

Rates watch



An assessment of workers' compensation rates in your industry

Why your rates have gone up Here's what you can do to control future costs

Animal Services

Risk Classification
7308



■ **The Bottom Line:** If you run an animal shelter, pet grooming service, pet store, or boarding kennel, you know that there's a risk of an animal bite. It's the most common injury in your industry. Being bitten or injured by an animal is the cause of most of the claims in the "struck" injury category, which accounts for 62% of total injuries and 28% of your industry's total costs.

The second most common but more severe injury category is "musculoskeletal disorders," accounting

for 20% of claims but costing substantially more – 52% of your industry's total costs. Musculoskeletal disorders are injuries to the muscles, tendons and nerves of the back, neck, shoulder, arm, hand and wrist, and are usually caused by overexertion or repetitive motion. The associated medical-treatment costs and lost work days drive up premium rates for this industry. Think prevention!

Please see important claim cost facts and safety prevention information on the reverse side.

Technical Questions
about safety?

Call L&I Safety
Specialist
John Furman,
360-902-5666

Questions about
managing a claim or
your experience or
rates?

Call your account
manager, or call
360-902-4817

In Washington State, employers with similar operations and exposures are grouped together in the same workers' compensation risk classification. They pay premiums based on the degree of hazard their workers are exposed to.

Preventing injuries protects your employees and reduces future premiums. To learn more about your rates and risk classification, visit L&I's website: www.Rates.Lni.wa.gov and click on "Calculating Your Rate" or see Pages 7-8 of the *Employers' Guide to Industrial Insurance* www.Lni.wa.gov/IPUB/101-102-000.pdf. To learn more about safety, see www.Lni.wa.gov/Safety/Basics/.



See **Page 2** to learn more about safety in your industry.

October 2010

Animal Services

Membership

Between 2005 – 2010, employers in the Animal Services classification 7308 reported enough annual hours to equal 2,130 full-time employees.

Premium rates

As a new business in this industry, you start with a "base" (or Experience Factor of 1) and you pay the base rate for each hour worked. However, you can earn a claim-free discount of 10 to 40 percent when you go at least three years without a claim where wage-replacement benefits or a permanent partial disability award were paid. Medical only claims do not affect your rates.

Injuries drive up rates

An effective workplace safety program can save money by preventing serious injuries. Need help? L&I consultants can help you find and prevent hazards, offer ergonomic solutions and advise you on managing workers' compensation claims. Go to www.SafetyConsultants.Lni.wa.gov or call the nearest L&I office.



Make a plan to avoid typical injuries and reduce your costs

Create an Accident Prevention Plan for your employees. It's required for all employers!

You're required to have a written Accident Prevention Program (APP) in place that identifies the hazards in your workplace and describes how you are eliminating or reducing them.

You can get help by checking out this easy-to-read, online guide that includes sample plans for employers like you. Find out how a prevented injury can save you money: www.Lni.wa.gov/Safety/Basics/Programs/Accident/APPCoreRuleGuide.pdf

Or request a free safety consultation: www.Lni.wa.gov/Safety/Basics/Assistance/Consultation

Employees in your industry can:

- Avoid bites and scratches by knowing how to:
 - Recognize and respond safely to aggressive behavior.
 - Use personal protective equipment (PPE) such as gloves.
 - Use safety muzzles, restraints, and behavior modification techniques.
- Prevent strains and injuries, sprains to the back, arms, and hands by knowing how to:
 - Lift pets safely, break up repetitive movements and avoid sustained, awkward postures.
 - Request table heights and other ergonomic adjustments that prevent injuries.
- Prevent slips caused by wet floors and excited animals.
- Safely use all products containing strong chemicals.
- Protect their hands and eyes with the right gloves and protective glasses.
- Recognize the symptoms of sick, unvaccinated animals and protect themselves from their fluids and waste.

Tips for reducing typical pet-groomer hazards

- Store heavy objects you use a lot, such as bags of food, at chest height, not on the floor.
- Keep your tools and products within easy reach to prevent awkward reaching postures.
- Use no-skid mats and require groomers to wear no-skid shoes to prevent falls.
- Use spring-loaded shears to prevent repetitive stress injuries.
- Find ways to avoid lifting large dogs, such as "pet steps" to wash tubs and cutting tables.

- Consider cutting tables your groomers can adjust hydraulically for grooming different – and difficult – parts of the dog's body.

Read more detailed information about preventing specific injuries:

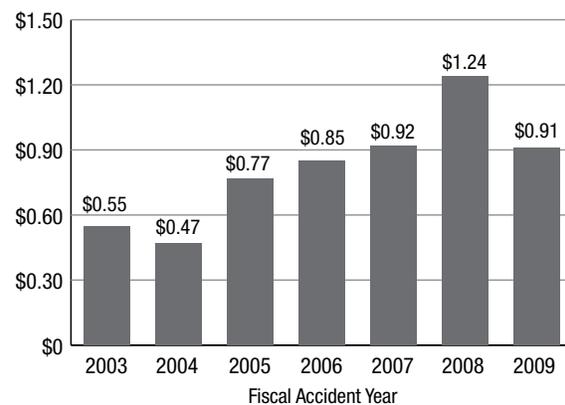
www.Lni.wa.gov/Safety/Prevention/

Sign up for a "Preventing Back Injuries" class: www.Lni.wa.gov/Safety/TrainTools/Workshops/Available/LiftingHazards/

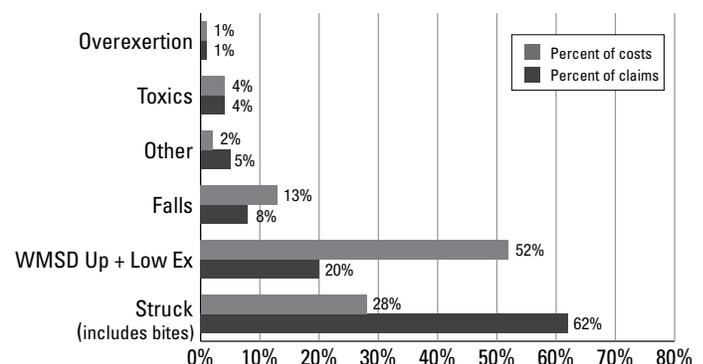
Borrow a safe lifting video from our library: www.Videos.Lni.wa.gov

About the Claim-Free Discount www.ClaimFreeDiscount.Lni.wa.gov

Ultimate Claim Cost per Hour Worked by Fiscal-Accident Year for Class 7308 (Animal Services)



Cause of Injury for Class 7308 (Animal Services) Fiscal-Accident years (1999-2009)



Note: WMSD – Up+Low Ex injuries. This includes injuries to the muscles, tendons and related nerves of the back, neck, shoulder, arm, hand and wrist, usually from overexertion or repetitive motion.