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Guide to Preventing & Reducing Cumulative Trauma Claims



Guide to Preventing & Reducing Cumulative Trauma Claims: Table of Contents

Introduction & Purpose3

Section 1: Building a Safer Workplace: Proactive Safety, Ergonomics, and Communication

Implement a Robust Injury Prevention Program5

Enhance Ergonomics and Job Task Management.....6

Continuous Improvement & Employee Engagement7

Onboarding & Workers' Compensation Education8

Ongoing Employee Communication & Training9

Supervisor Training & Coaching10

Section 2: Strengthening Workplace Integrity, Respect, and Trust

Consistent & Fair Treatment..... 12

Strategic Hiring and Vetting 12

Respectful Management & Conflict Resolution 13

Proactive Fraud Prevention 13

Managing the Termination Process 14

Section 3: Supporting Recovery and Effective Claims Management

Early & Supportive Response 16

Thorough Investigation & Documentation 17

Medical Provider Coordination 17

Monitoring & Continuous Improvement..... 18

Appendices

Appendix 1: Best Practices Checklist..... 20

Appendix 2: Advanced Implementation Strategies..... 21

Appendix 3: Common Employer Pitfalls.....22

Appendix 4: Legal Disclaimer & AI Use Disclosure23



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Introduction & Purpose

Cumulative trauma (CT) claims are among the most complex and costly challenges in workers' compensation. Unlike specific injuries, CT claims develop gradually, often lack a clear injury date, and are frequently reported late — sometimes only after an employee has been terminated — making them highly prone to litigation.

This toolkit is designed to help employers:

- Reduce the risk of CT injuries through proactive workplace safety, ergonomics, employee education, and consistent communication.
- Reduce claim frequency by fostering a workplace culture grounded in fairness, integrity, and trust.
- Strengthen claim defensibility by implementing documented best practices and structured procedures that demonstrate employer diligence and good faith.

Employers will find practical guidance across the full injury lifecycle — including prevention, early response, and claims management — along with strategies to promote compliance, reinforce a culture of fairness, and encourage positive employee engagement.

The toolkit also includes a quick-reference checklist to support consistent implementation across departments.

This guide is organized into three key sections:

Section 1: Building a Safer Workplace: Proactive Safety, Ergonomics, and Communication

Covers proactive strategies to prevent cumulative trauma injuries through safety programs, ergonomic improvements, and employee education.

Section 2: Strengthening Workplace Integrity, Respect, and Trust

Focuses on building a respectful and fair workplace to reduce claim frequency and improve defensibility.

Section 3: Supporting Recovery and Effective Claims Management

Provides guidance on responding to injuries, managing claims effectively, and supporting recovery.

Note

Cumulative trauma (CT) claims are recognized in many states, but the criteria for establishing work-related causation can vary significantly. Employers operating in multiple jurisdictions should consult local legal counsel to understand how CT claims are defined and evaluated under their state's workers' compensation laws.

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Building a Safer
Workplace

Section 1: Building a Safer Workplace: Proactive Safety, Ergonomics, and Communication

Why it matters

Preventing cumulative trauma (CT) claims begins with a strong commitment to a safe and healthy work environment. By focusing on preventative measures, employers can significantly reduce the risk of injuries and create a culture of safety. A well-informed employee is an empowered employee. By educating your staff about their rights and responsibilities, you can demystify the claims process and prevent misunderstandings. When employees feel informed and supported, they are more likely to report concerns early and less likely to seek outside representation.

Implement a Robust Injury Prevention Program

A strong and well-documented injury prevention program is the foundation of a safe workplace. It requires proactive measures, clear communication, and commitment from all levels of the organization.

- Safety starts at the top with executive commitment to safety.
- Demonstrate executive-level commitment to safety through active participation in safety committees, walk-throughs, and regular communication. Allocate resources and funding specifically to prevent the facility's most common injuries — including equipment upgrades, targeted training, and ergonomic improvements. Tie leadership involvement to measurable safety outcomes.
- Maintain a written safety program that outlines all policies, employee responsibilities, and procedures. Include mechanisms for recognizing safe behavior and apply consistent, documented corrective actions for noncompliance. Review the program annually and update based on injury trends, regulatory changes, and employee feedback.
- Conduct regular workplace safety inspections and Job Safety Analysis (JSAs) tailored to each role and high-risk task. Engage front-line employees in developing and reviewing JSAs and ergonomic assessments to ensure hazards are accurately identified and solutions are practical. Document all assessments and corrective actions for accountability and continuous improvement.
- Tie JSAs to training content and ensure they are posted in work areas or accessible via the intranet. Require supervisors and employees to review and sign each JSA, maintaining a dated version history to track revisions. Review JSAs annually and after any incident or task change to ensure they remain accurate and effective.
- Thoroughly document all safety activities, including meeting notes (emphasis on injury prevention and ergonomics), symptom logs (optional doctor evaluation), JSAs, and regular injury/no-injury forms. Use standardized formats and digital tools to ensure consistency, and review regularly to identify trends and improve safety practices. Maintain compliance with all OSHA regulations and standards.
- Proactively identify and address workplace hazards to prevent injuries before they occur, document corrective actions in a timely manner, and ensure compliance with all OSHA regulations and standards.

Enhance Ergonomics and Job Task Management

An effective ergonomics program is key to reducing the physical strain that leads to CT injuries.



Engage employees in **identifying ergonomic challenges** and evaluating proposed solutions to ensure practicality and buy-in.



Analyze and modify job tasks to identify repetitive motions and ergonomic risks to reduce overuse injuries. Conduct ergonomic assessments and JSAs on all tasks identified with ergonomic risks, then implement solutions based on the findings.



Document all ergonomic assessments, implemented changes, and employee feedback. Maintain records for OSHA compliance and continuous improvement.



Provide tools, equipment, and ergonomic solutions to make job tasks more efficient and less physically demanding. When feasible, utilize power-operated tools to reduce the need for manual labor during certain tasks.



Implement job rotation or task variation strategies to reduce prolonged exposure to repetitive motions.



Provide basic ergonomic training to all employees so they understand how to adjust workstations, use tools properly, and recognize early symptoms of CT injuries.



Regularly review ergonomic controls and update them based on injury data, employee feedback, and changes in job tasks or equipment.



Monitor employees' work practices to ensure proper tool use and physical safety.



Continuous Improvement & Employee Engagement

Engaging employees in safety initiatives and rewarding safe behavior fosters a culture of continuous improvement.

- **Conduct regular safety meetings and refresher training** (annually or semi-annually for high-risk tasks) to reinforce safe work practices. Include toolbox talks, walk-throughs, and informal check-ins.
- **Encourage employee participation** in safety committees to give them ownership of safety initiatives and decision-making.
- **Rotate training topics** (ergonomics by role, lifting, tool use, near-miss reviews, and trends) and include short quizzes or demonstrations to verify understanding.
- **Use injury and near-miss data** to adjust training topics and focus areas, ensuring relevance and responsiveness.
- **Recognize employees** who contribute valuable safety ideas or demonstrate consistent safe practices.

Onboarding & Workers' Compensation Education

Set clear expectations from day one by providing comprehensive information about workers' compensation and safety.

- **Include CT awareness in orientation:** explain what CT injuries are, how they develop, and the importance of early reporting.
- Provide examples of what **early reporting** looks like and walk through how to report symptoms or concerns.
- Provide new hires with information about **workers' compensation benefits and reporting procedures**, and ensure that all required postings and employee notices are current and compliant with jurisdiction-specific requirements.
- **Educate supervisors** on how the workers' compensation process works, including how injury frequency and severity affect the company's experience modification rating (E-Mod). Emphasize that a higher E-Mod can lead to increased insurance costs and may impact the company's ability to secure contracts or remain competitive.
- **Designate a safety or HR contact** for new hires to reach out to with questions about CT symptoms, ergonomics, or workers' compensation.
- Offer onboarding materials in appropriate languages to **ensure accessibility and understanding** for all employees.
- **Document attendance and materials** covered during onboarding training.
- Use a **standardized checklist** to ensure all safety and workers' compensation topics are covered consistently across departments and locations.



Set clear expectations from day one by providing comprehensive information about workers' compensation and safety.

Ongoing Employee Communication & Training

Consistent communication and education are essential to preventing CT claims and reducing litigation risk.



Reinforce safety policies and early reporting expectations through posters, emails, toolbox talks, and casual check-ins.



Ensure all safety materials and training are available in the primary languages spoken by the employees to **improve understanding and inclusivity**.



Conduct monthly safety meetings; review procedures and address concerns.



Incorporate behavior-based safety observations to identify unsafe practices and **coach employees in real time**.



Focus on locations with more frequent incidents and **develop custom safety programs** to correct issues.



Encourage early reporting of symptoms by removing fear of retaliation and recognize employees who proactively report hazards or early signs of injury.

Supervisor Training & Coaching

Supervisors are the front line in identifying and responding to potential CT claims.

- Train supervisors to **recognize early signs** of cumulative trauma and repetitive motion injuries.
- Establish a consistent **cadence of voluntary, supervisor-facilitated check-ins** focused on ergonomics, task-related discomfort, and early symptom awareness.
- **Coach supervisors to listen** empathetically, avoid dismissive comments, and escalate concerns promptly.
- Pair new or struggling supervisors with experienced safety-minded peers to **reinforce best practices**.
- **Conduct exit interviews** that specifically inquire about unreported injuries or ongoing treatment.
- Emphasize to supervisors the **importance of clear and respectful communication**—remembering “it’s not what you said, it’s how you made me feel.”
- **Track supervisor performance** on safety-related behaviors (e.g., timely reporting, hazard correction, employee feedback) and use it in evaluations.
- **Involve supervisors** in developing and reviewing JSAs to deepen their understanding of task-specific risks.
- Include training modules on **emotional intelligence and conflict resolution** to help supervisors manage sensitive conversations around injury and reporting.

Key Takeaways: Building a Safer Workplace

- **Lead Safety from the Top:** Executive visibility and investment in safety programs directly reduce CT claim frequency and improve employee trust.
- **Engineer Ergonomics into the Job:** Proactively assess and redesign tasks to reduce repetitive strain — including job rotation, ergonomic tools, and employee input.
- **Communicate Early and Often:** Consistent, multilingual training and supervisor coaching foster early symptom reporting and reduce litigation risk.



Strengthening
Workplace Integrity,
Respect, and Trust

Section 2: Strengthening Workplace Integrity, Respect, and Trust

Why it matters

A respectful, supportive, and fair workplace culture is one of the strongest defenses against CT claims. When employees feel valued and treated fairly, they are less likely to file adversarial claims and more likely to engage collaboratively in safety and reporting processes.



Consistent & Fair Treatment

Consistently fair treatment helps mitigate the risk of litigation and reduces claim frequency by minimizing moral hazards and strengthening employee trust in workplace practices.

- Apply policies consistently across employees and departments, and train managers to avoid favoritism, retaliation, or inconsistent discipline.
- Maintain clear documentation of performance, accommodations, and corrective actions.
- Use HR review or a second manager's input for sensitive decisions and maintain thorough documentation to support fairness.

Strategic Hiring and Vetting

Defensibility begins before an employee even starts; careful hiring and vetting ensure that employees have the integrity and skills to support a safe, compliant workplace.

- Incorporate integrity testing and pre-hire screening tools (e.g. multiple stages of interviews, reference checks, and pre-placement physicals where allowed) into the hiring process.





Respectful Management & Conflict Resolution

A respectful and fair workplace is crucial for preventing claims, building trust, and encouraging employees to report concerns early and constructively.

- Provide conflict resolution and de-escalation training to all managers and supervisors to help resolve interpersonal issues.
- Ensure all employment decisions are based on legitimate, well-documented business reasons to prevent retaliation claims.
- Establish open-door policies to encourage employees to share workplace concerns, and respond promptly and constructively to questions, complaints, or safety issues.

Proactive Fraud Prevention

Taking a proactive stance against fraud helps prevent false claims, reinforces workplace integrity, and strengthens overall defensibility.

- Require employees to periodically confirm whether they are injured, including at termination, using a formal system such as an injury form with payroll each pay period.
- Implement an anonymous reporting mechanism to identify safety and ethics concerns.
- Familiarize with CopperPoint's 'Red Flags for Fraudulent Claims' and report any concerns immediately.





Managing the Termination Process

Because terminations are a common trigger for CT claims, careful documentation and consistent, transparent procedures are vital to reduce risk and support defensibility.

- Meticulously document performance issues and disciplinary actions before any termination. A strong paper trail is the best defense against retaliatory claims.
- Employee exit interviews should inquire about any unreported work injuries or any current treatment for any injury that they believe is work-related.

Key Takeaways: Strengthening Integrity, Respect & Trust

- **Apply Fairness with Consistency:** Enforce policies uniformly, document decisions thoroughly, and involve HR or a second manager in sensitive actions to reduce litigation risk and build employee trust.
- **Hire for Integrity, Lead with Respect:** Use pre-hire screening and integrity testing to build a values-driven workforce. Equip leaders with conflict resolution skills and emotional intelligence to foster a respectful, inclusive culture.
- **Prevent Fraud and Retaliation Triggers:** Implement proactive fraud detection tools, conduct thorough exit interviews, and ensure terminations are well-documented to protect against post-employment CT claims.



Supporting Recovery
and Effective Claims
Management

Section 3: Supporting Recovery and Effective Claims Management

Why it Matters

Even with strong prevention and communication efforts, some CT claims will still arise. How an employer responds can significantly impact claim outcomes, costs, and defensibility. Effective, timely, and compassionate claims management helps prevent minor injuries from becoming costly, long-term claims.



Early & Supportive Response

A prompt, empathetic, and supportive response demonstrates good faith, fosters trust, and reduces the likelihood of a claim escalating into litigation.

- Respond promptly to injury reports with empathy and support.
- Provide required claims form(s) immediately upon injury report and document the date/time; prompt provision is both a legal requirement and key for defensibility.
- Walk injured employees through the claims process using language they understand, helping them feel supported and reducing the need to seek outside legal help.
- Maintain regular, consistent contact with injured employees to sustain the employer-employee relationship and prevent them from feeling abandoned.
- Respond promptly to requests from claims staff to avoid delays.



Thorough Investigation & Documentation

Thorough documentation creates a defensible record showing employer diligence and consistency.

- Establish clear procedures for immediate injury reporting.
- Complete a thorough accident investigation for every incident.
- Document how, when, and where the accident occurred, identify witnesses, and outline steps to prevent recurrence.
- Document all incident details and employee communications thoroughly, as if the case could go to trial.

Medical Provider Coordination

Aligning medical treatment with actual job demands reduces disputes, supports defensibility, and facilitates safe return-to-work.

Develop a structured return-to-work program with pre-planned modified or alternative duties to allow immediate, safe accommodation for injured employees.

- Educate employees and supervisors on the company's return-to-work policies, expectations for modified duties, and procedures for reporting symptoms.
- Use physicians who are familiar with occupational medicine and utilize Medical Provider Network (MPN) providers where applicable based on jurisdictional requirements.
- Provide complete, accurate job descriptions to treating providers.
- Coordinate modified duty assignments with the treating physician for each individual claim to ensure alignment with medical guidance.
- Obtain a doctor's release to full duty for all employees receiving medical treatment, including first aid cases.





Monitoring & Continuous Improvement

A proactive approach to claims management continues long after the injury has been reported, ensuring ongoing improvement and defensible practices.

- Review CT claims data annually to identify trends, root causes, and areas for improvement.

Key Takeaways: Supporting Recovery & Claims Management

- **Respond with Empathy and Speed:** Prompt, supportive responses to injury reports builds trust, reduces litigation risk, and demonstrates good faith.
- **Document Like It's Going to Trial:** Thorough, consistent documentation of incidents, communications, and investigations strengthens claim defensibility.
- **Align Medical Care with Job Demands:** Use occupational medicine providers and structured return-to-work plans to reduce disputes and support safe recovery.



Appendices

Appendices

Appendix 1: Best Practices Checklist

Use this checklist to assess your company's current practices, confirm compliance with foundational requirements, and identify areas for improvement. It serves as a quick reference for essential actions that strengthen safety culture, reduce cumulative trauma risks, and enhance claim defensibility.

Proactive Workplace Safety, Ergonomics, & Communication

- Demonstrate executive-level commitment to safety through committees, walk-throughs, and regular communications.
- Conduct regular workplace safety inspections and Job Safety Analysis (JSAs) for all roles and high-risk tasks.
- Engage employees in identifying ergonomic challenges and provide tools, equipment, and solutions to reduce physical strain.
- Offer regular safety meetings, refresher training, and wellness programs, including education on physical health, stress management, rest, and nutrition.
- Engage employees in safety initiatives, encourage early reporting of hazards or symptoms, and provide clear symptom-reporting guidance.
- Designate peer safety ambassadors and use surveys to identify emerging issues.
- Recognize employees who contribute valuable safety ideas or demonstrate consistent safe practices.
- Train supervisors to recognize early signs of CT injuries, conduct quarterly documented symptom check-ins, and respond empathetically.
- Maintain thorough documentation of safety activities, injury trends, and corrective actions using standardized checklists.

Culture of Integrity & Fair Practices

- Apply policies consistently and maintain clear documentation of performance and corrective actions.
- Conduct strategic hiring with integrity testing and pre-hire screening.
- Provide conflict resolution training and establish anonymous feedback channels.
- Require employees to periodically confirm whether they are injured using a formal system such as an injury form with payroll each pay period.
- Conduct exit interviews that inquire about unreported injuries or ongoing treatment and include a written confirmation of symptom status.
- Implement proactive fraud prevention measures and escalate concerns appropriately.

Post-Injury & Claims Management

- Respond promptly and empathetically to injury reports; provide claims form(s) immediately.
- Maintain regular communication with injured employees, including mental health support.
- Conduct thorough investigations and document all details and communications.
- Use physicians who are familiar with occupational medicine (MPN where applicable) and maintain structured RTW programs (pre-developed and claim-specific as needed).
- Track claims, review trends annually, and continuously improve policies and procedures.

Appendix 2: Advanced Implementation Strategies

These strategies go beyond foundational best practices to help employers achieve higher performance and long-term sustainability. They're ideal for organizations seeking to refine mature programs, integrate technology, or further align safety and claims management practices with business objectives.

Section 1: Workplace Safety, Ergonomics, and Communication

- Provide ergonomic self-assessment tools as part of onboarding.
- Offer wellness and injury prevention programs that include education on physical health, stress management, rest during the workday, sleep, and nutrition.
- Designate peer safety ambassadors in each department to promote safe practices and serve as liaisons.
- Provide sample scripts or role-play exercises and refresh training annually.
- Offer short, frequent learning modules or videos on specific safety topics.

Section 2: Strengthening Workplace Integrity, Respect, and Trust

- Teach management how to hire employees with a strong moral and ethical code.
- Implement a protocol where senior leadership sits with managers and disgruntled employees to resolve issues before they escalate.
- Post fraud awareness posters in the workplace to educate employees.
- Implement anonymous feedback tools (e.g., suggestion boxes or digital surveys).
- Use a witness during disciplinary actions and the final termination meeting.

Section 3: Supporting Recovery and Effective Claims Management

- At separation, consider providing written notice reminding employees of their right to report any work-related injury or illness, even after employment ends. In California, for example, this practice can help preserve certain statutory defenses. Employers should confirm separation procedures comply with applicable state requirements.
- Provide access to mental health support or counseling services as needed to address emotional stress related to injury and recovery.
- Request employee feedback after claim resolution to identify opportunities to improve communication and support.
- Use a centralized dashboard to track open claims, communication history, and return-to-work status to ensure timely follow-up and transparency.
- Regularly review and update internal policies to reflect changes in local workers' compensation laws and regulations.

Appendix 3: Common Employer Pitfalls

These frequent missteps weaken both safety outcomes and claim defensibility. Use this list as a practical reminder of behaviors, omissions, and documentation gaps that increase risk exposure — and as a prompt for proactive correction.

Workplace Safety, Ergonomics, and Communication

- Outdated or incomplete Job Safety Analysis (JSAs) may indicate hazards are not proactively identified or addressed.
- Skipping or poorly documenting refresher training may indicate employees are not fully trained or procedures aren't reinforced.
- Ignoring ergonomics updates as job tasks evolve can increase cumulative trauma risk.
- Limited executive involvement in safety initiatives may reduce employee engagement and perceived priority of safety programs.
- Insufficient wellness or mental health support can affect employee recovery and overall well-being.
- Delayed or inconsistent near-miss reporting can obscure safety trends and hinder proactive hazard mitigation.

Fostering a Culture of Integrity & Fair Practices

- Failure to engage supervisors in safety accountability may result in inconsistent application of safety programs.
- Dismissive or inappropriate language toward injured employees can be used as evidence of a hostile work environment.
- Lack of follow-up after employee feedback can reduce trust and discourage reporting of safety concerns.
- Inconsistent injury reporting procedures across departments can delay claims and weaken defensibility.
- Terminations without proper documentation of legitimate reasons create potential retaliation concerns.
- Skipping formal exit interviews or failing to document symptom status at termination can increase post-employment claim risk.

Post-Injury & Claims Management

- Incomplete or inconsistent documentation of injury reports, investigations, and communications can undermine claim defensibility.
- Failure to maintain empathetic, consistent communication with injured employees may increase litigation risk.
- Absence of a structured, physician-aligned return-to-work program with pre-planned modified duties can increase costs and litigation risk.

Appendix 4: Legal Disclaimer & AI Use Disclosure

Disclaimer

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1/26-6516-LOS00