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Insurors of Texas

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Combining Wellness & Risk Management

Combine your workplace program with your risk management and safety program and you could see big savings on your workers compensation costs.

Workers compensation is one of a business' largest operational expenses -- and costs are on the rise. According to the Insurance Information Institute, medical costs will account for up to 67% of total costs of workers compensation claims by 2019.

Integrating workplace wellness with your risk management program can help you control workers compensation claim costs by reducing return-to-work days and the frequency and severity of claims. Not only will you see savings in your employee health care benefits, but you will also see a drop in the medical costs associated with workers compensation claims.

Workplace wellness programs often focus on risk factors as smoking and obesity, which lead to higher health insurance premiums. But weight management and fitness also affect on-the-job safety and are risk factors for accidents as well. By integrating your risk management program with your workplace wellness program, you can focus on the total well-being of your workers - improving their personal health and fitness while also preventing work-related injuries and illnesses.

So where do you start with integrating these two programs to create one health workplace culture? Or what if you don't even have a wellness program yet? Every company is different, and there is no one-size-fits-all approach that will work for every employer. Consider making a series of small changes first. Start a walking program, which is usually little or no cost. Put healthy food options in the vending machine. Offer on-site weight management and smoking cessation counseling. Work towards creating a program that tracks participants' progress. Small changes can lead to big changes!

Product Liability Coverage



Safe and effective products are the end game for every well-run manufacturing company, but what happens when

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something goes wrong? Product liability claims can mean huge losses for organizations and may require resources to be tied up in litigation. Limit your exposure to product liability mishaps by following these steps:

- *Set up a risk transfer program to ensure there is a clear transfer of risk when dealing with contractors or suppliers. Employers should be sure to also vet the insurance policies of any third party.
- *Set safety standards on imported goods to guarantee that quality is sufficient to meet federal regulations. Ensure comprehensive inspect of all foreign materials.
- *Establish a rigorous documentation system to review and call upon in the event of a product liability claim. Archive all customer design specifications, engineering change orders, and written instructions for the manufacturing process.
- *Solicit and review customer feedback on safety matters. Set up an easy feedback system to get valuable insight on potentially overlooked hazards in products.

OSHA Clarifies Amputation

OSHA recently issued guidance clarifying new reporting requirements for amputations. Under OSHA guidelines, amputations are defined as the "traumatic loss of a limb or other external body part."

Amputations include fingertips (with or without bone loss), medical amputations caused by irreparable damage and amputations of body parts that had previously been reattached.

Amputations do not include avulsions, enucleations, degloving, scalping, severed ears, broken or chipped teeth, or the removal of fingernails, toenails, or eyelids.

Employers should rely on medical diagnoses to determine the classification of an injury, and, if necessary, report it as an amputation. If no diagnosis is available, employers should reply on the definitions and examples of amputations set forth in the regulatory text.

Need assistance?



Contact [Insurors of Texas](#) for all of your insurance and bonding needs. We have specialist in each field -- personal insurance, business insurance, bonding, and retirement planning.

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