

Dear valued partner,

As we enter the month of October, we shift our focus towards Eye Injury Prevention Month. Your eyes are one of your most valuable assets, and it is crucial to prioritize their safety both at work and in your everyday life. Eye injuries are far too common, but they are also highly preventable. In this month's safety email, we will highlight key information on eye safety and provide resources to help you stay informed and protected.

EYE INJURIES: Protect Your Vision

***Bonus Material: LATE REPORTING and FLEET DASH CAMS**

(Missed a previous email? [Click here](#) to see an archive of previous month's safety emails on Rockwood's Loss Control website.)



WHY EYE SAFETY IS SO IMPORTANT

Eye injuries can be painful, debilitating, and even permanently sight-threatening. The good news is that many eye injuries can be avoided through awareness and the use of appropriate safety measures.

Take the National Safety Council Eye Safety IQ Quiz:

EYE SAFETY IQ

DID YOU KNOW?
More than **2,000** workers receive medical treatment because of eye injuries **EACH DAY.**

Spectacles Face Shield Laser Safety Goggles Welding Helmet Goggles

MATCH the **EYE** protection to the **SAFETY** it provides

- A. Protection against impact
- B. Many different varieties depending on the task. Protects eyes at the side and bottom.
- C. Protects the whole face. Needs to be used with safety glasses.
- D. Protects from welding, soldering and brazing. Use with safety glasses.
- E. Shaded lenses protect against intense light beams

Full poster with ANSWERS to the National Safety Council Eye Quiz - [Eye Safety IQ Quiz Poster](#) | National Safety Council



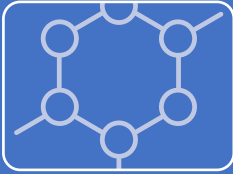
SAFETY TIPS FOR EYE SAFETY



Foreign Objects: Dust, debris, and small particles can enter the eye, causing irritation or injury.

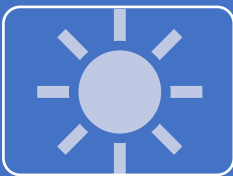
Physical Impact: High-velocity objects, such as tools, can lead to eye injuries when not used safely.

- Wear Appropriate Eyewear: Depending on your job and tasks, use safety goggles, face shields, or safety glasses to shield your eyes.



Chemical Exposure: Hazardous chemicals and substances can cause severe eye damage upon contact.

- When working with chemicals, always wear protective eyewear and follow proper safety protocols



UV Radiation: Prolonged exposure to UV rays from the sun or artificial sources can harm your eyes.

- Use UV Protection: Wear sunglasses that block 100% of UVA and UVB rays when outdoors.

Rockwood Resources:

- [Rockwood Toolbox Talk – Eye Protection](#)
- [Rockwood Toolbox Talk – Eye Protection 2](#)
- You can find additional Rockwood Toolbox Talks [here](#).

MSHA, OSHA and other Resources:

- [Protecting Your Eyes at Work](#) | American Optometric Association (AOA) – Includes information on contact lens wearing around chemicals, first aid for chemicals in the eye and eye protection.
 - [Digital Eye Strain Infographic](#)
- [ToolBox Talk - Eye Protection \(and Safety Lines and Crane Safety\)](#) | Mine Safety and Health Administration (MSHA)
- [Eye and Face Protection Page](#) | Occupational Safety & Health Administration (OSHA)
- [Eye Safety Checklist](#) | National Institute of Occupational Safety and Health (NIOSH)
- The Pennsylvania Bureau of Workers' Compensation, Health & Safety Division offers numerous FREE safety webinars. To access the PATHS Training Calendar visit www.dli.pa.gov/paths



Learn more about EYE SAFETY on Streamery

Every Rockwood policy includes access to Streamery, a vast safety library with videos, quizzes and more resources to help you promote safety in your workplace. If you don't have access, contact us to get a username. Enter the SKU number below to find the recommended video.

Watch Streamery videos on **EYE SAFETY:**

- **Eye Safety – Basic Training:** 14 min / SKU: 2826 + 2826-S / English & Spanish
- **That’s Why You Wear Eye Protection – Concise:** 10 min / SKU: 2364 + 2364-S / English & Spanish
- **Safety Showers & Eye Washes:** 9 min / SKU: 2840 + 2840-S / English & Spanish
- **Eye Safety:** 13 min / SKU: 3577 / English

Bonus Topics: LATE REPORTING

Late reporting of workers' compensation claims can have substantial financial repercussions for businesses, resulting in increased costs across various dimensions.

Key takeaway

Claims reported after 29+ days are **33% more likely to become an indemnity claim** than claims reported in 0 to 3 days and are **152% more likely to be litigated.**²



*Charts and statistics from Liberty Mutual Lag Study https://business.libertymutual.com/wp-content/uploads/2021/05/NI_LagStudy.pdf

- **MEDICAL COSTS:** According to the National Council on Compensation Insurance (NCCI), delayed reporting can lead to a **51% increase** in medical costs for workers' compensation claims. When injuries are not reported promptly, injured employees may not receive timely medical treatment. This delay can exacerbate their conditions, necessitating more extensive medical interventions and driving up medical expenses.
- **LOST WAGES:** The NCCI also reports that late reporting can result in a **45% increase** in wage replacement costs. When employees are unable to return to work promptly due to unreported injuries, wage replacement benefits continue for a longer duration, translating into higher wage costs for employers.
- **LITIGATION EXPENSES:** Delayed reporting often leads to disputes over the cause and severity of injuries. The longer it takes to investigate and address claims, the more likely they are to end up in costly legal battles. According to a study by the Workers' Compensation Research Institute (WCRI), the average litigation cost for workers'

compensation claims is approximately **\$10,000**. Timely reporting and resolution can significantly reduce these legal expenses.

- **INSURANCE PREMIUMS:** Late reporting can lead to increased workers' compensation insurance premiums. Insurance providers may view businesses with a history of delayed reporting as higher risk, prompting them to raise premiums. The National Federation of Independent Business (NFIB) reports that workers' compensation premiums can increase by as much as **51%** for companies with a history of late reporting.

Reporting Injuries in PA

Unless the employer has knowledge of the injury or the employee gives notice within 21 days of the injury, no compensation is due until notice is given. Notice must be given no later than 120 days after the injury for compensation to be allowed.

The employer is required to immediately report all injuries to its insurer or, if self-insured, the individual responsible for management of its workers' compensation program.

More Information on Reporting:

Business Insurance Article | [Delayed Reporting of Workplace Injuries Can Raise Comp Claim Costs up to 51%](#).

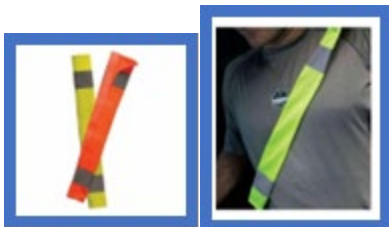
HNI Risk Advisors | [Reporting Workers' Compensation Claims: 5 Reasons to File 'Em Fast!](#)
LIBC 200 PA Workers' Compensation Employer Information | [Reporting Injuries](#)

FLEET DASH CAMS

What are the benefits of installing fleet dash cams?

1. Provides video evidence and proves you are not at fault in a collision.
2. It encourages attentive driving.
3. Dash cams can be a reminder for drivers to focus on the road.
4. Protect your drivers from unfair claims.
5. Promote accountability on the road.
6. Help curb drowsy and distracted driving.

More Information on Fleet Dash Cams: Business Insurance: [How Innovation Can Improve Trucking Risk Mitigation](#)



Don't forget that Rockwood Casualty is providing **FREE** high visibility seatbelt covers to our insured to assist in enforcement of seatbelt use by employees. Please contact safetysolutions@rockwoodcasualty.com to make a request for your company and specify orange or yellow.



Questions? Feel free to reach out: As always, your Rockwood partners are available to answer your questions and help you promote safety in the workplace. Contact Rockwood Loss Control for any support you need.



#RockwoodSafetySolutions #LossControl #SafetyTips

Thank you for your continued partnership,

Rockwood Loss Control Team

Safetysolutions@rockwoodcasualty.com