

Keeping the Presses Running

With The Hartford



Now that you are a member of The Hartford's insurance program for Printers, you'll be receiving this periodic newsletter with tips about how to keep your business running smoothly and profitably. You will find information such as how to make your building safe for your employees, prevent accidents, or decrease your liability for certain business problems. We hope you find the information valuable and that it helps you in your risk management and loss control efforts.

A Message from Bill West, Printers' Program Manager

Protecting Your People and Property Is Our Priority

Keeping your presses running is critical to your success. At The Hartford, it's our priority as well. We're committed to providing a comprehensive insurance program to help you protect your people, property and, ultimately, your business performance.

We understand all you have to manage in your business — scheduling work, servicing customers, maintaining your equipment and the countless other jobs required by your printing operation. It doesn't leave a lot of time to research insurance coverage to find the right protection.

The Hartford has tailored an insurance program for your business based on our many years of experience insuring printers and companies performing pre- and post-press services. From core coverages such as workers' compensation, property, liability and commercial auto to our industry-specific printers errors & omissions and property coverages, our package has the flexibility to meet the specifications of many different printing operations.

Our program offers more than just insurance coverage. Our goal is to provide a wide variety of risk management services for printers to help you minimize risks and control overall costs. We offer a risk management guide for printers, claim services focused on reducing costs and risk management consulting and training programs that can be customized for your unique operations. Our risk management guide for printers outlines specific guidelines to help you identify and eliminate loss-producing conditions in your shop.

This newsletter is another example of the valuable services we offer printers. Each issue

provides valuable information to help you protect your business and your livelihood. In this issue, we examine employment practices liability and provide concrete steps you can take to help reduce your exposure to lawsuits and claims during the hiring process. In "Safety on the Shop Floor," we discuss some common claims for printing operations and offer some guidelines for reducing injuries.

I hope you enjoy this issue of *Keeping the Presses Running*. I'm sure you will find information and guidelines to help you reduce your risk of loss and improve safety in your printing operation.

Bill West

Managing Risk From Employment Practices

Discrimination. Wrongful termination. Sexual harassment. No company wants to experience these or any employment practices charges, but, companies of all sizes are vulnerable.

With the increasing frequency of employment practices claims, the need for managing this risk also increases.

There are some simple ways you can help protect your business from these types of claims. Our risk management experts have developed guidelines you can use to help reduce the risk of these types of claims. In this issue of *Keeping the Presses Running*, we focus on "best practices" you can apply to treat all candidates fairly during your hiring process. Following these steps is just one part of a total risk management strategy that should include Employment Practices Liability Insurance (EPLI).

The Application and Hiring Process

To help minimize your risk of employment-related claims, consider the following:

- Advertise open positions in local newspapers, noting that you are an equal opportunity employer.

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Managing Risk *(continued from the front)*

- Require applicants to apply for a specific job opening.
- Obtain a signed job application that includes language stating omissions, falsifications or misrepresentations are grounds for rejection or discharge and that employment is at will.
- Get permission to verify the job applicant's references.
- Do a background check, including checks for criminal convictions, prior employment and education following the Fair Credit Reporting Act.
- Avoid questions pertaining to an applicant's age, national origin, race, sex, religion and disabilities.
- Keep information obtained about employees and prospective employees confidential.
- Retain Applicant records such as applications and resumes for at least one year or the retention period set by your state law.
- Include employment-at-will language in hiring letters and make employment contingent on meeting immigration law requirements.
- Be brief and direct in rejection letters.
- Ask all applicants if they can do essential tasks with or without reasonable accommodation.

Making an overall effort to create an atmosphere of honesty and trust throughout your organization is an important step to minimizing the risk of employment practices claims. In fact, it's often what the Equal Employment Opportunity Commission (EEOC) and human rights judges look for when reviewing these suits. And it can be a significant factor in their decision-making. By following the "best practices" offered above, you can better position your company to avoid lawsuits or to defend itself appropriately in the event of such a lawsuit.

Safety on the Shop Floor

Your pressman strains his back after transferring printed stock from a press to the cutter. Another employee develops carpal tunnel syndrome from constantly tightening press rollers.

These examples illustrate two possible types of injuries in the pressroom – back injuries from improper lifting and disorders caused by ongoing, repetitive tasks. These injuries can be quite costly to your business in terms of employee morale, lost time and lost productivity.

According to the Bureau of Labor Statistics (BLS), repetitive motion disorders represent 35 percent of workers' compensation claims among printers. In 1997, the printing and publishing industry as a whole recorded 73,900 work-related injuries suffered by employees, according to BLS. And experts expect these numbers to continue to grow.

The Hartford offers the following proven guidelines to help you reduce the likelihood of these injuries in your printing operations:

- When lifting heavy or bulky objects, be sure employees use mechanical lifting aids or ask for help, if necessary.
- A back injury prevention program should be in place and include employee training in proper lifting techniques.
- Work stations should be adjustable for height.
- All employees operating powered industrial trucks should have the proper training and license to operate the vehicles.
- Manual processes should be evaluated by an ergonomist for potential material handling problems. Many times, an improvement in material handling not only lowers the risk of injury, but also increases the efficiency of the operation.
- Implement an effective ergonomics program that includes these activities:
 - ✓ Redesign work processes to reduce unnecessary strains or hazards.
 - ✓ Reduce the weight of loads to minimize injuries.
 - ✓ Raise items off the floor to avoid strains from lifting.
 - ✓ Adjust workstations to reduce physical stress.
 - ✓ Rotate employees through jobs to minimize repetitive stress.
 - ✓ Add micro-breaks to your employees' workday.
 - ✓ Implement new ergonomically designed equipment.
 - ✓ Rely on automation to perform hazardous tasks.
 - ✓ Install lift tables.
 - ✓ Encourage employees to move and stretch periodically to relieve tired muscles.

Lastly, establish good housekeeping procedures such as reducing clutter, keeping walkways clear of debris and cleaning up spills immediately. This can help reduce accidents and resulting injuries.

Careful application of these guidelines can help you reduce the likelihood of injuries in your printing operations, which, in turn, may help you enhance your productivity and performance.

For more information on these and other guidelines for preventing back and repetitive motion injuries, contact your Hartford independent agent or broker.

*The next issue of **Keeping the Presses Running** will focus on effectively establishing and communicating your personnel policies to employees and will offer guidance for preparing and revising your employee handbook.*

This document is provided for information purposes only. It is not intended to be a substitute for individual legal counsel or advice on issues discussed within. Readers seeking resolution of specific legal issues or business concerns related to the captioned topics should consult their attorney and/or insurance representative.

Middle Market at The Hartford