

# LOSS CONTROL INSIGHTS

www.emcins.com | SPRING 2013



In the first comprehensive review of its kind since 1992, a UC Davis researcher has estimated the national annual cost of occupational injuries and illnesses at \$250 billion, much higher than generally assumed. The study strongly suggests

Injury and accident prevention has been an integral part of EMC's commitment to policyholders since the company was founded in 1911. Today, policyholders *Count on EMC*® for a variety of loss control services and information provided in-person by loss control professionals in our Home Office and at all 16 branch offices, and online through a robust Loss Control section at [www.emcins.com](http://www.emcins.com).

The facts speak for themselves. You value the support we provide in the area of loss control. We will continue to enhance current programs and introduce new ones, all with one simple goal in mind—a safer workplace for your employees and cost savings for you. That's something of which we can all be proud.

Bruce G. Kelley, J.D., CPCU, CLU  
President and CEO  
EMC Insurance Companies

## Our Investment In Loss Control Services Pays Off

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that the U.S. should place greater emphasis on reducing work-related injuries and illnesses, especially because the costs have risen by more than \$33 billion (inflation adjusted) since the 1992 analysis.

In response to this and other studies about workplace injuries, **EMC Insurance Companies will continue to invest almost twice as much on loss control services than other insurance companies.** We anticipate our return on that investment will be a safer workplace for employees and cost savings for our policyholders.

**Bryon Snethen, vice president/risk improvement, provided the following data demonstrating the importance and success of EMC loss control programs during 2012.**



**16,000+**  
Safety surveys  
conducted by risk  
improvement  
representatives

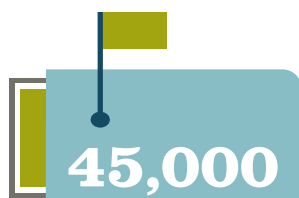


People visited the  
Loss Control section at  
[www.emcins.com](http://www.emcins.com)



**School districts**  
in the Midwest  
took advantage of  
EMC's ChemEyes  
program to help  
reduce accidents  
related to the  
improper handling  
and storage of  
hazardous  
chemicals

**3,000**  
Safety signs and  
posters ordered  
by policyholders



**Policyholders and agents**  
received *Loss Control Insights*  
four times a year

## NEED TO KNOW

### NEW CHEMICAL INFORMATION TOOL FOR WORKERS

Workers wanting safer workplaces now have a tool to help them—the Chemical Hazard and Alternatives Toolbox (ChemHAT) database. This free online database was designed in consultation with workers who deal with hazardous chemicals every day. ChemHAT allows workers to quickly look up 10,000 commonly used chemicals and see their acute and chronic health effects. For more information, visit [www.chemhat.org](http://www.chemhat.org).

### REDUCING SECURITY BREACHES

Recent research validates what most security professionals already know—security breaches are on the rise. However, what may be news to them is that some 92 percent of security breaches are actually avoidable. According to the security team at Druva, a variety of technologies could save U.S. businesses some \$44 billion in security breaches, not to mention the productivity and time savings associated with recovering from a breach. To learn more, visit [www.druva.com/blog/2012/08/15/security-breaches-are-on-the-rise-but-preventable](http://www.druva.com/blog/2012/08/15/security-breaches-are-on-the-rise-but-preventable).

### PROTECT WORKERS FROM CADMIUM EXPOSURE

OSHA estimates that 300,000 workers are exposed to cadmium in the United States. Workers may be exposed during smelting and refining of metals and manufacturing and/or recycling batteries, plastics, coatings and solar panels. A new online tool from OSHA helps protect workers exposed to cadmium. The Cadmium Biological Monitoring Advisor is primarily intended for use by experienced medical professionals who assess workers' cadmium exposure. It may also be useful as an educational tool for workers and members of the general public by providing information on what constitutes overexposure to cadmium and what to do to prevent exposure on the job. For more information, visit [www.osha.gov/SLTC/cadmium/index.html](http://www.osha.gov/SLTC/cadmium/index.html)

# School Security:

## Reviewing Your Program After The Sandy Hook Incident



The school shooting at Sandy Hook Elementary was an unprecedented act of violence and a sobering reminder of life's fragile nature. Our thoughts and prayers go out to the grieving families and community who are coping with this loss. In this time of uncertainty, we're also thinking about school districts across the country that are scrambling to evaluate their security policies. Though schools are still statistically one of the safest places a young person can be, we can always do more. Schools must implement a cross-functional set of controls combined with a robust security culture.

- **ESTABLISH STUDENT/STAFF COMMUNICATIONS AND TRUST.** Students may observe or overhear concerning material, but they don't know how to report it or don't want to be identified as the reporter. Overcoming these barriers is important because many perpetrators of school violence (93 percent, according to a joint report from the Secret Service and Department of Education) display behavior prior to the incident. Staff members should also be alert to stressors in students' lives, as 98 percent of school violence perpetrators had experienced a real or perceived loss in their lives before the incident.
- **CONTROL BUILDING ACCESS.** Perimeter doors should be locked at all times. Visitors and vendors should be allowed in through a controlled process. Controlling access can be as minimal as installing a doorbell and an intercom, or it can be as elaborate as an integrated video/intercom/door release system.
- **IMPLEMENT EMERGENCY LOCKDOWN PROCEDURES.** It's a best practice to have three levels of lockdown to accommodate the various situations you may encounter.

**Clear the Halls:** Used during medical emergencies or locker searches when you want to limit student and staff traffic in the halls.

**Exterior Lockdown:** Protects students and staff from outdoor incidents that occur on or near school property.

**Lockdown:** Used for dangerous interior or exterior situations that could impact staff and students at any time.

- **CREATE LAYERS OF SECURITY.** Place additional barriers between violent individuals and your students. Options include installing lockable doors in all classrooms or providing a securable safe room for those areas without a door.
- **PRACTICE MAKES PERFECT.** Once you have security policies, procedures and programs in place, you must train all staff members and students so they understand both the procedures and their specific roles. Conduct tabletop exercises of security-related items regularly to keep staff members sharp and to discover ways to make your programs better. Once you have most of the bugs worked out of your program, you can conduct drills.

The following resources may be helpful for schools creating or updating their security and incident response policies. For more information on school security, visit us at [www.emcins.com/losscontrol](http://www.emcins.com/losscontrol) or use your web browser to search for "EMC Loss Control."

School Security: Access Control

School Security: Electronic Surveillance

School Security: Visitor Program

Administrative Sample Crisis Response Plan

School Emergency Response  
Quick Reference Guide

Support Staff Sample Crisis Response Plan

Teacher Sample Crisis Response Plan

INSIGHTS ONLINE



### SCHOOLS

#### Fall Protection For Orchestra Pits

As artistic installations, orchestra pits and stages are often considered exempt from local building codes. However, they are still classified as open-sided floors and floor openings and should be guarded to protect performers and audience members from falls.

#### Football Helmets Promote Concussion Awareness

Thirty-five states and the District of Columbia have passed legislation to strengthen concussion education across youth and high school sports. In support of this effort, all Riddell football helmets include a tag that lists concussion signs and symptoms, including guidelines on what to do if a concussion is suspected.



### PETROLEUM MARKETERS

#### New Flooring Labeling Standard

A new product labeling standard for flooring will help address the growing problem of slips and falls. A traction level gauge on the label of commercial and household flooring products informs buyers about the slip risk associated with the flooring they are considering.

#### Protecting Employees Who Work Alone

Employees who work alone or in isolation tend to be more vulnerable than those who have coworkers present. Canada-based WorkSafeBC offers helpful advice to protect these workers from injuries, stress and other emergency situations associated with working alone, particularly during late night hours.

# Measuring The ROI Of Ergonomics

Although his business card reads senior engineer, EMC's Chris Murphy considers himself an investment adviser. He encourages policyholders to invest in appropriate ergonomic measures to reduce losses, thus improving their bottom line. Recently, he helped a manufacturer realize an annual savings of about \$100,000 by investing in ergonomics.

Based on past losses, Murphy noticed the client was spending well over \$150,000 per year on ergonomic-related injuries. Murphy helped form an ergonomics committee to identify and evaluate problem jobs, and the necessary actions were taken to control risk factors. According to Murphy, some of the actions were completed in as little as five minutes with an investment of as little as \$5, others required a \$1,000 investment in equipment.

Investing in ergonomics pays off in more ways than one, notes Murphy. There are quantifiable measurements such as a reduction in injuries and the financial implications of those injuries. "I have also reviewed studies that link ergonomic improvements to reduced absenteeism, employee retention, product quality and employee morale."

When considering an investment in ergonomics, Murphy is quick to point out that the past is the best predictor of the future. "If you are consistently experiencing a high frequency or severity of musculoskeletal disorders, ergonomics is probably a wise investment for your organization." Murphy and other EMC risk engineers are ready to help you maximize that investment.

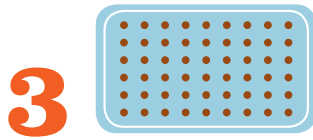
## THREE INEXPENSIVE ERGONOMIC INVESTMENTS



**1 ELIMINATE LIFTS FROM BELOW THE KNEES OR ABOVE SHOULDERS.** This might mean putting a box on a stack of pallets to get it raised up to a more comfortable level.



**2 USE THE RIGHT TOOL FOR THE JOB.** A hammer will always be less expensive to replace than an injured hand when it's used in place of a hammer.



**3 USE ANTI-FATIGUE MATS.** Standing on hard surfaces like concrete can reduce blood circulation and lead to fatigue. A softer surface can be helpful for workers who stand for most of their day, even if they cannot be on the mats all the time.



### CONTRACTORS

#### Drug Testing Promotes Workplace Safety

In addition to promoting a safer, more productive workplace, drug testing can help to decrease employee turnover and absenteeism, reduce employer risk and lower workers' compensation incidence rates.

#### Implementing A Fall Protection Program

Falls are among the most common causes of serious work-related injuries and deaths. Worker safety is imperative, and developing and implementing a fall protection program not only prevents injuries, but also could save lives. In addition, regulatory agencies have increased fines for noncompliance with fall protection standards.



### LOCAL GOVERNMENTS

#### Safe Pesticide Handling

Although pesticides can be useful, they can also be dangerous if used carelessly or not stored properly. The Canadian Centre for Occupational Health and Safety has advice for mixing, applying and storing pesticides.

#### Improving Firefighter Wellness

According to the United States Fire Administration, sudden cardiac death is the most common cause of firefighter fatalities in the line of duty. There are many strategies your department can implement to help reduce the risk of heart attacks and increase the chances of survival if one should occur.

## On The Job With Chris Murphy



Mobile apps are changing the way risk improvement professionals are evaluating and controlling risk factors. EMC Senior Engineer Chris Murphy reviews

some of the apps that can be of value to your workplace safety efforts.

**LiftRight<sup>SM</sup>:** This free app from EMC makes it easier to use the NIOSH Lifting Equation in analyzing the safety of lifting tasks. Read more about this app on the back cover of this issue of *Loss Control Insights*.

**First Aid & CPR:** Developed by the American Heart Association, this app provides quick, concise and clear first aid and CPR instructions that can help a user save a life in the event of an emergency. The app includes videos and high-resolution illustrations.

**SafetyNet:** This safety software solution automates the collection of workplace safety data and performs advanced and predictive analytics to identify trends that can affect workers' safety.

**Heat Illness App:** Developed by OSHA, this app allows users to measure their risk of heat-related injuries and illness. It offers training on signs and symptoms of heat-related illness and even reminds users about taking breaks and staying properly hydrated.

**The NIOSH Pocket Guide To Chemical Hazards:** This app is a source of general industrial hygiene information on several hundred chemicals. It is a must-have for every safety professional or industrial hygienist, serving as a valuable reference guide for anyone who works with hazardous chemicals in the workplace.

Contact your EMC risk improvement specialist for more information about the availability of these apps and other tools that can help reduce workplace accidents.

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:

### Use The LiftRight<sup>SM</sup> App To Help Reduce Lifting-Related Injuries

Lower back pain and injuries attributed to manual lifting activities continue to be one of the leading occupational health and safety issues in workplaces across the nation. In order to assist employers in reducing the risk of lifting-related injuries, the National Institute for Occupational Safety and Health (NIOSH) developed a lifting equation designed to determine the safety of lifting tasks.

LiftRight, a free app from EMC Insurance Companies, now makes it easier than ever to use the NIOSH Lifting Equation to analyze the safety of lifting tasks. Just enter your lift data and let LiftRight perform the calculations for you.

LiftRight is currently available on the App Store for iPhone and iPad. An Android version is coming soon.



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*Loss Control Insights* is a free publication provided by the EMC Insurance Companies Risk Improvement Department.

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*Loss Control Insights* is also available online at [www.emcins.com](http://www.emcins.com).