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Too many of us think a workplace injury can only happen to someone else.

A recent survey sponsored by Missouri Employers Mutual Insurance indicated that more than half of all working Americans don't believe an on-the-job injury could happen to them.

The survey found that over 53 percent of working Americans thought the odds were slim that a work injury would be disabling and over 64 percent didn't believe they could receive a workplace injury at all.

But of course insurance claims tell a different story. Some four million people a year suffer disabling injuries at work.

Most employees believe that workplace safety is an employer's responsibility.

And it is.

But it's not the employer's job alone. We should all be involved in ensuring safety at work, even if we don't think we'll be the next victim of an accident.



As schools reopen across the country, the "invincible" young among us are probably the last to believe they would ever suffer from a workplace accident.

However, the National Institute for Occupational Safety and Health reports that 67 teen workers die from job-related injuries ever year and another 77,000 receive emergency medical treatment.

Nearly 3 million young people will balance their studies with part-time employment on weekends and evenings during this new school year, according to NIOSH Director John Howard, M.D.

This school and job balancing act will not be without tragedies. NIOSH cites several recent case studies that illustrate the range of industries and occupations in which teen workers have suffered occupational injuries, including incidents in which a 17-year-old laborer was crushed when the forklift he was operating overturned; a 16-year-old restaurant cashier was fatally shot in the head during a robbery attempt; a 15-year-old was suffocated in a corn bin while working on his family's farm, and a 17-year-old volunteer junior fire fighter died in a traffic crash while responding to a call.

The highest number of teen worker fatalities occur in agricultural work and the retail trades.

Other areas of high risk include construction and work activities involving motor vehicles and mobile machinery.

Although safety requirements and child labor laws restrict teen employment in certain kinds of industries and occupations, young workers may yet face risks on the job because an employer or a young employee is unaware of applicable laws. An inexperienced or inadequately supervised teen may not even be aware that a hazard exists.

Serious and often fatal injuries among working teens are all too prevalent. But many of them can be prevented if we all do our homework on workplace safety.



As Hurricane Isabel was striking the mid-Atlantic region and causing an estimated \$1 billion in damages, a rating agency warned that a handful of carriers stood to bear the brunt of those losses.

Weiss Ratings reported that eight large property and casualty insurers were exposed to 72.7 percent of the home insurance risk in the states threatened by Hurricane Isabel.

At year-end 2002, eight carriers commanded 74.9 percent in Virginia, 72.6 in North Carolina, 72.6 in Maryland, 58 percent in Delaware, and 68.8 percent of the market in the District of Columbia. Those eight companies are: State Farm, Nationwide, Allstate, Citigroup, USAA, Erie, N.C. Farm Bureau and Zurich.

Meanwhile, in the five states that typically face hurricane threats, eight insurers control 66.3 percent of the market.

These percentages show how concentrated the homeowners insurance market is today, noted Weiss Ratings. Obviously, with just a handful of insurance companies dominating a market, insurers are at increased risk in the event of a hurricane or any catastrophic event.

Here's hoping that insurers from the Northeast have learned the lessons of market concentration that a furious Isabel highlighted on her way up the coast. □