

**NEED TO KNOW**

## Safety Tips For Small Business Owners: Turning Risk Takers Into Risk Managers

As a small business owner, Jim owes much of his success to being a risk taker. He took a risk when he gave up a full-time job in banking to pursue his interest in information technology. He took another risk when he invested in the machinery needed for his business. He took even more risks when he purchased a building and hired employees. For small business owners like Jim, risk taking is a part of being in business for yourself. "So is risk reduction," advises EMC Risk Improvement Engineer Andy Benson, who helps small business owners integrate safety into their workplace.

Smaller establishments have a higher rate of workplace deaths and serious injuries than larger establishments, according to a study by the RAND Center for Health and Safety in the Workplace. That's because larger companies typically have the resources to employ a full-time risk manager, whose sole responsibility is to focus on reducing the incidence and severity of workplace losses. "That simply is not the norm for small business owners, who more than likely have to add safety to their list of other responsibilities," notes Benson. "And let's face it, those owners did not get into business to promote safety."

### Make Safety Part Of Your Small Business Culture

A former small business owner himself, Benson offers the following risk reduction tips:

- **Stress safety wherever and whenever you can**—Make sure employees know safety is important to the success of your operation. Talk about it during orientation and follow through with training, safety posters and materials available from EMC and other sources.
- **Don't assume employees know how to use tools**—Even everyday tools like hammers and shovels can result in accidents. Employees may know how to use them, but they need to know the right way to use them.
- **Keep your eyes open**—Always keep an eye out for potential problems that may result in accidents—everything from slippery floors to malfunctioning equipment. When you spot something wrong, correct the problem as quickly as possible.
- **Teach your employees to say "no"**—If they don't think they can complete a job in a safe manner, employees need to know they will not be reprimanded for saying "no".

### Take Advantage Of Small Business Loss Control Resources

"The cost for integrating these and other risk reduction techniques into your small business is not that expensive," comments Benson. "Especially when compared to the cost associated with an accident or OSHA citation," he adds.

Contact your EMC agent or visit the Loss Control section at [www.emcins.com](http://www.emcins.com) to access these services, which are available at no additional cost to EMC policyholders. Small business loss control ideas are also available from the Occupational Safety and Health Administration ([www.osha.gov](http://www.osha.gov)) and the Centers for Disease Control ([www.cdc.gov](http://www.cdc.gov)).

### RECORDKEEPING HELP FOR EMPLOYERS

Have questions about whether employee injuries are recordable? The OSHA Recordkeeping Advisor presents questions and determines the appropriate course of action based on your responses. The service does not store any information and is available to you online, 24/7, at [www.dol.gov/elaws/OSHArecordkeeping.htm](http://www.dol.gov/elaws/OSHArecordkeeping.htm).

### OLDER WORKERS TAKE LONGER TO RETURN TO WORK AFTER INJURY

Though older workers tend to have similar or lower injury/illness rates when compared to younger workers, they also take longer to return to the workplace after an injury, according to a study published by the Centers for Disease Control and Prevention. The data comes from the "Survey of Occupational Injuries and Illnesses" from the Bureau of Labor Statistics. You can view the study at [www.cdc.gov](http://www.cdc.gov) and search for "Nonfatal Occupational Injuries and Illnesses Among Older Workers."

### NOISY WORKPLACES AND HEART DISEASE

Employees who worked in noisy workplaces were two to three times more likely to have serious heart problems than employees in quiet workplaces, according to a study published by the *Journal of Occupational and Environmental Medicine*. Researchers noted that loud noise may cause as much stress as sudden emotion or physical exertion, which causes chemical responses that constrict blood flow in the coronary arteries. The study reconfirms the value of hearing protection devices for employees exposed to noisy workplaces.





**DANGER  
ZONE**

## What Safety Hazards Are Lurking In Your Office?

You typically don't think of an office setting as a dangerous work zone, but it is. In 2008, more than 80,000 private industry office and administrative workers suffered on-the-job injuries, according to the Bureau of Labor Statistics.

**EMC loss control specialists encourage you to look for the following risks in your office setting and take appropriate action to increase the safety of your employees:**



- Arrange office furnishings to provide workers with unobstructed areas for movement.
- Make sure stairways are well-illuminated and kept in good condition.
- Mark any differences in floor levels that could result in a fall.
- Keep walkways clear of cords, clutter and spills.
- Use stepladders rather than chairs to reach high objects.



- Be sure workers know how to adjust chairs to eliminate strain.
- Reduce the possibility of low back strain by using footrests.
- Position computer monitors with the top of the screen at eye level.
- Reduce excessive reaching by placing the computer mouse close to the keyboard.



- Use full-spectrum lights to reduce eyestrain.
- Use task lighting where possible to direct light to where it is needed most.
- Reduce monitor glare by using plasma screens or removable anti-glare screens.
- Reduce sun glare with window blinds or tinted glass.



- If possible, relocate noisy equipment away from workers.
- Use carpeting to help absorb foot traffic and conversational noise.
- Incorporate partitions to reduce noise around workstations.

From on-site inspections to online training, *Count on EMC®* to help you reduce the hazards lurking around your office.



### **HSB Saves School \$50,000 In Needless Expense**

An elementary school was about to replace its two heating boilers until a Hartford Steam Boiler (HSB) inspector asked, "Why replace the boilers when the equipment is in good condition?"

### **Cleaning To Reduce The Risk Of Disease Outbreak**

Disease and infection are constant threats, and K-12 schools are especially at risk. In serious cases, the first response has been to close the school for cleaning. Now, school officials are being urged to rethink cleaning strategies to reduce the risk of disease and focus on prevention rather than reaction.



### **Cylinder Recertification Dates Can Lead To Legal Problems**

According to federal law, propane cylinders may only be used for 12 years after their manufacture date. Learn approaches you can take to prevent code violations that may lead to a claim or accident.

### **Truck Drivers' History Can Predict Crash Risk**

Some truck drivers with prior crashes, violations or convictions are more likely to be involved in a crash than drivers with clean records, according to research by the American Transportation Research Institute.

INSIGHTS ONLINE

# The Value Of An Insurance Agent As A Risk Manager

**Today, very few businesses or individuals have sufficient cash or financial reserves to protect themselves against the hundreds of potential property and liability exposures they face.** What those exposures are, what their dollar value is and how much protection is enough are thorny questions. That is why an insurance agent is so important in helping you cover all the bases.

The professional independent insurance agent has been trained in risk analysis. He or she is familiar with the insurance coverages and financial strategies available in your state and with the regulations that govern them. With this expertise, your agent can point out exposures you may overlook. He or she can suggest options from a vast menu of risk management strategies and amend a basic policy by adding special coverages and endorsements. The resulting policy will be custom tailored to your business's unique protection needs.

**When purchasing insurance, remember to:**

- Cover your largest loss exposure first
- Use the highest deductible you can afford
- Avoid duplication of insurance
- Buy in the largest units of insurance possible, like package policies suitable to your needs
- Review your insurance program periodically to ensure your coverage is adequate



## On The Job With Andy Benson



"When it comes to loss control, experience is often the best teacher," says EMC Risk Improvement Engineer Andy Benson. "Unfortunately, small businesses don't have extensive loss control

experiences to draw from." That's where EMC can help.

Having worked with commercial clients of every type and size, risk improvement engineers have the experience to identify and analyze possible exposures to loss or liability. "The process is the same whether we're working with a small or a large business," notes Benson. EMC engineers:

- Learn about the company's products and procedures
- Understand the current safety culture of the organization
- Tour the facility to observe workers and the workplace
- Explain some of the ways EMC loss control services might be of value to the company

"From my experience, some companies have learned about safety hazards the hard way," notes Benson. "Rather than encouraging companies to simply react to losses, our goal is to help companies be more proactive in their approach to safety by connecting them with the many tools, resources and experiences available from EMC."



### CONTRACTORS

#### Update On OSHA's New Fall Protection Directive

OSHA announced a three-month enforcement phase-in period to allow residential construction to comply with the agency's new directive to provide workers with fall protection.

#### Avoiding Aerial Work Platform Accidents

The increased use of aerial work platforms has led to accidents in which people have been trapped between the platform and objects in the work area. Learn how such accidents can be prevented through proper planning, preparation and training.



### MUNICIPALITIES

#### Firefighter Deaths And Risk-Taking Culture

Researchers found that cultural factors that promote getting the job done as quickly as possible with whatever resources available lead to an increase in line-of-duty firefighter fatalities.

#### Use Caution When Backing Vehicles

Backing accidents cause 500 deaths and 15,000 injuries per year. The use of safe vehicle backing tips by employers and employees can help prevent accidents while on the job.

### THE AFFORDABLE SOLUTION TO REDUCING EARTHQUAKE RISKS

For less than \$70, you can secure five items commonly found in homes and businesses and avoid one of the most common sources of damage and injury during earthquakes—falling objects. Check out the article, "Reduce Six Common Earthquake Risks for Less Than \$70" from the Insurance Institute for Business & Home Safety.

INSIGHTS ONLINE

For complete industry updates, visit [www.emcins.com](http://www.emcins.com), click **Loss Control** on the homepage and then **INSIGHTS ONLINE**.

THE  
BEST  
IN LOSS  
CONTROL:

## EMC Expands Online Safety Training Services

Two new items have been added to the online safety training at [www.emcins.com](http://www.emcins.com):

**Ladder Safety**—Ladders are common in many workplaces, but few employees understand how to use them safely. Help prevent ladder-related injuries with new online training available on EMC's website. In less than 20 minutes, the training course outlines the most common causes of ladder-related injuries and provides safety tips for the most frequently used types of ladders. A quiz is also available to check for understanding. All you need to view EMC's online training is an EMC commercial policy number.

**ChemEyes: An Introduction**—A five-minute primer that answers questions about ChemEyes (a school chemical management program), who can benefit from the program, the structure of the on-site assessment and report and other related information.

## LOSS CONTROL INSIGHTS

[www.emcins.com](http://www.emcins.com) | FALL 2011

 EMC Insurance Companies.

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