







Toolbox Talks



Distracted Driving

- REACHING FOR A MOVING OBJECT AND TURNING AROUND IN YOUR SEAT ARE RISKIER THAN USING A CELLPHONE. BUT RISK IS ONLY HALF THE STORY. FREQUENCY IS WHAT SETS CELLPHONES APART.
- ❖ THE HUMAN BRAIN CANNOT MULTITASK. IT CAN ONLY TOG-GLE BETWEEN TASKS.
- ❖ HANDS-FREE IS AS DANGEROUS AS HAND-HELD.
- THE HUMAN COST OF TRAFFIC ACCIDENTS IS THE MOST COMPELLING REASON FOR EMPLOYERS TO BAN CELLPHONE USE WHILE DRIVING. CELLPHONE-RELATED CRASHES CAN ALSO EXPOSE EMPLOYERS TO COSTLY LAWSUITS.
- DONE RIGHT, A CELLPHONE BAN DOES NOT AFFECT PRODUCTIVITY.



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CELLPHONES, DRIVER FATIGUE, SPEEDING AND FAILURE TO WEAR SEAT BELTS ARE PRIMARY CAUSES OF TRAFFIC ACCI-DENTS. VISIT TEXAS MUTUAL'S <u>SAFEHANDTEXAS.ORG</u> FOR FREE SAFETY TRAINING RESOURCES.



- Go Ahead Get Defensive
- Save Time Report On-Line
- For Older Workers, The Game Has Changed Part 1
- Contact Us



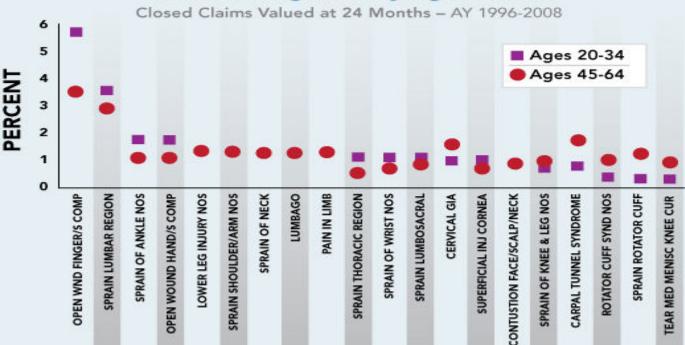
SAFETY MATTERS



For Older Workers, The Game Has Changed: Part 1

- THE WORKFORCE IS GETTING OLDER. PEOPLE ARE RETIRING LATER IN LIFE THAN EVER BEFORE. THIS TREND HAS BEEN A MAJOR CONCERN FOR THOSE IN THE HEALTH AND SAFETY FIFLD BECAUSE THE COMMON KNOWLEDGE HAS BEEN THAT OLDER WORKERS ARE MORE PRONE TO SUFFER VERY EXPEN-SIVE INJURIES. HOWEVER, NEW RESEARCH FROM THE NATIONAL COUNCIL ON COMPENSATION IN-SURANCE (NCCI) HAS CAST DOUBT ON THIS CONVENTIONAL WISDOM, OR AT THE VERY LEAST PO-TENTIALLY CHANGED THE DEFINITION OF "OLDER WORKERS."
- \diamond NCCI studied different age groups and the rate at which they get injured. They found YOUNGER WORKERS (UNDER 35) HAD SUBSTANTIALLY MORE CUTS ON THEIR FINGERS AND OLDER WORKERS (OVER 35) SUFFER MORE CASES OF CARPAL TUNNEL AND MORE CERVICAL INJURIES. AL-THOUGH THE NUMBERS ARE STARTLINGLY SIMILAR.





Source: NCCI

Note: For each diagnosis, the graph shows the share of all permanent partial, temporary total, and medical-only claims for the age group. Fatal and permanent total are excluded.

lacktriangledown That certainly quiets the argument about the aging workforce causing more injuries, BUT WHAT ABOUT COST? THE RESEARCH SHOWS THAT THERE IS A SUBSTANTIAL COST DIFFERENCE. BETWEEN YOUNGER AND OLDER WORKERS, BUT THE SPLIT ISN'T NECESSARILY WHERE YOU MIGHT EXPECT IT.



If you have any questions, or would like to discuss any information in this newsletter, please contact Texas Mutual @ 800-859-5995 or LSADA @877-694-2537.