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News and Information For Our Policyholders

and Maryland Employers

Spring 2010



## BUILDING a \$AFETY INCENTIVE PROGRAM That WORKS

# 10

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# Building a Safety Incentive Program Can Enhance a Strong Safety Culture

By Alice Kneavel, IWIF Loss Control Consultant, and Peter Holzberg, ALCM, ARM, CSP, IWIF Loss Control Consultant

**D**eveloping an effective safety incentive program can strengthen the safety culture in any organization, by improving a poor safety record and/or maintaining an already good one.

Before any incentive program can be undertaken a company must have a good safety foundation in place. This begins with strong management commitment to safety. While a safety incentive program is not a substitute for poor safety management, an effective incentive program can help transform good safety management into great safety management.

## The most effective safety incentives are timely, certain, and positive

One of the most effective – and least costly – safety incentives is management’s awareness, acknowledgement, and recognition of an employee’s good performance – especially when that recognition is witnessed by the employee’s peers.

Recognition can be as simple as complimenting a worker for wearing his or her hard hat in a situation where overhead dangers are present, or recognizing an employee for using guards on

A successful safety incentive program will raise employees’ awareness of safety issues without creating an environment in which employees feel the need to “hide” accidents for fear of losing out on an award or incentive prize.

dangerous equipment. In any case, a manager’s immediate, on-the-spot recognition of a job well done goes a long way. And a sincere pat on the back costs nothing!

## Incentive programs must also emphasize pre-loss safety behaviors

The most successful safety programs rewards both on the “back end” of safety and also on the “front end.” We in loss control call these “leading

indicators” – specific safety objectives such as participating in a safety committee, achieving good results on safety inspections, and adhering to PPE policies. Other important examples include reporting unsafe working conditions and near-miss accidents.

Recognition of good, safe work practices is also especially important following an accident. Once the injured worker has been treated, revisit the scene of the accident and try to simulate the actions – or lack thereof – that led up to the accident. If the accident was witnessed by the employee’s co-workers, solicit their ideas on engineering controls that may reduce or eliminate a specific hazard. If operator error contributed to the accident, solicit ideas as to how prevention techniques can help prevent similar accidents in the future. Bear in mind, the most effective safety incentives are timely and positive. Also consider incorporating safety – especially novel ideas – into employees’ performance evaluations every year.



Construction, manufacturing, health care, retail, any type of workplace can benefit from adding a safety incentive program to its safety culture.

## Incentive programs instill awareness of safety issues

Before beginning a safety incentive program, think clearly about its goals, and consider long-term, meaningful incentives. These factors are even more crucial than deciding on the type of incentives to use once safety goals are met. Successful programs may vary, but their underlying processes are essentially the same.

A successful safety incentive program will raise employees' awareness of safety issues without creating an environment in which employees feel the need to "hide" accidents for fear of losing out on an award or incentive prize.

An "incentive" can mean any item that employees perceive as valuable. However, if the stakes are too high and involve such big-ticket items as the biggest flat-screen TVs or the latest handheld touch-screen technology, the fear of losing out on such "valuable" items can cause some employees to hide accidents or to fail to report them in the first place – undermining all efforts to create a safer work environment!

Another potential problem with incentive programs is that they may over-reward individual performance while under-rewarding – or ignoring altogether – the combined efforts of an entire department or team. For any incentive program to work, incentives must be distributed fairly. Contests that reward only a few people or those that send the message that safety is a matter of chance or luck should be avoided.

## Successful programs emphasize teamwork, motivation

Raising and promoting the level of safety awareness in your organization, generating safety suggestions, and recognizing your employees for safe behaviors are some key aspects of an effective safety incentive program. Place the emphasis on motivating people rather than giving awards. While the award is the carrot, most of the emphasis should be placed on building teamwork and motivation.

Any incentive program should be reviewed periodically to make sure it stays up-to-date and fresh. Even a minor change, such as a new gift item, may be enough to sustain employees' interest.

Any good incentive system, in recognizing and promoting safe workplace behaviors, often results in employees establishing or strengthening good work habits, which ultimately prevent accidents and helps save money on the bottom line. ■

The information presented herein was developed jointly by IWIF's Corporate Communications and Loss Control departments. It is informational only and is not intended to replace risk management or legal advice on potential occupational hazards that may exist in your workplace. IWIF assumes no liability for identification or correction of negligent or hazardous conditions within your workplace. Safety and health remain your (the employer's) responsibility. For more information, consult all applicable state and federal occupational safety and health guidelines as they apply to your particular operation. Copyright 2010, IWIF Workers' Compensation Insurance.



## Rukert Terminals Corp.'s successful safety incentive program

Rukert Terminals Corporation, based at the Port of Baltimore, has had a successful safety incentive program in place for several years, according to Peter Holzberg, IWIF Sr. Loss Control Consultant. Consequently, Rukert employees are always focused on safety.

One recent example of that safety commitment came during the back-to-back blizzards we experienced in February, which paralyzed the state for several days. Rukert's 130 employees worked feverishly, 24/7, during this time to keep up with the demand for salt from the Maryland State Highway Administration.

"During this time, Rukert's employees did not suffer one lost-time incident," reports Holzberg proudly. "This was quite a feat, considering the very high volume of materials they moved through the port in such a short time."

"Rukert management set up their program as part of their overall, comprehensive safety program. Overall, it is working very well," added Bill Bennett, Asst. Vice President, Willis North America.

Rukert's safety incentive program rewards employees on the number of lost-time accident-free days logged, which differs based on the type of operation involved. For example, the initial reward period for Rukert's administrative personnel is 180 days, while the initial reward period for its warehouse and stevedoring operations, which are inherently more dangerous, is 90 days.

Warehousing involves the handling and transporting of materials from terminal to terminal or from terminal to truck, and stevedoring involves loading and unloading containers from ships with the use of large cranes and forklifts.

Rukert's system recognizes individual as well as team efforts in maintaining an accident-free work environment. Rewards often involve gift cards to local merchants, which can be used not only by Rukert employees but also by their family members.

"Sharing 'the prize' with family can really help in motivating an employee to be accident-free," explains Rukert Vice President and Safety Director Andy Nixon.

Rukert's program is also "progressive," meaning the rewards grow progressively larger as time goes on and the accident-free period continues. For example, the company will host an in-house pizza party for a department which has met a shorter accident-free time period, while a longer accident-free timeframe may involve treating the team to a dinner at a local crab house restaurant.

"But what we don't want is for employees of our policyholders to forego reporting an accident or injury for fear of missing out on an incentive or a free dinner," cautions Holzberg. ■

Left to right, Bill Bennett, Asst. Vice President/Risk Control Consultant, Willis North America; Peter Holzberg, IWIF Sr. Loss Control Consultant; John Coulter, President, Rukert Terminal Corp.; Eric Malone, Rukert Stevedore, and Joe Ey, Rukert Crane Dept. Manager.

# 10 Steps to an Effective Safety Incentive Program

**IWIF's Loss Control Consultants have compiled their top 10 tips to developing a successful workplace safety incentive program:**

## 1. Establish an annual budget for your safety incentive program.

If the budget runs out of money, safety recognition efforts may come to a halt. For that reason, some employers do not set a budget for safety, but have developed a policy which clearly allows management and supervisors to reasonably spend money as needed.

## 2. Determine who will coordinate the program.

A natural choice would be your safety committee, safety director or Human Resources director.

## 3. Establish safety goals that are relevant and attainable for all participants.

Reasonable, yet challenging, goals should be set. Ask your employees to help identify the different hazards that exist in their particular department or unit so they have a personal stake in the program's success. Goals should be communicated and performance updates shared regularly.

### Goals may include:

- Achieving zero lost-time injuries over a certain time period
- Obtaining certification in first aid or CPR
- Active participation in a safety committee
- Reaching monthly, quarterly, or yearly accident-free time periods
- Developing an action plan to eliminate a hazard
- Conducting a safety audit or safety presentation
- Achieving favorable results on a safety inspection
- Documenting and reporting unsafe conditions
- Reporting broken equipment (and pulling it out of service)

## 4. Decide how your program will be implemented.

Decide how long the program will last, and whether employees will be tracked as teams, individuals, or both. To maintain employee interest, goals should be set for short periods and, if met, rewarded immediately. Above all, keep the program simple.

## 5. Decide on what your rewards will be and how often they will be given.

Form team safety incentives as well as individual incentives. Be creative! Remember that rewards should be set up so that they are obtainable for all employees.

### Effective rewards can include:

- Publicly recognizing and honoring safe employees
- Cash, gift cards or gifts (not big-ticket items)
- Meals
- Plaques/framed certificates with employee's or team's picture
- A special assignment
- Extra paid leave – days off work

- "Safety Bonus" (For example, split the money among all employees if the company receives an insurance dividend.)

## 6. Communicate the program regularly to employees.

Let them know they have a personal stake in their company's safety. Use e-mails, posters, flyers – anything to grab employees' attention and generate excitement.

## 7. Publicly recognize employee safety achievements – big and small.

This energizes your workforce and encourages award program participation.

To assure that safety is always on the mind of your workers, limit the possibility of losing all opportunity for an award during the award period. For example, if an individual goal is unattainable due to an injury, your employee could still be eligible for a group award.

However, do not use awards that are so desirable that employees fail to report injuries for fear of losing the award.

## 8. Gather feedback; then review and tweak your program accordingly.

By having this knowledge, safety administrators can provide return-on-investment statistics and update the program as the needs of the workplace change over time.

## 9. Tie performance appraisals to safety.

This is one item IWIF really advocates, especially for supervisors and managers.

Supervisors who are driven by production goals should also be driven by safety goals. Written policies should explain to managers that safety is as important in any production or quality quotas. Evaluate the manager's safety performance based on completion of safety activities, such as trainings, inspections, accident reports, etc., or safety outcomes, such as reductions in losses or accidents.

## 10. Reap the rewards!

A good safety incentive program can increase safe workplace behaviors, build a better safety culture, and reduce workplace injuries. But perhaps most important, a successful safety incentive program can promote good safety behaviors which translate into fewer accidents and injuries and save you money.

For more information on building an effective safety incentive program for your company or organization, contact your IWIF Loss Prevention Consultant, or e-mail [losscontrol@iwif.com](mailto:losscontrol@iwif.com).



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As Maryland's leader and expert in workers' compensation insurance, IWIF professionals are available by phone, e-mail and in person to help answer your questions. We also encourage you to contact your agent partner and to visit our website, [www.iwif.com](http://www.iwif.com), for more frequently asked questions and answers.

## What is an idiopathic condition and how can it affect a workers' compensation claim?

An idiopathic condition is a condition or trait that is unique or personal to the injured worker, is not related to the employment, and exposes the injured worker to risk from injury. Although almost any condition can be idiopathic, the most common examples are diabetes, heart disease, seizures, epilepsy, hypoglycemia (low blood sugar), and syncope (fainting), to name a few. If an employer/insurer can prove that the claimant's injury was caused by an idiopathic condition, it may be possible to defeat the claim. Succeeding on the theory of idiopathic condition, however, can be difficult and requires a detailed claims investigation and review of all medical records, both present and past.

In order to understand how an idiopathic condition may be a defense to a workers' compensation claim, it is necessary to review the basic rules of compensability required in Maryland. In Maryland, the claimant must prove that an accidental injury arises out of and in the course of the employment. The phrases "arises out of" and "in the course of" are not synonymous—both must be proven in order to have a compensable claim. The "arising out of employment" requirement is satisfied when it is shown that the injury results from the nature or obligation of the employment. The "in the course of" requirement is satisfied when it is shown that the accident occurred at a time and place where the claimant would be expected to be. When it can be proven that the injury occurred due to an idiopathic condition, it does not arise out of employment, because, instead, it arises from some pre-existing condition. Without meeting both requirements, the claim is not compensable.

**There are, of course, exceptions. According to Maryland law, injuries that result from an idiopathic condition are not compensable unless the employment aggravates the risk of injury.** Therefore, even if the medical records suggest that the injury resulted from, for example, a seizure disorder, the claim may still be compensable if the employment aggravated the risk of being injured. For example, an injured worker may have a seizure disorder which on occasion has caused him or her to faint and fall. The seizure disorder and resulting falls may be well documented in the claimant's prior medical records. If the claimant is a painter and falls from a ladder as a result

of a seizure, his claim may nevertheless be deemed compensable because being on the ladder aggravated his risk of becoming injured. Therefore, the question that must always be asked, in defending a claim based on an idiopathic condition, is whether the employment placed the claimant in a position of danger or involved any special risk or hazard.

In a recent IWIF case, the issue was whether the claimant, who was injured when he fell down a flight of stairs, sustained a compensable injury. The claimant, whose office was on the second floor of a renovated home, worked as a computer aided design (CAD) drafter. IWIF argued that the fall and subsequent injuries were as a result of an idiopathic condition (hypoglycemia), whereas the claimant argued that the flight of stairs was a hazard of employment. The case was ultimately decided by the Maryland Court of Special Appeals, which found in favor of the employer and IWIF. The Court reasoned that the claimant's job as a CAD drafter involved no special risk and having to use the stairs was not an incident or hazard of the employment. It concluded that the fall was caused by the hypoglycemia, an idiopathic condition.

**Important:** While federal law does not permit you to ask employees about their medical history, if you happen to have knowledge that one of your injured workers has an idiopathic condition, it is imperative that you notify your assigned claims adjuster as soon as possible. The adjuster can then perform the appropriate claims investigation and obtain all of the necessary medical documentation in an effort to properly defend the claim. ■



**Joan Adelman,**  
IWIF Attorney  
Director, Legal  
Department

# Recent IWIF Success Cases at the Workers' Comp Commission

IWIF's Legal and Claims professionals work hand-in-hand to successfully litigate numerous cases in front of the Maryland Workers' Compensation Commission (WCC). IWIF's case preparation and defense help to keep premium costs fair by limiting unnecessary and excessive awards/claim payments. Here are summaries of recent hearing cases in which the WCC ruled in favor of policyholders and IWIF.

## CASE of the alleged diving board accident

The employer in this claim sponsored a picnic for their employees, but did not require that employees attend. The claimant alleged that she injured her neck when she jumped off a diving board into a swimming pool near the end of the day when most people had left. The employer was present and testified about the particular circumstances of the picnic. IWIF's Claims-Legal professionals teamed up to defend this claim, asserting that the injury did not arise out of and in the course of the employment. The claim was disallowed.

## CASE of intoxication up on the roof

This claim was successfully defended at the Commission, applying the intoxication defense. The evidence showed that the claimant's blood alcohol level was .22 when he fell through a hole in the roof on which he was working. The Commission's decision was appealed by the claimant and thereafter he agreed to a binding arbitration in lieu of proceeding to trial. The IWIF Claims-Legal team was successful once again in convincing the arbitrator that the alcohol was the sole cause of the accident, causing the claimant to step "into a hole that was obviously visible and that he knew was there." Once again, the claimant was barred from compensation.

## CASE of the injury playing with his kids

Multiple witnesses for each side testified in this contested accidental injury claim investigated and defended by IWIF's claims and legal team. The claimant alleged he injured himself at work on a particular date and then amended the date of accident at the hearing. He presented two co-worker witnesses in an attempt to show that someone at work knew he was hurt. In defense, the owner of the company and HR director testified that they had no knowledge of the alleged injury happening at work. The owner recalled the claimant giving a history of injuring himself while playing with his kids, rather than reporting that it occurred at work. The claim was disallowed.

## CASE of carpal tunnel syndrome not being causally related

The IWIF Claims-Legal team collaborated to convince the Commission that claimant's carpal tunnel condition was not causally related to a January, 2008 accident. The IWIF defense foiled claimant's attempt to convince the Commission that her failure to timely focus on her hand and wrist was because of her more significant neck injury. IWIF's good use of medical records helped to defend this case.

## CASE of not knowing her left from her right

The IWIF Claims-Legal team collaborated on this claim to counter claimant's request for additional Temporary Total benefits (TT) and an orthopedic consultation. The claimant had been on TT for over eight months and compensation thereafter ceased based on a thorough IME report concluding that she could return to work. At the hearing, she complained of symptoms on the right side of her back even though the disc problem was on the left side. The claimant's credibility was diminished by her inconsistent anatomical complaints. Both the TT and the ortho consult were denied.

**Employer's TIP:** Remember, prompt and thorough investigation of the claim starts with you. Report injuries immediately. The more information IWIF has to prepare for a possible hearing, the stronger our case. Please work with your claims adjuster by staying involved throughout the claims process.

## IWIF fraud investigations recovered \$2.4 million in 2009

IWIF's Special Investigations Unit (SIU) recovered \$2.4 million and referred 40 individuals for prosecution or arrest due to claimant or premium fraud in 2009.

The \$2.4 million includes money recovered from claimant and premium misrepresentation and fraud. IWIF recovered \$2.3 million from premium avoidance fraud and \$167,000 in claimant restitution.

**"Staying vigilant and fighting fraud on all fronts helps keep premium costs down for IWIF's policyholders."**

*Jerry Landsman, IWIF Fraud Director*

Additionally, the company saved \$43 million in claim reserves as a result of false or exaggerated claims. A claim reserve is money set aside by an insurance company to pay future costs associated with a claim.

"The hard working professionals at IWIF deserve kudos for their efforts and dedication," says Mr. Landsman. "SIU's success is directly tied to the assistance that we receive from every corner of the company as well as from our policyholders. Our goal for 2010 remains focused: to prevent and detect fraud against IWIF wherever it occurs."

**IWIF**   
**FRAUD**  
**HOTLINE**  
**1-888-268-4372**

**IWIF & YOU:**  
**FIGHTING**  
**FRAUD**  
**Together**

If you suspect workers' comp fraud, report it immediately. Call the IWIF Fraud Hotline or e-mail us a tip at [reportfraud@iwif.com](mailto:reportfraud@iwif.com)

## Red Flags of workers' comp claimant fraud

There are numerous red flags that a fraudulent claimant may wave. Taken individually, some may not be reason for suspicion. But any one of them may be reason for a closer look, and none should be ignored. Here are some of those red flags:

- ▶ — Worker exhibits an unusual familiarity with the workers' comp system.
- ▶ — Hires an attorney the day of the claimed injury.
- ▶ — Is disgruntled, on probation, facing layoff or is about to retire.
- ▶ — Is engaged in seasonal work that is about to end.
- ▶ — Has a poor attendance record.
- ▶ — Is new on the job.
- ▶ — Changes doctors when original doctor suggests return to work.
- ▶ — Uses false Social Security number or other false form of identification.
- ▶ — Uses post office box, hotel or motel as home address.
- ▶ — Cannot be reached at given home phone number.
- ▶ — Delays reporting the injury for four weeks or more.
- ▶ — Presents rehabilitation or medical reports that indicate a condition inconsistent with reported injury.
- ▶ — Balks at returning to work; reports little improvement in condition.
- ▶ — Has problems with workplace relationships.

**The circumstances surrounding the report of the accident may also offer clues, such as these:**

- ▶ — Accident was not witnessed by co-workers or anyone else.
- ▶ — Was rumored to have been staged, to have never happened, or to have happened elsewhere.
- ▶ — Happened on a Friday or shortly after employee's return to work on Monday.
- ▶ — Happened in an area where employee would not normally be working.
- ▶ — Happened at an odd time.
- ▶ — Happened after termination or layoff.
- ▶ — Employee recalls only vague or inconsistent details.

The most effective way to fight fraud is to prevent it. The next best way is to detect it, thereby discouraging repetition. Also, stay in touch with your staff. Employees can be a good source of information about a co-worker collecting workers' comp benefits, especially if they are assuming that co-worker's job duties. By conditioning yourself and your staff to recognize these red flags, you may be building one of the most effective cost-saving initiatives for your organization this year.



## Providing educational scholarships to children of Maryland's fatally or catastrophically injured workers

Every year, hundreds of Maryland workers are disabled by on-the-job injuries. Tragically, almost 100 workers in Maryland lose their lives every year. It is the families and, in particular, the children of these workers who are often forgotten when these losses occur.

Kids' Chance of Maryland, Inc. provides an opportunity for these children to pursue their education, reach their goals and fulfill their dreams for the future.

Kids' Chance of Maryland, Inc. is a nonprofit charitable organization developed by the concerned volunteers in Maryland's legal community, in association with insurers, employers, labor, medical and the workers' compensation community.

IWIF is proud to be a charitable founding sponsor of the Kids' Chance of Maryland scholarship fund.

### Which children are eligible for the scholarships?

Children who have had a parent catastrophically injured or killed in an employment-related accident in Maryland. Students must be between the ages of 16 and 25. The parent's death or injury must have resulted in a substantial decline in the family income.

### How long is this scholarship for?

Generally, the scholarship is good for one semester, and the applicant must maintain acceptable grades. The applicant must reapply at the end of each semester for the scholarship to continue. Scholarships can be applied to any accredited undergraduate college or vocational trade school tuition.



January 8, 2010

*I just wanted to say "thank you" to the board members of Kids' Chance of Maryland for helping me throughout the course of my college journey - undergraduate and graduate.*

*I have successfully completed the M.Ed. program at Towson University, with honors!! My graduation ceremony is this Sunday, and I am so excited!*

*I would not have been able to obtain my dream of pursuing college if it wasn't for Kids' Chance. I truly appreciate everything that you have done for me and my family.*

*I know that my dad is looking down on me with a huge smile, being very proud of my achievements.*

*Please keep me informed about any upcoming Kids' Chance events because I would definitely like to stay involved.*

*Sincerely, Tasha Wilson*

### Do you know of a student who could benefit from a Kids' Chance scholarship?

There is scholarship money available. Visit [www.kidschance-md.org](http://www.kidschance-md.org) to download the application forms.

### How can you help financially?

If you would like to make a difference in the life of a child whose parent had an expectation of a productive work life cut short by a catastrophic work-related accident, please consider giving to Kids' Chance of Maryland, Inc.

Our scholarships are contingent on the availability of funds, so your help is needed to make this opportunity available to children who would not otherwise be able to attend college or technical school.

Kids' Chance of Maryland is a 501(c)3 organization, so all contributions are tax-deductible.

### Please consider attending or becoming a sponsor for the 2010 Kids' Chance of Maryland Fundraising Gala

Thursday, May 27, 2010 • 6-9 PM,  
Boumi Temple, Rosedale, MD  
Featuring dinner and a silent auction

Join the Kids' Chance of Maryland Board of Directors together with some of our inspiring scholarship students and their parents. You will hear firsthand their personal stories of how these scholarships have helped them to achieve their educational goals.

*A Chance to Honor  
and to Help*

Individual tickets @\$175 each  
Corporate sponsorships also welcomed.

To purchase tickets and for more information on sponsorship levels and benefits, please call 410-832-4702 or visit [www.kidschance-md.org](http://www.kidschance-md.org).



## View IWIF's New Video Stories @ IWIF.com

IWIF is the leading writer of workers' compensation in Maryland, because we are very good at what we do. For almost 100 years, building strong relationships and partnerships have been at the core of our business success.

IWIF recently asked seven of our partners and customers to share their viewpoints on our organization and on their business relationship with IWIF.

Visit our website at [www.iwif.com](http://www.iwif.com) to hear their short viewpoint stories.



Mike Henderson ABC Baltimore	Larry Sanders Edward L. Sanders Insurance	Eddie Brown Brown Capital Management	Joseph Fick Fick Bros. Roofing and Exterior Remodeling Co.	Ellen Valentino National Federation of Independent Business	William Smulyan, M.D. OrthoMaryland Medical Group	Robin Tomechko Big Brothers Big Sisters of Central Maryland
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## IWIF is Proud to Introduce the Maryland Home Improvement Safety Group Program

The IWIF/MHI program offers qualified contractors, licensed by the Maryland Home Improvement Commission (MHIC), a dependable workplace safety solution and **10% off IWIF base rates.**

This safety program applies to corporations, partnerships or individuals who are directly involved with the construction or improvement of existing residences.

Qualified MHIC licensed contractors who are currently insured with IWIF are eligible to participate in the program at the normal anticipated renewal date.

Contact your agent or visit [iwif.com](http://iwif.com).



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## Receive a 10% Discount on Training Courses Offered by the Chesapeake Region Safety Council

The Chesapeake Region Safety Council is pleased to offer a 10% registration discount to IWIF policyholders. To view the complete course listing and dates, visit [www.chesapeakeesc.org](http://www.chesapeakeesc.org).

To register and receive the 10% discount off the CRSC member or non-member price, IWIF policyholders must call 1-800-875-4770, ask for Connie and indicate that you are an IWIF policyholder.



## NEW IWIF Safety Pocket Guides in English/Spanish for Landscaping and Commercial Kitchen Employers

IWIF has published two new, **FREE** pocket safety guide booklets for employers with non-English speaking Hispanic employees. The guides use simple English and Spanish language and are visually reinforced with photos. The booklets are designed for employers to use during safety trainings and as an employee handout.

To request free copies of the spiral bound booklets, email [publications@iwif.com](mailto:publications@iwif.com), or contact IWIF Loss Control at 1-800-264-4943 x2165.

### Landscaping & Arborist Safety

### Commercial Kitchen Safety



With IWIF is published by the Injured Workers' Insurance Fund. Our goal is to be a resource for easy-to-read information on workers' compensation and workplace safety topics that are helpful for you in your workplace. We invite your comments and suggestions to improve our newsletter and our website. Please call the Communications Dept. at 410-494-2023 or e-mail [communications@iwif.com](mailto:communications@iwif.com). For general policy or claims questions, e-mail [customercomments@iwif.com](mailto:customercomments@iwif.com)

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# Workplace Wellness Symposium

Tuesday, June 8, 2010  
The Westin BWI Hotel

Registration: 8:00 am | Symposium: 8:30 am - 2:00 pm 1110 Old Elkridge Landing Rd., Linthicum, Md.

sponsored by



This timely topic of Workplace Wellness is sponsored by IWIF, CareFirst BlueCross BlueShield and the Chesapeake Region Safety Council. Through breakout sessions on a variety of topics, attendees will learn of the important benefits of creating or re-energizing an existing workplace wellness program.

### Agenda & Keynote Presentations:

Welcome & Opening Remarks: Secretary John Colmers, Maryland Department of Health and Mental Hygiene

### Keynote Speaker: Ron Goetzel, Ph.D.,

- The relationship between health and well-being, workplace productivity and the return on investment



Ron Goetzel, Ph.D.  
Wellness ROI  
Keynote Speaker

### Breakout Sessions:

- Creating a workplace wellness program for **private** sector employers
- Creating a workplace wellness program for *public* sector employers
- The legal environment and your wellness program
- Health issues adversely affecting workers' compensation injury claims

### Panel Presentation:

- Real world employers' success stories - overcoming issues and challenges

**FREE to Attend**

**To register:**  
Contact the Chesapeake Region Safety Council at 1-800-875-4770 or e-mail: [safety@chesapeakeesc.org](mailto:safety@chesapeakeesc.org)

### Who should attend:

- Business owners
- CFOs
- HR professionals
- Managers
- Supervisors
- Safety professionals