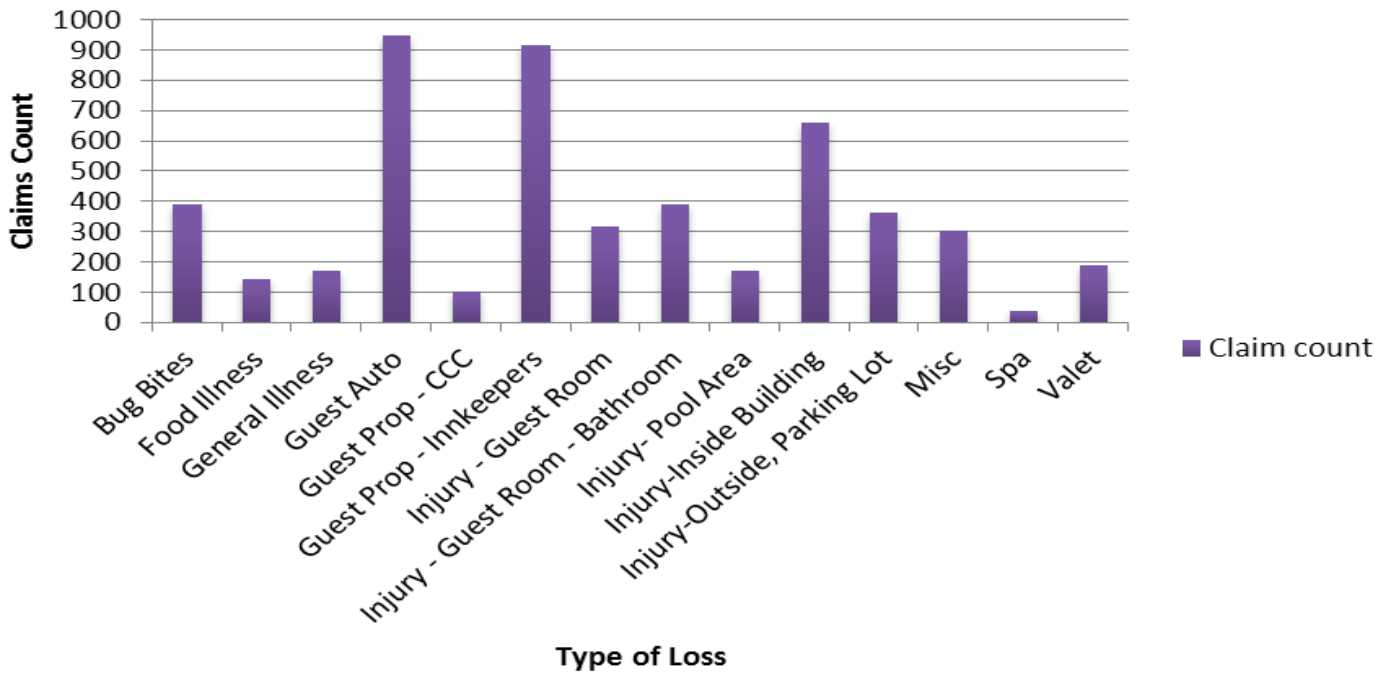
Workers' Compensation Claims



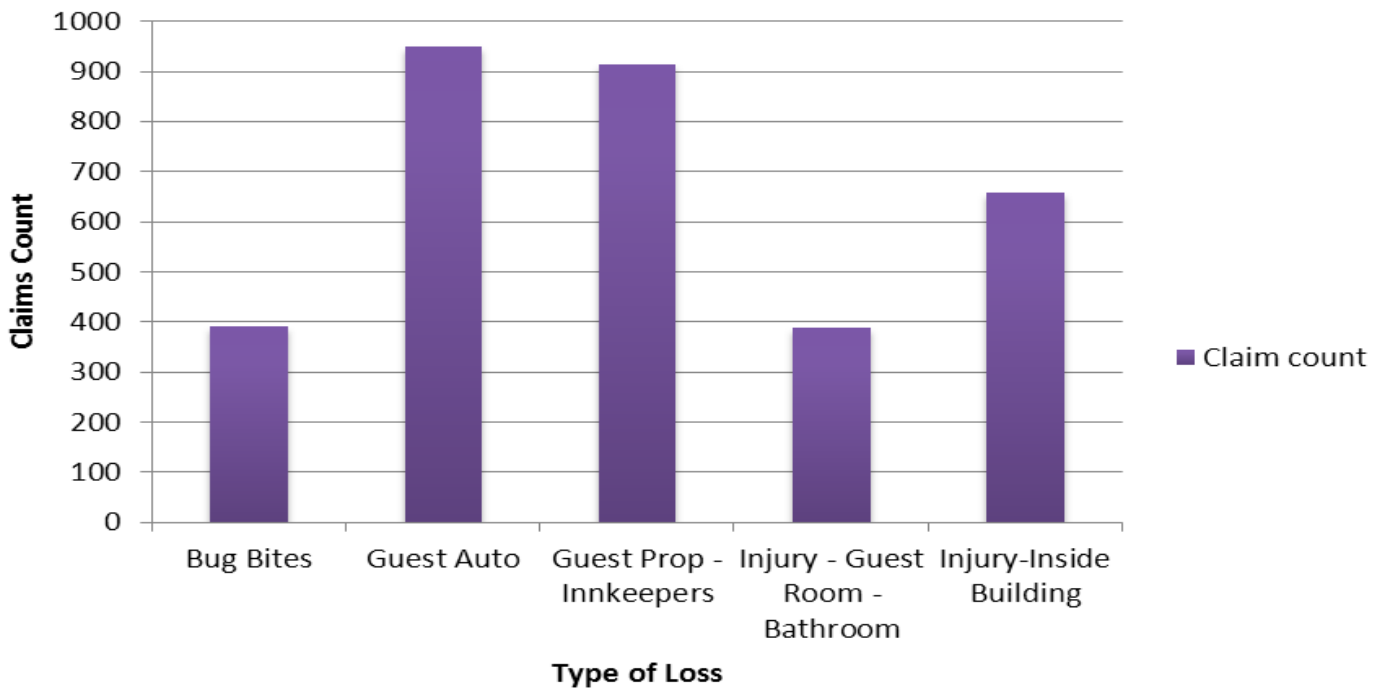
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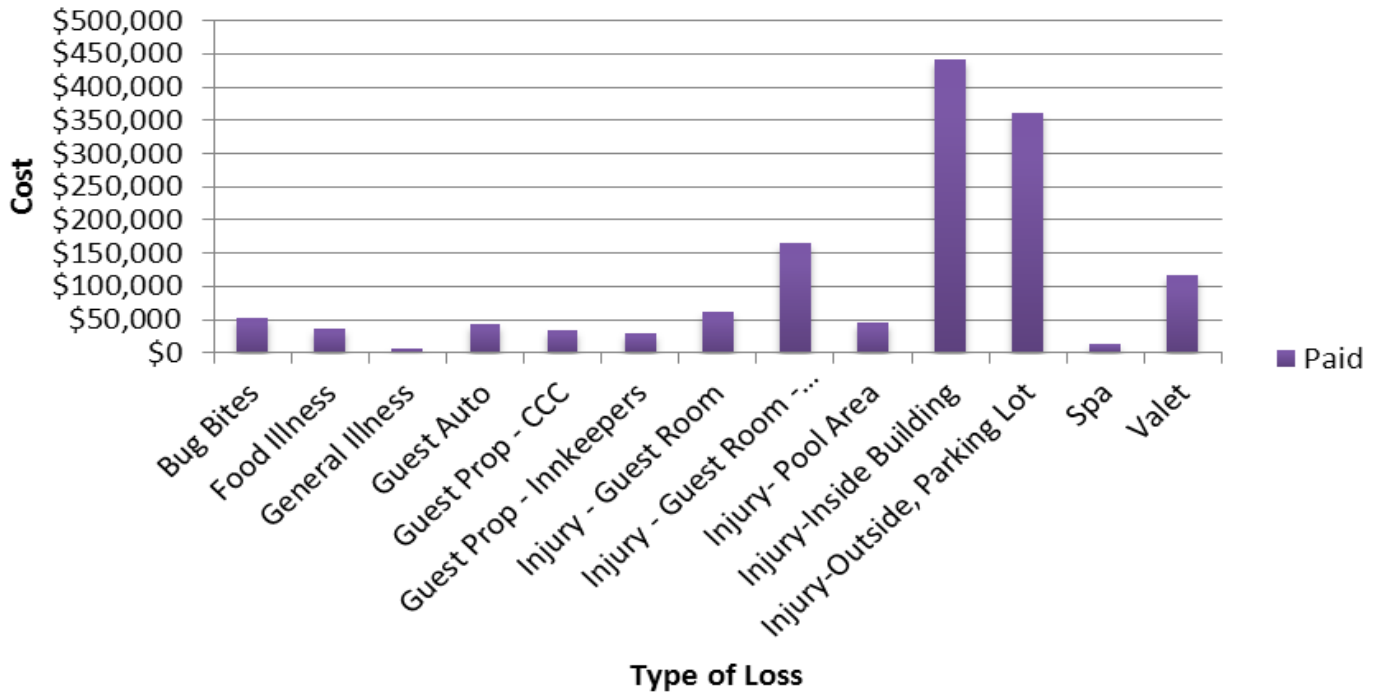
General Liability Claims



General Liability Claims



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