

SWACUMS Conference October 7, 2007

Sprains and Strains

Golf Cart Safety

Suspicious Mail

Cost of Accidents

- Discuss the direct, indirect and personal costs of accidents/illnesses
- Describe the key components of the WC system
- Estimate the financial impact of accidents

Workers' Compensation

- Mandatory Insurance
- Protection for injured employees
- Loss Sensitive
- Specific to each state

Cost of Accidents

DIRECT COSTS

- Medical
- Lawyers
- Salary

Cost of Accidents

INDIRECT COSTS

- Morale
- Productivity
- Public Image
- Benefits

Cost of Accidents

PERSONAL

- Death
- Quality of life
- Loss of income earner
- Loss of caretaker-PRICELESS

Workers' Compensation Benefits for Injured Employees

- **Disability Benefits**
 - **Waiting periods**
 - **Total/Partial**
 - **Temporary/permanent**
 - **Weekly Caps**
 - **Death Benefits**
 - **Settlement**

Workers' Compensation Benefits for Injured Employees

- Medical Benefits
 - No Deductible/Co-Pay
 - Rehabilitation
- Loss of Function
 - Final Payout

Total Cost of Accidents

- Rice University for example:
- In 2006 the total incurred costs for all Workers' Compensation (WC) costs were:
 - \$285,022.00 Direct Costs
 - Claim dollars from 93 WC claims

Indirect Costs

- Minimum factor of indirect costs is three times (3X) the direct costs.
- $\$285,022.00 \times 3 = \$855,066.00$
- Can be up to 12 X depending on industry

Costs Of Accidents

■ QUESTIONS???

Strains and Sprains

- Use proper body mechanics
- Follow Manual Material Handling (MMH) employee guidelines
- Accepting feedback from employees when they identify problem tasks
- Inform employees to notify management if they feel pain
- Get involved in developing solutions to your MMH problems
- Practice these guidelines at home

Strains and Sprains

■ Video

Strains and Sprains

■ Questions??

Golf Cart Safety

- There are roughly 9,000 golf cart related accidents requiring emergency room treatment in the United States each year.
- The majority of these are due to:
 - Braking
 - Cart rollover
 - Passenger ejection

Golf Cart Safety

- **Golf Cart fatalities**
 - September 16th, 2000- Male was fatally injured while operating a golf cart. Victim struck a section of deck that had been built over a pathway.
 - July 15th, 2001- Couple both pass away due head trauma after being ejected from golf cart.
 - July 8th, 2002- Saskatchewan man dies from head injuries after golf cart overturns
 - January 31st, 2004- Woman dies while pinned under gas powered golf cart
 - September 4th, 2007- women killed in golf cart roll over

Golf Cart Safety

- These problems are common to golf carts due to their open design.
- Lack of seatbelts
- Poor braking capabilities and the uneven terrains they are driven on.

Golf Cart Safety

- Remember, a golf cart is a motor vehicle and is subject to much of the same accident potential we all experience in the operation of cars and trucks.

Golf Cart Safety

- Complacency
 - Stay alert to your surroundings
 - Pedestrians
 - Construction
 - Weather conditions
 - Terrain

Golf Cart Safety

- The Risk Management Process calls for:
 - Identifying the exposure to loss in regards to golf carts
 - Evaluating the potential frequency and severity of accidents
 - Evaluating the effectiveness of controls in place
 - Periodically monitor your “BEST MANAGEMENT PRACTICES” to assure that controls are effective in reducing the University’s exposure to loss.

Golf Cart Safety

- To start the process of identifying your exposure to golf cart incidents you should:
 - Review your own history of accidents involving golf carts.
 - Review insurance claims
 - Review accidents reports
 - Review maintenance repair records

Golf Cart Safety

- Three main causes of risk from a golf cart operations are typically:
 - The golf cart
 - The operator
 - The landscape the golf cart drives on

Golf Cart Safety

- The following suggestions will help you run a safe golf cart operation.
 - Set up a preventive maintenance program
 - Check vehicles daily, including the steering system, brakes/parking brake, suspension, shift control, accelerator, and backup alarm.
 - Tag vehicles identified as having problems.