professionals discuss prevention of workplace violence

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'll think coming orkplace violence situations are employee-on-employee," Danon said. "I'll talk more situations that you can defuse and recognize. Someone who is fascinated with weapons in and of itself, is that an issue? No. But





Danon

if you pair that with somebody who is really disgruntled, the more concern there should be."

Part of his training instructs employers how to defuse those situations.

"That can range from a conversation in an office to talking to the police," Danon said.

"The employee with malicious intent is the most difficult to defend against," said James Dale of Seven Citadels Consulting in Omaha. "The reasons behind their malicious actions may be many and are often hidden, (and) may be the result of a real or perceived grievance. How often do we ignore or shortcut protocols and procedures designed to protect the organization, all the while thinking 'this stuff never happens here?""

"With high stress jobs it can come from employees that snap," Brumfield said. "I hate saying they 'snap,' because there are always signs.'

Danon makes sure his clients are in compliance with workplace safety laws, but as an insurance professional, he goes further to help companies reduce their civil liability.

"If I'm an employer and don't do a good reference check, and that employee attacks a customer or another employee, I'm liable for not doing due diligence," Danon said.

Then there are threats to female

employees, who may suffer from domestic violence at home that spills outside; according to a 2014 Bureau of Labor Statistics study, the No. 1 cause of death for women in the workplace

Those murders are on the rise since 2011, up 8 percent.

"We try to make companies under-

stand that it's not just the threat from an active shooter, it's not just robberies that went wrong, a lot of that is disgruntled boyfriends or husbands," Brumfield said. "He may not know where she's staying but he knows where she's working. One thing is for sure, every company is going to deal with domestic violence at some point."

Promoting safe, healthy workplaces one way to reduce rising expenses

by Lee Nelson

Studies have shown over and over again that healthy employees are happier, safer and more productive inside and outside of work, said Heather Vanover, senior safety and health trainer consultant at the newly-merged WorkWell and Nebraska Safety Council in Lincoln.

"A focus on safe and health behaviors

inside and outside of work creates safe and healthy working habits and lifestyles," she said.

According to Vanover, focusing on work/life benefits lowers costs and increases the bottom line. Failure to do that leaves many companies at



Khalili

the mercy of uncontrollable rising health care costs and an unhappy workforce.

The merger of WorkWell and the Nebraska Safety Council offers worksite safety and wellness in one place. The organization offers a one-stop shop for employers wanting to build total health programs that will reduce employee health care costs, workers' compensation costs and absenteeism, and in turn increase productivity and business profits, she said.

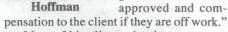
Michael Khalili, attorney at Hauptman, O'Brien, Wolf & Lathrop in Omaha, said he is seeing employers being more vigilant than ever when it comes to the safety of their employees.

"This is not just for the morale of the employees but for its bottom dollar," he said. "I have noticed more safety gear being utilized and more extensive safety trainings and videos. In most plants, there are also automatic shut-off mechanisms in place triggered by employee carelessness."

Many times, Khalili's law firm is one

of the employee's last options during a workers' compensation case.

"For example, the client/employee may need further treatment which is being denied," he said. "Our goal in that situation is to get that treatment approved and com-



Most of his clients simply want to get back to work as soon as they can.

"The Workers' Compensation Act, when all components are working in properly and collaboratively, is vital to the employees because it not only pays the medical for the work-related injuries, it allows a period for recuperation for the employee by paying a portion of the employee's average weekly wage while the employee recuperates," Khalili said.

Helen Hoffman, workers' compensation consultant at INSPRO Insurance in Lincoln, said workers' compensation is the sole remedy when a worker is injured on the job.

"Workers' compensation is one of the most highly regulated lines of insurance, and there are vast differences between the benefits in each state," she said. "There are however, gaps in coverage in each state."

Agricultural workers are not covered by the system in Nebraska, for example.

"It is still unclear how the Affordable Care Act will impact workers' compensation," she said. "There is considerable consolidation of health systems, provider and insurers that may improve some efficiency."

One timely topic in the industry is





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