

"There are risks and costs to a program of action, but they are far less than the long-range risks and cost of comfortable inaction." *President John F. Kennedy*



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MS IHL OFFICE OF
INSURANCE AND RISK
MANAGEMENT

SAFETY & LOSS CONTROL NEWS

OCTOBER 2005

HOW DOES YOUR INSTITUTION COMPARE?

Rebuilding After A Flood

Herb Willcutt, Extension professor of agriculture and bioengineering, warned that it is a mistake to rebuild or repair before wood is sufficiently dry. "Wood should have a moisture content of less than 15 percent before drywall, paneling or other coverings are placed on the wood. Do not seal up walls until the wood moisture content is at least down to 15 percent. This can be determined with a moisture meter," Willcutt said. "These meters can reveal if there is excess moisture in the crawl space, attic or framing wall."

DID YOU KNOW?

In a recent survey about **Tailgating Safety:**

96% of students always or frequently feel safe at tailgating or pre-game parties.

93% say their behavior is responsible and safe during tailgating or pre-game parties.

91% say they look out for their friends to make sure everyone stays out of trouble.

80% of students who drink at tailgate parties say they do so in moderation and responsibly.

Source: 2004 Safe Celebration Study

One way to view workers' compensation statistics is to consider the frequency with which work-related injuries occur. This refers to the number of injuries over a given time period. Severity of injury is not considered in this analysis. It can be difficult to make comparisons since frequency can be a factor of many things including nature of work and hazards that workers are exposed to, the number of employees, and other variables. The number, or frequency of injuries produced at a 2000 employee shipyard cannot easily be compared to injuries produced by an accounting firm that employs six.

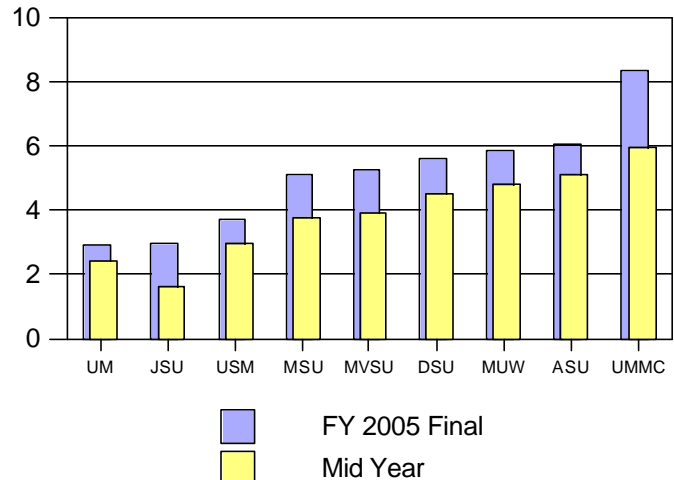
But given an equivalent industry, comparisons can be made. It would be easy to compare the accounting firm with six employees to another that has 2000. Since potential hazards are the same, calculating a rate of injury per hours worked would be fair. Since the workforce within the IHL system is rather fluctuating, the next best thing is to calculate a rate of injury related to the number of employees cover by workers' compensation.

ANALYSING FREQUENCY RATES

What does the above chart mean? To begin with, the IHL system-wide average was to experience 5.61 injuries that resulted in a workers' compensation claim per 100 employees. This means that if everyone had 100 employees, 5.61 of them would have had to file a workers' compensation claim last year. If your institution was below that, you were better than average. If you were above the 5.61 mark, you had more injuries than your counterparts. How high you were above that mark may indicate the priority level that needs to be focused on workplace safety.

At mid-year Jackson State University had the best record. However, from March through June, The University of Mississippi saw fewer injuries per 100 employees and took over the #1 spot. The relative frequencies for every

Injuries Per 100 Employees



As previously mentioned, our workforce is rather fluctuating, in fact, it changes daily. To create the above chart, "snapshots in time" were taken. The number of employees used for each institution is the number on the payroll at the beginning of the year. The mid-year figures for injuries appeared in March's newsletter. The

FY 2005 final is the total number of injuries reported from July 1, 2004 to June 30, 2005 per Am-Fed's database as of September 2005. Since each institution has varying numbers of employees, actual occurrence was then related to a "per 100 employee" basis to give an equitable comparison.

other institution stayed the same. Since injuries continued to occur and the number of employees was held constant for all, frequency rates increased at about the same rate for everyone.

The University of Mississippi Medical Center (UMMC) seems to stand out, but it should be noted that the nature of work performed at that institution is not fairly compared to the others. Separating the hospital functions from the academic and research functions would most likely bring their frequency rate closer to the average. Removing puncture wounds alone (mostly from needle-sticks) would reduce their total by 213 injuries.

The University of Mississippi, Jackson State University, and The University of Southern Mississippi have done commendable jobs at preventing workplace injuries.

There are many people on each of these campuses with various safety related responsibilities. Each has a designated Health and/or Safety Officer. In addition, JSU has the only campus Risk Manager. UM and USM each have a staff dedicated to fire prevention and other safety issues. All three rely heavily on the Physical Plant personnel to promote safety and take action when needed.

MSU coming in at #4 also has one designated Safety and Risk Manager for part of its operations and has just hired a Campus Safety Officer. With 19 farming operations and facilities in every county, the nature of MSU's work is difficult to compare as well.

Remember, this is simply the number of injuries, not accounting for severity. Exposure to injury is the beginning, looking at severity comes next.

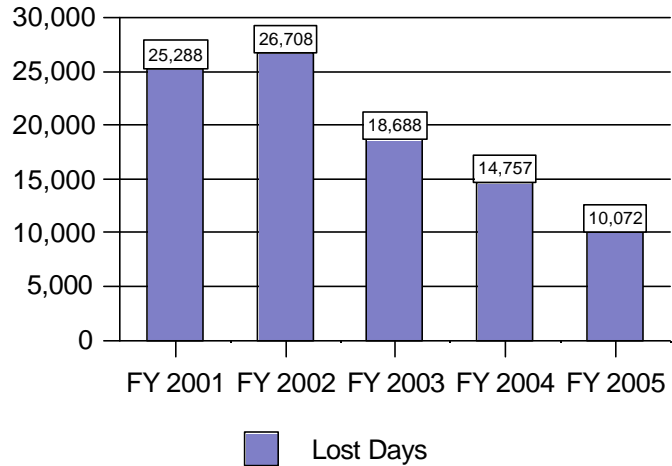
MEASURING SEVERITY

While the sheer number of injuries is important in regard to accident prevention, another factor is to measure severity. One method of doing so is to relate severity to the number of days that injured employees were unable to work due to their injuries. The chart to the left displays this experience on a system-wide basis over the past five fiscal years.

Indications are that the trend is a good one. Less time is being required to recover from injuries. Several factors are at work here. The first contributor is the fact that we are having fewer injuries, as indicated on the chart below. Naturally, the fewer injuries we have, the likelihood of a severe injury is less. Another factor may be that the injuries we are having

are just not as bad as before. This could be a result of using protective equipment, using better practices, avoiding hazardous situations, and therefore lessening the impact when something goes wrong. Improved first aid and medical treatment may also contribute to faster recovery from injuries. Good communication between patients, doctors and supervisors can avoid mistakes in treatment and aid the healing process. Another factor is the willingness to allow injured employees to return to work before they are "as good as new". Focusing on what someone can do, rather than on what they cannot do, and allowing them to do it has helped many people get back in the swing of things and heal faster both mentally and physically.

Days Lost



One caveat: many claims are still open and these numbers grow daily. *The trend, however, is expected to continue!*

FREQUENCY OF INJURIES DECLINING

The number of employees injured while in the scope and course of their duties for Mississippi's Institutions of Higher Learning has generally decreased over the past five years. In the most recent fiscal year completed (FY2005) there were 636 fewer employees suffering a work-related injury than during FY 2001. The most significant decrease occurred this past year, when injuries decreased by 390.

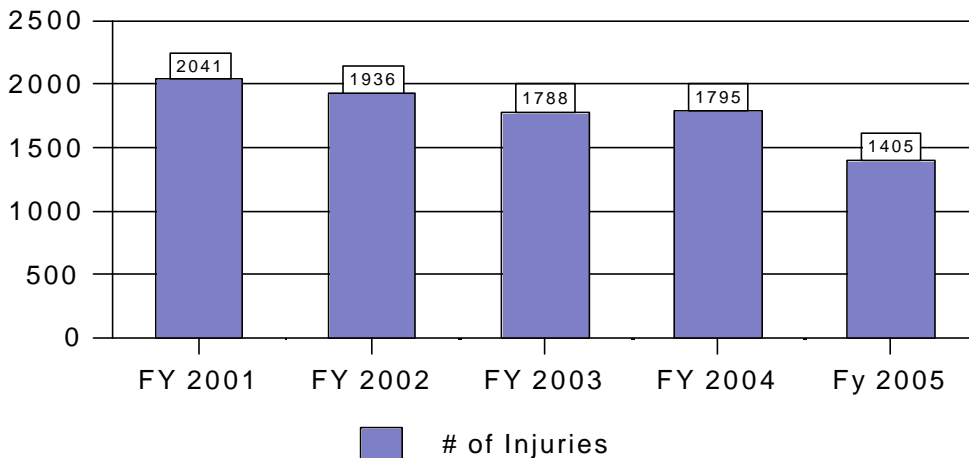
390 people would fill nearly eight Greyhound busses. In FY 2004, we drove them to the emergency room to treat their wounds and ease their pain. In FY 2005, we drove them home safely from work to be with their families and friends.

We don't know which 390 of us it was, but since I avoided injury, I'd like to think I'm one of FY 2005's passengers. Are you? It's hard to count the injuries prevented, but maybe our efforts are paying off.

The injuries incurred during FY 2005 are expected to cost about \$3,000.00 a piece. If we prevented 390 people from getting hurt, we not only prevented a lot of pain and suffering, but we saved over one million dollars in expenses.

The annual savings for each university will be realized in future assessments which will allow more of each budget to be used for other needs. Maybe safety really does pay!

IHL Workers' Compensation



Smoke Detectors Need Your Attention!

Even "hard-wired" smoke detectors have batteries to back them up during a power outage. Replace them periodically. If your power has been out due to recent storms, they probably used up the battery power as well.

Generally, you should test them monthly (push the "test" button) and replace batteries every six months.

Replace entire smoke detector if malfunctioning or every ten years. They don't last forever either!

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