

## NEED TO KNOW

# The PPE Investment

In today's economy, businesses and organizations are looking for sound investment opportunities. Here's a valuable tip from the loss control professionals at EMC Insurance Companies: invest in personal protective equipment (PPE). "Investing in a comprehensive PPE program can pay off in fewer reportable claims, lower medical expenses and fewer days off work," advises Tammy Swenson, EMC senior loss control consultant.

"Consider the return on investment of a pair of safety glasses," suggests Swenson. "An average pair of safety glasses costs around \$2 but, when used properly, that \$2 investment can save you thousands of dollars in medical expenses and lost productivity."

## Don't Put Yourself At Risk

"Despite the soundness of the PPE investment, many organizations and businesses are not taking advantage of it," notes Tammy. Data from the Bureau of Labor Statistics shows:

- Hard hats were worn by only 16% of those workers who sustained head injuries, although two-fifths were required to wear them for certain tasks at specific locations.
- Only 1% of approximately 770 workers suffering from face injuries were wearing face protection.
- Only 23% of the workers with foot injuries wore safety shoes or boots.

## Who Pays For PPE?

OSHA published the final rule about employer-paid PPE in late 2007. Under this rule, all PPE, with a few exceptions, must be provided at no cost to employees. You can learn about some of those exceptions at [INSIGHTS ONLINE](#).



- About 40% of the workers with eye injuries wore eye protective equipment.

## The Total PPE Investment Strategy

Investing in PPE means more than simply purchasing the right type of equipment for your workforce. Using personal protective equipment requires hazard awareness and training on the part of the user. Beyond training, Swenson encourages clients to develop an inspection and maintenance program to ensure that PPE is always ready for action. "Proper storage can also extend the life of PPE, furthering the value of your investment," adds Tammy.

Count on EMC to maximize your PPE investment by providing you with information about choosing, inspecting and maintaining PPE, as well as guidelines for effective PPE training programs. For more details, visit the Personal Protective Equipment section of EMC's Loss Prevention Information Manual in the Loss Control section of [emcinsurance.com](#).

## READ ALL ABOUT IT: SILICA, ETHYLENE OXIDE AND NAIL GUNS

Get the facts on silica exposure, handling ethylene oxide and operating nail guns. OSHA recently released three new publications covering these important workplace safety topics. You can find all three publications at [osha.gov](#).

## PREVENTING TICK BITES CAN AVERT SERIOUS ILLNESS

According to OSHA, workers in the construction, landscaping, forestry, farming, railroad, oil field, park and wildlife management, and utility industries are among those at increased risk of tick-related hazards, including serious illness and Lyme Disease. As a result, OSHA has published a factsheet, "Working Outdoors in Warm Weather," which describes potential hazards and preventive measures for ticks as well as heat stress, West Nile Virus and poison ivy. This and other additional tips for preventing tick bites can be accessed at [osha.gov](#).

## AGGRESSIVE DRIVING AND FATAL MOTOR VEHICLE CRASHES

Aggressive driving is a factor in 56% of fatal motor vehicle crashes, according to a report by the AAA Foundation for Traffic Safety. Researchers reviewed a number of crashes in which one or more driver actions typically associated with aggressive driving, such as speeding, tailgating or violating traffic control devices, were reported. For a full copy of the report, visit [aaaafoundation.org](#).

# What's The Right PPE For The Job?

**Safety glasses? Gloves? Steel toe shoes? Ear plugs? Safety harnesses? Respirators? What type of personal protective equipment is right for your operation? A PPE hazard assessment can give you the answer.**

According to OSHA standards, employers are required to assess the workplace to determine if hazards that require the use of personal protective equipment are present or are likely to become present. EMC recommends the following procedure for conducting a PPE hazard assessment.



## Review Injury And Accident Information

Reviewing your OSHA 300 logs and workers' compensation claims provides the information needed for this step in the assessment process. We encourage you to work with employees and supervisors to review job procedures, potential hazards and PPE currently in use. In many cases, employees are aware of hazards unknown to evaluators.

## Conduct A Walk-Through Survey

Take notes on the layout of the workplace, the location of workers, work operations and associated hazards, areas where PPE is currently being used and the reason for its use. Look for basic hazards in the following categories: impact (workers hitting or being hit by objects); penetration (sharp objects piercing hand/foot); compression (roll-over or pinching hazards); temperature extremes; respiratory hazards; noise; vibration; electrical hazards; optical radiation (welding, brazing, cutting, etc.) and chemical exposure.

## Organize The Data

Your data should include the work activities assessed, location of the assessment and identified hazards. PPE selection guidelines determine which type of PPE should be used to protect employees from the hazards. Remember, PPE should not be used as the only method to protect employees from hazards. Instead, PPE should be used in conjunction with engineering, administrative and procedural controls.

Work Activity Assessed	Location of Assessment	Hazards Identified	PPE Selected (Make & Model #)
Grinding - Metal	Building #7 - Shop	Flying particles	Safety glasses with side shields
		Noise	Ear plugs or muffs
Gas Welding	Building #6 - Shop	Flash burn (optical radiation)	Welding goggles 4-8 shading
		Burns to hands	Leather gloves
Tree Trimming	Around the Building	Falling branches	Hardhats - Type C
		Cuts to hands	Leather gloves
Mastic Floor Stripping	Office Hallways	Sodium hydroxide / Respiratory exposure	Air purifying respirators
		Sodium hydroxide / Skin exposure	Neoprene or PVC gloves
		Sodium hydroxide / Eye exposure	Chemical goggles
Office Work	Building #6	None	None

## Hazard Assessment Certification

Each PPE hazard assessment should be documented by issuing a written Hazard Assessment Certification. This document should include the workplace evaluated, the individual who conducted the assessment, the date of the assessment and the document labeled as a Certification of Hazard Assessment.

For additional information about PPE hazard assessments, visit with your EMC loss control representative or review the Personal Protective Equipment section of EMC's Loss Control Information Manual at [emcinsurance.com](http://emcinsurance.com).

INSIGHTS ONLINE

## INDUSTRY UPDATES

### Using Bleach Safely

A reaction between two cleaning agents at a food processing plant produced chlorine gas. A portion of the plant was evacuated for about two hours, and four employees were transported to the hospital. This is just one example of the hazards presented by sodium hypochlorite—commonly known as bleach—in the workplace. Though it is generally considered to be safe, users should be aware that improper use of sodium hypochlorite can be dangerous to human health and to the environment. EMC loss control experts offer some practical tips to help you avoid such hazards.



## MUNICIPALITIES

### Police Work And Heart Disease

Stress—not just lifestyle factors—may lead to an increased risk of heart attack and stroke among police officers, according to a new study from researchers at the State University of New York at Buffalo.

### Free Publications For Water Operations

The Chlorine Institute is offering 19 free technical pamphlets to help water, wastewater and swimming pool operators keep their facilities more safe and secure.

# Consider Fashion, Fit, Comfort And Performance When Selecting PPE

Dave Matela, Kimberly-Clark Professional

According to a survey Kimberly-Clark conducted at last year's National Safety Congress, 89% of safety professionals polled have observed workers failing to wear PPE when it was necessary. Discomfort was found to be the chief cause of noncompliance.

## Consider Wearability

If coveralls don't provide breathability, if safety glasses fog up, if protective gloves don't allow for hand dexterity or if respirator straps are tight and painful to wear, users will avoid wearing the PPE or will modify it in some way, compromising its protective features.

## Appearance Matters

When it comes to style, a range of color and style options gives workers some control over how they look. When people are content with their appearance, they are more likely to wear the PPE without modification.

## Think Comfort

For garments to be comfortable, the size and cut must meet the needs of a diverse workforce. Garments should offer a generous cut that exceeds ANSI minimum sizing standards, especially across the shoulders and key stress areas like the torso and crotch. Comfort and fit are also important for other types of PPE such as eye protection, gloves and respirators.

For additional information and resources on compliance with PPE protocols, visit the OSHA website at [osha.gov](http://osha.gov) and the National Institute for Occupational Safety and Health (NIOSH) website at [cdc.gov/niosh](http://cdc.gov/niosh).

[Reprinted with permission by Kimberly-Clark Professional Education. Dave Matela is a senior category manager for Kimberly-Clark Professional, based in Roswell, GA. Kimberly-Clark is known for innovative safety solutions for "clean" and "industrial" manufacturing settings. With the acquisition of Jackson Safety, Kimberly-Clark offers an even broader range of PPE and other safety offerings, including market-leading welding and work zone safety products. For more information, visit [kc-safety.com](http://kc-safety.com).]



## On The Job With Tammy Swenson

### Do hard hats have an expiration date?

That is just one of the many questions fielded by EMC Senior Loss Control Consultant Tammy Swenson. Here is what she suggests to clients:

- Although hard hats do not have a predetermined service life, they should be replaced every five years. It is also recommended to change the inner suspension mechanism of hard hats annually.
- More importantly, all components of the hat should be inspected daily for any signs of dents, cracks, penetration and any damage due to impact, rough treatment or wear. Any hat that fails this visual inspection should be removed from service.
- In addition, each hard hat manufacturer is required to provide detailed instructions for the proper size adjustment, use, care and service life of each hat.



## CONTRACTORS

### Worker Fatalities In Tree Care Industry

Between 1992 and 2007, 1,285 worker deaths associated with the tree care industry were reported in the United States, according to a report from the Centers for Disease Control and Prevention. Learn what steps you can take to prevent fatalities and accidents in the tree care industry.

### Roof Design Code And Regulation Changes

Keep abreast of 2009 code and regulation changes affecting roof design.



## PETROLEUM MARKETERS

### Preventing Driver Distraction

According to a new study from the Virginia Tech Transportation Institute, driver distraction was a factor in 78% of commercial motor vehicle crashes. The study also offered recommendations to reduce driver distractions.

### Highway-Rail Grade Crossing Safety

The Federal Railroad Administration released a new video to make drivers more aware of railroad operations at crossings. In addition to the video, get seven safety tips to share with your drivers.



## SCHOOLS

### Crossing Guards At Risk For Injuries

How dangerous is the job of a crossing guard? A study from the New Jersey Department of Health and Senior Services and the National Institute for Occupational Safety and Health studied the hazards and issued a report that details protective measures.

### Reducing The Spread of H1N1

New information on the severity and spread of the H1N1 virus led the Centers for Disease Control and Prevention to revise its school and child care program closure guidance.

For complete industry updates, visit [emcinsurance.com](http://emcinsurance.com) and click  INSIGHTS ONLINE on the homepage.

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## Online Training

Providing your employees with effective safety training can be difficult, especially when they are spread out across multiple shifts or locations. Limited safety budgets add to the challenge. EMC can help your organization with our interactive online training.

- Short, interactive segments can be taken whenever it is convenient
- Train employees on defensive driving, hazard communications or preventing falls (new topics will be added regularly)
- Built-in quizzes check employee understanding of the topic
- Training Management System to track employee's progress in the programs
- Provided at no cost to commercial lines policyholders—no matter how many times you use the program or how many employees you need to train

Visit [emcinsurance.com/lc/onlinetraining](http://emcinsurance.com/lc/onlinetraining) to view the available training modules or register for the Training Management System.

## Wanted: Your Insights For Our Loss Control Insights

If you have suggestions for articles to appear in EMC's *Loss Control Insights*, we'd like to hear from you. Tell us about the loss control challenges your organization faces. Share your loss control best practices. Send us a question you've been struggling with. Your insights will help make our *Insights* even better. **Send your ideas, suggestions and questions to [losscontrol@emcins.com](mailto:losscontrol@emcins.com).**

# LOSS CONTROL INSIGHTS

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