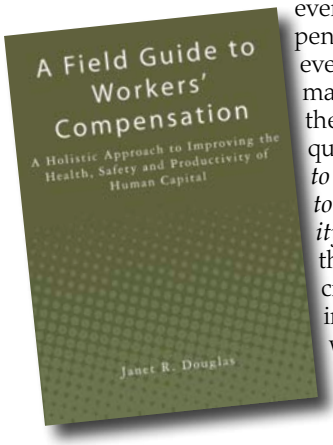
Workers' Compensation

A Field Guide to Workers' Compensation

By Janet R. Douglas. Published by CreateSpace, 2010.



This book will help even the most inexperienced negotiate the complexity of the workers' compensation system.

Workers' compensation is a topic that affects every U.S. company, big or small. Workers' compensation results are often a measure with which every safety professional is familiar. However, its management is something that often leaves even the most experienced safety professional with questions. Janet Douglas's book, *A Field Guide to Workers' Compensation: A Holistic Approach to Improving the Health, Safety and Productivity of Human Capital*, takes this topic and, with the assistance of 14 experienced contributors, creates a resource that will help even the most inexperienced negotiate the complexity of the workers' compensation system.

The book begins with an excellent overview of the history of workers' compensation, then it covers different types of workers' compensation policies, including benchmarking average costs by region. The chapter on workers' compensation program types is a useful resource for any safety professional working with a risk manager or responsible for risk management and trying to understand different types of programs and how they affect a company's total cost of risk.

The book then discusses the topics of occupational medicine, injury prevention and how to successfully navigate a worker's claim. The chapters on injury management and return to work provide tools and information to readers that will help drive the creation of a modified work program at a company or strengthen an existing program.

The claims management piece of the puzzle is addressed through examples on how to work with the insurance carrier or claim administrator. The successful outcome of a workers' compensation claim can be affected by this partnership and this chapter really encourages a hands-on approach to successful claims management. Douglas also details the expectations that a company has to ensure that employees get the care they need, while minimizing costs and working successfully to ensure that the employee feels appreciated by the company.

The last several chapters address analyzing and evaluating data and implementing a process of continuous improvement and performance management. This is critical to ensure that the changes implemented to a company's workers' compensation program are properly communicated at all levels of the organization. In addition, just as any process should continually be evaluated, a company workers' compensation program should continue to evolve.

This book is a tool that every safety professional should consider reading. Even if the safety professional is not directly responsible for managing workers' compensation, the book provides insights and tools that s/he can use. The techniques and discussions in this book provide ideas that will directly affect a company's overall results. In addition, safety professionals can use the information to work with risk management and human resources teams to improve the workers' compensation program.

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What safety or business book are you currently reading? Review it for *PS*. Send an e-mail to professionalsafety@asse.org.

Loss Control

The Travels & Adventures of Serendipity

By Robert King Merton and Elinor Barber. Published by Princeton University Press, 2004.

Serendipity is a coined word. This means that the word was stamped out or created, rather than blended from existing words and roots. It was coined in 1754 by Horace Walpole in a letter to a friend and distant cousin:

> This discovery, indeed, is almost of that kind which I call Serendipity, a very expressive word. . . . I once read a silly fairy tale, called the *Three Princes of Serendip*; as their highness traveled they were always making discoveries, by accidents and sagacity. (p. 1-2)

The keys to the word are accidents (chance) and sagacity (of keen and farsighted penetrated and judgment). In 1946, Merton unveiled the serendipity pattern in empirical research. Merton discerned a pattern "of observing an unanticipated, anomalous and strategic datum which becomes the occasion for developing a new theory or for extending an existing theory" (xxi).

The origin of the word is curious enough, but the book is its own curiosity. The book was finished in 1958 but was not published in English until 2004 with almost no changes (p. 271). The book describes the wanderings of the word over a whole host of disciplines, but it is chapter 9, "The Diverse Significance of Serendipity in Science," where it applies almost directly to loss control. The opportunity for serendipity in loss control presupposes that preventing losses is a scientific enterprise rather than a sociopolitical, legal-regulatory quagmire.

Applying what is known from science to preventing losses is where the opportunity rests for making discoveries, by accidents and sagacity. Oddly, working hard on one thing is what generates the opportunity for observing an unanticipated, anomalous and strategic datum (fact). It is then that the prepared mind can make the

connection of a fact to a situation which can lead to progress.

A popular, well-known example is the penicillin story. Many biologists observed that when two different organisms were growing side by side, the growth of one organism might inhibit the growth of the other. It took Fleming to see the opportunity and Florey to help him get the observation to a therapeutic product.

Less well-known is the story of doctors at Johns Hopkins who were working to alleviate allergic disease symptoms. A patient reported that after taking a dose of Dramamine, her allergy symptoms were not relieved. However, "she was delighted to discover that the car sickness to which she was subject did not occur on her journey [by street car] home" (p. 176). The doctors followed up with the chance observation of the patient, and the result was that a useful medicine for treating motion sickness was identified.

Following close by [a mere 113 words] these two observational and consequential anecdotes, there is an admonition of thundering proportions for the loss control specialist: "*It is never too soon to be alert and to question all rules as well as all exceptions*" [emphasis added] (p. 177). It is a mark of competence to recognize the significance of the unusual or unexpected.

Chapter 9 is 40 pages of a 300-page book. The book is a challenging but manageable read and is likely to generate an inclination to read more than only chapter 9. The chapter contains 46 footnotes with tantalizing suggestions for further reading. There are three Irving Langmuir references without getting to his famous pathological science speech where he identified the symptoms of pathological science.

- The maximum effect that is observed is produced by a causative agent of barely detectable intensity, and the magnitude of the effect is substantially independent of the intensity of the cause.
- The effect is of a magnitude that remains close to the limit of delectability or, many measurements are necessary because of the very low statistical significance of the results.
- There are claims of great accuracy.
- Fantastic theories contrary to experience are suggested.
- Criticisms are met by ad hoc excuses thought up on the spur of the moment.
- The ratio of supporters to critics rises up to somewhere near 50%, then falls gradually to oblivion.

Serendipity and pathological science are separate domains. But they do a bit more than just overlap. Richard Feynman suggests that, "The first principle is that you must not fool yourself—and you are the easiest person to fool. So you have to be very careful about that."

Hard work, a prepared mind and serendipity are out there to help gain insights into loss control challenges. Happy accidents and sagacity can expand the field of loss control solutions. On the other hand, the warnings from pathological science act as a cautionary pause to avoid joining the run for this year's injury prevention panacea.

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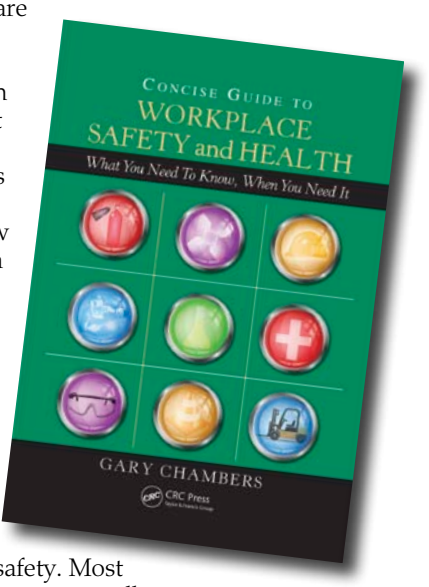
Workplace Safety

Concise Guide to Workplace Safety & Health

By Gary Chambers. Published by CRC Press, 2011.

Often when an SH&E professional is working and needs a reference, many sources of information are hard bound or paperback. This book has a plastic ring binding so that it can lie flat while the SH&E professional works and has a ready reference immediately available.

The *Concise Guide to Workplace Safety and Health: What You Need to Know, When You Need It* has 20 headings. Most of them are very familiar, such as regulations, required elements, training and recordkeeping. However, one item stands out: "What to Know About This Topic, Even If You Believe It Does Not Impact You." It cautions the reader to look again at what may have been a superficial review and it requires the reader to take a harder look at the information.



Thirty-four items are covered, each with its own chapter. Most are familiar to the SH&E professional, but three stand out. The first is nanotechnology. This is defined as the manipulation of matter on a minute scale to produce new types of structures, materials and devices. The second is office, school and retail safety. Most industrial handbooks on SH&E do not normally include these areas but fumes, types of equipment and ergonomic factors are ever present. The third area is workplace violence and prevention. Even though this is difficult to control, every effort in analyzing a workplace should not overlook the possibility of something amiss that could cause an employee or employees to resort to violence.

This manual should be a part of the library of the SH&E professional. It is an excellent supplement and companion guide to other manuals that are in the professional's library.

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