

Spring 2016

TRAVELERS 

The Next Desk

Managing risk in the modern, small business workplace

The Ergonomics Issue



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In a world of omnipresent mobile devices, alternative workstations, and 24/7 connectivity, how's a business owner supposed to predict and prevent workplace injuries? That's where we come in. At Travelers, we stay on top of the ever-shifting, evolving "workscape" so we can help you protect what you've worked so hard to build.

Today's workplace looks remarkably different. So we take a remarkably different look.

What's going on here?

(You may want to sit up straight as you read this.)

Our technology may be mobile but our bodies often aren't. Sitting still all the time has been linked to high blood pressure, bad cholesterol and obesity. The way we sit, stand, bend, push, pull or lift all have a direct impact on employee health and well-being in the workplace, which in turn, affects your business. That's why we're taking some time to explore the important topic of ergonomics in the modern work environment.

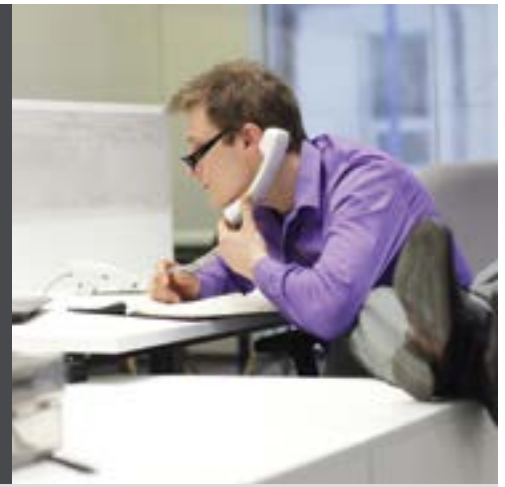
When personal computers first came out, we all looked at ergonomic risks to be as predictable and stationary as that PC itself. Today, we're taking our devices and plugging in anywhere and everywhere — from the coffee shop down the street to the coach-class airline seat at 30,000 feet — we need to remember to take a break and give the body some balance. This issue of The Next Desk is all about giving you the information you need to anticipate the risks hiding in all those innocent-looking exercise balls, standing desks and mobile devices.

Our expert advice? Ditch your dignity and skip around the conference table every so often.



Taming toxic turtle neck

We have nothing against the turtleneck, the pullover of choice for suave spies and tech guys. Our target instead is the “turtle neck,” the slumped-forward, curved shoulder posture that afflicts anyone who sits at a desk gazing at a monitor, tablet or smartphone all day.



The turtle neck doesn't just look bad; it feels bad.

It's bad for the spine. Bending the head forward puts up to 15 pounds of pressure on the spinal column.

It's bad for circulation. Experts use the term “static loading” to describe how remaining stationary in this posture for extended periods of time reduces healthy blood flow.

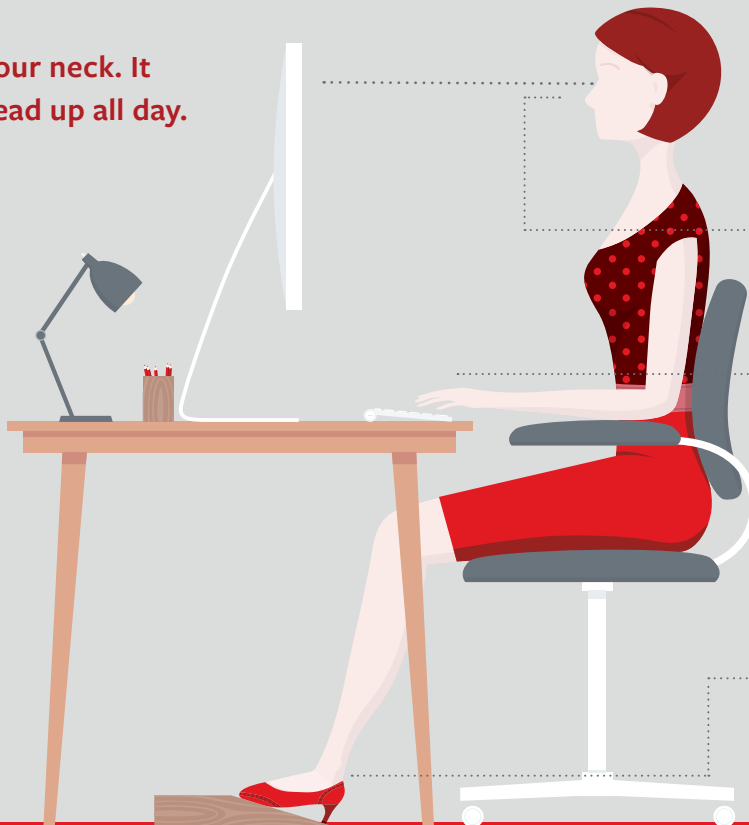


It's aggravated by other ergonomically dubious workplace habits:

Focusing on documents placed flat on your desk also causes static loading.

Holding the phone between the shoulder and ear places even more stress on the neck and back.

Be good to your neck. It holds your head up all day.



Help your employees to prevent turtle neck by sharing these tips from Harvard Medical School:

Make sure all devices and documents are positioned at a comfortable viewing angle.

Don't stay still. Shift your weight and move your hands.

Give your body a break every 15 minutes. Get up, stretch and move around.



Well on wheels

When you work out of your car, every road is a toll road. Driving takes a tremendous toll on your body – and you can't pay by simply pulling up to a booth and throwing coins into the basket.

Your four-wheeled office comes with two big problems. The first problem comes from all that sitting, for hour after hour, until your knees freeze and you can't feel your posterior anymore.

The solution is as close as the next exit. Pull over to a rest area and get out of your car at least every two hours. Go for a short

walk. Stretch a bit. And take your time – a good 15-minute break will do wonders for your muscles.

The second problem comes from ignoring the importance of a good fit. You'd never wear clothes that were tailored for someone five inches shorter than you. So why would you slide into a driver's seat tailored for an eighth-grade gymnast?

There's absolutely no rule that says you have to accept whatever settings you happen to find. Before turning on the ignition, adjust your car to fit your body (not the other way around). Changing the position of your seat, steering wheel and mirrors can make a huge difference in the way you'll feel when you reach your destination.

Seat tweaks

Scoot the driver's seat forward until you can easily press the accelerator and brake pedals. Tilt the seat cushion so that it supports your thighs along the length of the cushion, avoiding pressure behind the knees. Adjust the backrest for continuous support along the length of your back and shoulders. Stay

upright – reclined positions force your head and neck to crank forward. Line up the headrest with the top of your head and adjust it to minimize the distance between the headrest and the back of your head.

Steering wheel and mirror

Adjust the steering wheel for easy reach with slightly bent elbows. Check for clearance above your knees and thighs, and make sure you have a clear view of the display panel. And position the mirrors so you can see them all while sitting comfortably against your seat, without having to lean.

Shady strategies

Use sunglasses and adjust sun visors to reduce eyestrain. Make sure the sun visors do not obstruct your view of the road.

Park it

The car isn't an ideal place to use a laptop but, if you must, put it in park and move into the passenger seat, where you will have more room to get comfortable. Then face your laptop so your body is as parallel as possible to the laptop monitor and keyboard.



When fads go bad

Desks and chairs used to go together like cookies and milk. Not anymore. Now you have core-conscious millennials balancing on giant balls and health-conscious Gen-Xers refusing to sit on anything. Your employees may think they need exercise balls and standing desks to stay healthy on the job but, despite their perceived health benefits, these fads can cause more harm than good.

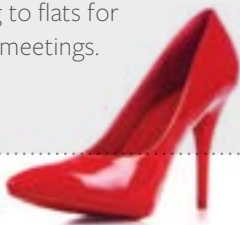
On (and off) the ball

The thinking behind exercise balls is that the lack of back support results in constant small adjustments, which may activate the back muscles and help maintain muscle tone. However, there is little research to support the use of exercise balls in an office setting. And extended use can actually cause compression of discs in the back. According to Cornell University, an exercise ball is no substitute for a good ergonomic office chair.



The deal with heels

For fashionistas who sport sky-high spikes one day and kicky flats the next, make sure the workstation is adjusted as heel height varies. It could be as simple as having a footrest for those flats days when feet might not reach the ground. On the flip side, high heel wearers should also consider switching to flats for standing meetings.



In not-so-good standing

News stories about the health risks of being sedentary have led many offices to offer standing desks. But the standing desk also presents ergonomic challenges. Without making the proper setting adjustments, users will compensate with raised elbows, slumping shoulders, excessive leaning or uncomfortable reaching. Prolonged standing can also be risky – it's linked to reduced circulation and discomfort in the feet as well as the lower back.

Working in the sweet spot

If you offer sit-stand desks in your office, make sure each desk accommodates the employee's work height for both sitting and standing. Provide training to educate users on appropriate footwear and the risk factors associated with both static sitting and standing postures.

Whether sitting or standing, encourage your employees to maintain a neutral posture. Work should be at elbow height. Shoulders should be relaxed with the arms near the side. Wrists and head should be straight.

In defense of the traditional office chair

Ergonomic experts are big fans of the well-designed office chair. As the fads fade, perhaps it's time for a comeback. After all, traditional chairs are built to enhance productivity and minimize the likelihood of injury.

If you're ready for the return of the classic office chair, look for these key features:

- Pneumatic height adjustment
- Height-adjustable lumbar support
- Seat back that can either be locked in an upright position or inclined up to 110 degrees
- Adjustable padded armrests with rounded edges
- Adjustable seat pan
- Five-caster base with appropriate casters for the flooring surface





From road worrier to road warrior

Well, this is awkward. You've made it a priority to get comfortable with mobile technology. Now you have the fastest thumbs in the west and all the latest apps. But there's nothing at all comfortable about creaky wrists, stiff elbows, and that weird numbness you've been ignoring.

True mobile mastery takes more than savvy. It takes skills. Try these techniques to raise your game from achy amateur to gadget guru.

Mouse musts

Consider connecting an external mouse to your laptop. Use your whole hand and arm as you move it. And avoid the dreaded "deadline death grip of doom."

Keys for keyboarding

Float your hands and lightly touch the keys while typing. Keep the keys at elbow height if possible. Research key commands (such as function keys and hot keys) that serve as handy shortcuts. Take short breaks to relax

your hands and arms. And, wherever possible, connect an external keyboard to your laptop.

Monitor mastery

Angle the laptop screen so that the top of the screen is at or slightly below eye level. Try using books or a monitor riser to elevate the laptop, with a separate attachment for the keyboard and mouse. And, wherever possible, attach a full-sized monitor to your laptop.

Goofy – but good for you

Working on your laptop in a hotel room? Try using the ironing board as an adjustable workstation.

Tablet tips

Avoid long periods of typing directly on the touch screen. Use an external Bluetooth keyboard instead. If you must type directly on the touch screen, alternate your typing position frequently. For example, switch between typing with the tablet on a table or holding it vertically and typing with your thumbs to help reduce neck discomfort.



A day in the life of a roving laptop



7:15 a.m
Seatback tray table



10:45 a.m
Passenger seat of a rental car



12:30 p.m
Working lunch from a food truck



2:15 p.m
Client conference room



6:30 p.m
Coffee shop FaceTime with the family



10:00 p.m
Hotel bed



Take a load off

Do's and don'ts for carrying the weight of a busy day

Lugging the minimum daily adult requirement of gym gear, laptops and lunch stuff can be a pain in the neck (also shoulders, back, maybe even knees). Share these tips to help prevent aches and injuries.

DO take a hard look at your daily haul. A heavy tote can mess with your craniovertebral junction, aka the neck, as well as the curvature at the small of your back.

DO use two straps rather than one. If both shoulders can share the weight, you can minimize your risk of injury. If you must use a single-strap bag, wear it cross-body style to minimize pressure on your muscles, nerves and joints.

DON'T stuff your bag haphazardly. Place heavier items toward the bottom and distribute the rest of the load evenly.

DO carry your bag close to the body. Doing so will minimize the stress on your spine.

DON'T carry more than 25 pounds in a single bag. Each additional pound you carry adds three additional pounds of pressure to your joints.

- Carrying 25 pounds adds 75 pounds of pressure.
- Carrying a 50-pound bag adds 150 pounds of pressure.
- Carrying a 75-pound bag adds 225 pounds of pressure!

DON'T cling to painful habits. If you love your leather tote too much to give it up, simply lighten its load and consign the rest to a rolling laptop bag.

- Not all wheelie bags are created equal. Look for a sturdy bag with wheels that glide smoothly over any surface without struggle, drift or wobble. BONUS: some models can even be worn as a backpack.



The economics of ergonomics

We get it. It's hard to think about spending money on fully adjustable office chairs, adjustable workstations or ergonomic training. **But economizing on ergonomics may cost you more in the long run.** Take a look at these numbers:



34%

According to OSHA, 34% of all lost workdays are due to musculoskeletal disorders (MSDs). An MSD is an injury or pain in the joints; ligaments; muscles; nerves; tendons; or structures that support limbs, neck and back.



\$1 in \$3

\$1 out of every \$3 spent on workers compensation is due to MSDs



\$29K

\$29,000 is the average claim for an MSD.



\$27K

\$27,000 is the average claim for carpal tunnel syndrome. (Tendinitis, which can lead to carpal tunnel syndrome, is less famous but actually more prevalent.)



70%

70% of carpal tunnel syndrome cases that necessitate time off work, as well as nearly 60% of tendinitis cases, afflict women, according to OSHA.

Consider taking a new look at your old office furniture.





NEXT ISSUE:

Your attention, please

Is an open environment more distracting? Find out in the upcoming Distractions issue of The Next Desk. We'll cover all kinds of distractions, like distracted walking and driving – plus workplace diversions like rock walls, game tables and pets.

Now more than ever, unexpected workplace injuries can be difficult to predict or prevent. That's why choosing the right workers compensation insurance company is so important.

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