



**AUTOMOTIVE
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ALERT

Workplace Safety

Protecting Outdoor Workers When Winter Sets In

ALTHOUGH MOST of California won't be experiencing sub-zero temperatures this winter it can get cold in parts of the state. The mercury can fall rapidly in many parts of the state, particularly in higher elevations, the Valley and in the Bay Area, so people working outside can be affected by the cold.

The cold is most dangerous for those employees who work outside for long shifts, such as construction or yard workers.

Prolonged exposure to freezing or cold temperatures can result in serious maladies, including trench foot, frostbite, hypothermia, and in the worst-case scenario, death.

The kind of conditions that cause cold-related ailments, aside from low temperatures, are high and/or cool winds, dampness and cold water.

Even though temperatures may be above freezing, if it's a windy day, you have to take the wind-chill factor into consideration.

When hypothermia sets in

The most common risk in California winters is hypothermia, which occurs when body temperature falls to a level where normal muscular and cerebral functions are impaired.

HYPOTHERMIA SIGNS

- Shivering uncontrollably,
- Slurred speech,
- Clumsy movements, and
- Fatigue and confused behavior.

If a worker displays signs of hypothermia:

- Call for emergency help.
- Move them to a warm, dry area. Remove any wet clothing and replace with warm, dry clothing or wrap the person in blankets.
- Have the person drink warm, sweet drinks if they are alert. Avoid drinks with caffeine or alcohol.
- Have them move their arms and legs to create muscle heat. If they are unable to do this, place warm bottles or hot packs in the armpit, groin, neck, and head areas.

See 'Start' on page 2

Safeguarding your workers

Fed-OSHA has published the "Cold Stress Guide" with tips on handling cold weather:

- Learn the signs and symptoms of cold-induced illnesses/injuries and what to do to help workers.
- Encourage workers to wear proper clothing for cold, wet and windy conditions, including layers, so they can adjust to changing conditions.
- Workers should take frequent short breaks in warm, dry shelters.
- Try to schedule work for the warmest part of the day.
- Tell your workers to not work to the point of exhaustion, as it can make them more susceptible to hypothermia.
- Work in pairs.
- Workers should eat warm, high-calorie foods such as hot pasta dishes for breakfast and lunch.



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Do You Have an Emergency Action Plan?

HOW WOULD you escape from your workplace in an emergency? Do you know where all the exits are in case your first choice is too crowded? Are you sure the doors will be unlocked and the exit access, such as a hallway, will not be blocked during a fire, explosion or other crisis?

Knowing the answers to these questions could keep you safe during an emergency. And the answers should be readily available to all of your staff in your organization's emergency action plan (EAP).

Almost every business is required under Occupational Safety and Health Administration standards to have an EAP. The purpose of these plans is to facilitate and organize employer and employee actions during workplace emergencies.

Well-developed emergency plans and proper employee training (that helps workers understand their roles and responsibilities when executing the plan) will result in fewer and less severe employee injuries and less structural damage to the facility during emergencies.

A poorly prepared plan likely will lead to a disorganized evacuation or emergency response, resulting in confusion, injury and property damage.

Putting together a comprehensive EAP that deals with issues specific to your worksite is not difficult. It involves taking what you learn from conducting a workplace evaluation and describing how employees will respond to different types of emergencies, taking into account your

worksite layout, structural features and emergency systems.

If you have 10 or fewer employees, you may communicate your plan orally. For firms with more than 10 workers, the plan must be written, kept in the workplace and available for employee review.

Although employers are required to have an EAP only when the applicable OSHA standard requires it, OSHA strongly recommends that all employers have an EAP. ❖

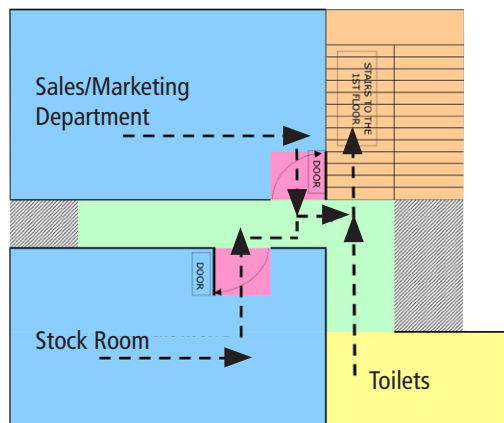
IMPORTANT ELEMENTS

A few of the important elements of an EAP include:

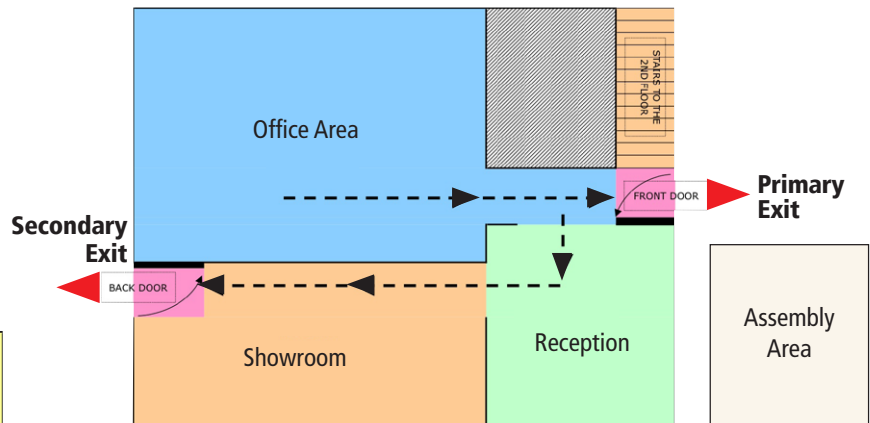
- Procedures for reporting fires and other emergencies.
- Procedures for emergency evacuation, including the type of evacuation and exit route assignments.
- Procedures for employees who stay behind to continue critical plant operations.
- Procedures to account for all employees after evacuation.
- Names or titles of employees to contact for detailed plan information.
- Alarm system to alert workers.
- Designate and train employees to assist in a safe and orderly evacuation of other employees.

EMERGENCY EXIT MAP (sample)

Emergency Exits (2nd Floor)
Use stairs to exit



Emergency Exits (1st Floor)
Use front or back door to exit



Continued from page 1

Only Remove Wet Clothing If Dry Clothes Are Available

If a person is in danger of getting hypothermia from water exposure:

- Call for emergency help,
- If you don't have fresh clothes and a warm place to change, DO NOT remove any clothing. Button, buckle, zip and tighten any collars, cuffs, shoes, and hoods because the layer of trapped water closest to the body provides a layer of insulation that slows the loss of heat.

The takeaway

Even if your staff don't work in sub-zero conditions, they can still develop hypothermia while working outdoors. Cal/OSHA requires employers to provide a safe work environment.

Protecting them against the elements and having a plan in place in case someone shows signs of hypothermia or frostbite should be your top priority. ❖

Worker Stress, Burnout May Compromise Safety



AMERICANS ARE working longer hours and facing more demands for productivity, leading to stress and burnout, which in turn can affect workplace safety, according to risk management experts. Understaffing plays a part in this, they found.

When workers are stressed or required to work quickly, they are more prone to making mistakes that can injure themselves or co-workers. On top of that, there's been an increase in mental health issues, while outside factors like household finances can also add to an employee's stress, making them less mindful at work.

In May 2023, Fed-OSHA launched a web portal for employers to understand and recognize the workplace safety implications of stressed workers and what they can do to help.

THE NEGATIVE EFFECTS

A recent poll of 2,515 workers by the American Psychological Association (APA) found that 77% of respondents said they had experienced work-related stress in the last month and 57% said they were experiencing negative effects of work-related stress driven by burnout, including:

- 31% reported feeling emotionally exhausted,
- 26% said they don't feel motivated to do their best,
- 25% had a desire to keep to themselves,
- 23% wanted to quit,
- 20% reported lower productivity,
- 19% said they felt irritability or anger with co-workers or customers, and
- 18% said they felt ineffective.

Stress is prevalent in production environments, like construction, manufacturing, warehousing, health care and transportation.

Workplace stressors

Workplace stress is caused by a multitude of factors, including:

- Toxic workplaces.
- Verbally abusive superiors, co-workers or customers.
- Difficult-to-meet deadlines or quotas.
- Too much or too little work.
- Poor work relationships.
- Poor communication from management.
- Insufficient compensation.
- Uncomfortable workplace environment.

What employers can do

OSHA and the APA recommend that employers:

- Be aware and acknowledge that people can carry an emotional load that is unique to their lives. They may be experiencing heightened levels of loneliness, isolation, uncertainty, grief and stress; and some may face additional demands, such as parents caring for children or elderly household members.
- Identify factors making it harder for workers to get their jobs done and determine if adjustments can be made.
- Show empathy. You can reassure employees you are open and receptive to discussions about their work stress by creating a safe and trustworthy space.
- Offer health insurance with coverage for mental health and substance use disorders.
- Encourage workers to take their breaks.
- Offer an employee assistance program.
- Offer paid time off and sick leave.
- Offer paid mental health days off.
- Train supervisors and managers to avoid being verbally abusive and to treat employees with respect. ❖

Fifteen Warning Signs of Claimant Fraud

WORKERS' COMP fraud costs the insurance industry roughly \$5 billion each year, according to estimates by the National Insurance Crime Bureau. And depending on whom you ask, fraud accounts for as much as 10% of the costs of all workers' comp claims.

This type of fraud is typically associated with malingering employees who fake injuries in order to collect compensation and some paid vacation time.

Anytime you feel you have a suspicious claim on your hands, look for these tell-tale signs of potentially fraudulent claims. Usually one of these items alone is not enough to point to fraud, but if you have two or more of them, it could suggest a problem.

1. Late reporting. If you have an employee who suffers a legitimate on-the-job injury, they will generally report it right away. Late reporting may not always be indicative of a fraudulent claim, though, because sometimes the true effects of an injury may not be known until the following day.

2. The Monday morning claim. If the injury allegedly occurred on Friday, usually late in the day, but did not get reported until Monday, there is reason to suspect there might be a little more going on than meets the eye. The logic is that the employee likely suffered an injury over the weekend and does not want to pay for it themselves if they lack health coverage, or if they don't want to foot the bill even for their coverage deductible.

3. Lack of witnesses. Often your employees won't be working in a solitary environment and there ought to be somebody on your staff who witnessed the accident. Still, not every claim has a witness and this should not be used solely to determine fraud.

4. Sketchy details or conflicting descriptions. If the claimant seems to be fuzzy on the details and gives vague responses to questions, it could be a warning sign.

Also, if the employee's description of the accident conflicts with the First Report of Injury, there may be a problem. This could arise if the employee keeps changing the story.

5. Disgruntled employee. A disgruntled employee is more likely to place fraudulent claims than an employee with high job satisfaction.

6. Financial hardship at home. Workers' compensation benefits are sometimes seen as a way out of a tight financial situation at home. Although temporary disability benefits are lower than normal working wages, the worker could use the time to "double dip," that is, take on extra work when they are supposed to be at home recovering from the alleged injury.

7. Hard to reach. If this occurs every time the claimant is called, there is a possibility of fraud.

8. Misses medical appointments. If an employee is truly injured, they want to get better and will make sure to go to all medical appointments.

9. Engaged in activities not consistent with the injury. If your employee reported a back injury and other employees find that he is playing softball on the weekends or renovating his yard, there is good reason to suspect fraud.

10. Employment change. The employee reports the injury right before or after being laid off, near the end of a contract job or near the end of seasonal work.

11. Post-termination claims. If an employee files a claim after being laid off or fired, red flags should pop up.

12. Frequent moves and changes. The claimant has a history of frequently changing physicians, addresses and places of employment.

13. History of claims. If the claimant has filed suspicious or litigated claims in the past, they could be a person who feeds off the system.

14. Employee refuses treatment. There should be no reason that a legitimately injured worker refuses a diagnostic procedure to confirm the nature or extent of an injury.

15. Rigorous hobby. If the injured worker has a pastime that could cause an injury similar to the alleged work injury, the claim could warrant further investigation.

The takeaway

Remember, if you suspect fraud, you should talk to your broker or the insurance company claims representative to alert them. All insurance companies are required to have special investigation units that look into claims fraud. It benefits both you the employer and the insurer if the insurance company investigates and ferrets out a fraudulent claim.

If the insurer suspects fraud, they may reject the claim and report their suspicions to the local district attorney's office and the Department of Insurance. ❖

