

Loss Control

INSIGHTS FOR CONTRACTORS



This past year has been a busy one for EMC's loss control professionals. In 2006, the staff completed almost 10,000 new building valuations and 24,000 building recalculations (updated for inflation and material costs), distributed 140,000 issues of *Loss Control Insights*, made 11,000 on-site visits, received more than 300,000 hits to the Loss Control pages on emcinsurance.com and distributed almost 20,000 Safety Talks.

The stories inside highlight some the many ways EMC's risk improvement department has been diligently working to reduce the severity and frequency of losses for businesses, schools, municipalities and other institutions and organizations throughout the country.

...continued inside



Fleet Safety

SITUATION: Many organizations lack a formal fleet safety program. In fact, it's not uncommon for people in management to have a "deer in the headlights" look when asked about it, according to EMC Cincinnati Branch Risk Improvement Representative Gene Sechler.

RESPONSE: Sechler created a custom-made fleet safety kit to share with policyholders' management staff during initial inspections and interviews. The kit contains a copy of the Fleet Safety Program Tech Sheet, the Fleet Safety section from EMC's *Loss Prevention Information Manual* and a copy of the latest Loss Control Video Directory. (All items are also available on www.emcinsurance.com.) "The kit provides management with materials and guidelines to help them establish a fleet safety program of their own," explains Sechler. "It's also a great way to make clients more aware of the loss control resources available from EMC."

TIP...

A fleet safety program should include procedures for driver selection and training as well as vehicle selection, inspection and maintenance. In addition, procedures for driver performance evaluations, motor vehicle record checks, route evaluations and special trip planning should also be addressed.

RESULTS: As a result of Sechler's efforts, more policyholders are benefiting from formal fleet safety programs aimed at reducing the likelihood of costly driving accidents.

Partnership Service

SITUATION A: An agricultural service cooperative needed to improve the training of their specialized crop applicators.

SITUATION B: Two schools in Wisconsin needed to control the cost of workers' compensation insurance.

RESPONSE: Through EMC's Partnership Service, loss control consultants took each policyholder through a multi-step risk analysis enlisting the help of employees to identify problem areas and develop reasonable ideas to reduce or eliminate them. This process was instrumental in helping the cooperative identify the deficiencies in their training procedures and in helping the schools find potential risks by reviewing their policies and procedures.

TIP...

The partnering of your organization's leadership, employees and EMC's loss control experts can lead to improved on-the-job safety for employees and an improved bottom line for your organization.

RESULTS A: In addition to changes in classroom instruction, employees now have the opportunity to get hands-on training with an instructor. Participants drive several different machines on obstacle courses with specific operational and safety objectives.

RESULTS B: Both Wisconsin schools have seen a dramatic drop in their workers' compensation modification factors as a result of Partnership Service. One school benefited from a 20-point drop by making improvements in the building and grounds and food service departments. The other school saw a 28-point drop after employees reviewed and changed policies and procedures in its building and grounds, food services and special education departments.

» **OSHA OFFERS NEW
FIRE SERVICE PUBLICATION**

Learn ways to increase the safety of building occupants and emergency responders by streamlining fire service interaction with building features and fire protection systems. For details, visit www.osha.gov.

» **MOTOR VEHICLE OPERATIONS
STANDARD APPROVED**

ANSI/ASSE Z15.1, *Safe Practices for Motor Vehicle Operations*, will impact safety rates, vehicle management, and driver hiring and training. Learn more about this new approved standard at www.asse.org.

» **PROTECTING EMPLOYEES
AGAINST ASIAN FLU**

OSHA Guidance Update on Protecting Employees from Asian Flu Viruses, and other important resource information on the topic, has been posted to OSHA's website at www.osha.gov.

Environmental Health



SITUATION: When a 300-gallon water tank ruptured, water quickly emptied into office areas of an EMC policyholder. Office personnel responded quickly by using wet vacuums to remove the water. Two days later, however, they began smelling a musty odor. Upon further investigation, it was discovered that not all of the furniture had been removed from the offices prior to vacuuming.

RESPONSE: To better assess the damage, EMC's risk improvement specialists used infrared technology to identify moisture still present in a number of areas.

TIP...

Whenever an excess volume of water spills or leaks into an interior space, it must be removed as quickly as possible. Failure to do so can lead to mold growth in as little as 24 hours.

RESULTS: In response to EMC's findings, the insured took prompt action to completely dry the affected areas, thereby reducing the need for costly replacement of damaged materials.

Ergonomics



SITUATION: An Iowa manufacturer noticed a significant increase in the number of overexertion and cumulative trauma claims in 2005 — 26 claims at a cost of nearly \$25,000. Upon doing additional research, management discovered that the problem had been growing over the past several years. After initial discussions with their EMC risk improvement consultant, the company decided to form an ergonomics committee to address the issue.

RESPONSE: Using the ergonomics program from EMC's *Loss Prevention Information Manual* as a model, the ergonomics committee, which included EMC's consultant, completed risk factor training for all supervisors and employees. The committee also evaluated and made changes to over 25 workstations where injuries had occurred or where employees had identified risk factors in their own jobs.

TIP...

According to the Bureau of Labor Statistics, work-related musculoskeletal disorders (MSDs) account for 34 percent of lost workdays in the United States each year. These disorders also account for one out of every three dollars spent on workers' compensation. To reduce the frequency and severity of MSDs in the workplace, it is important to eliminate the risk factors that contribute to their development.

RESULTS: The continued efforts of this ergonomics committee made an immediate impact in claims reduction. Through the first nine months of 2006, the company experienced only eight overexertion/cumulative trauma claims, at a cost of just \$11,000. Best of all, the employees now feel motivated to suggest improvements to make their workplace safer.





Pre-Employment Testing



SITUATION: Many workers' compensation claims submitted by school districts result from injuries that occur because employees are not able to safely meet the physical demands of their job positions. Although this may occur due to inaccurate job descriptions used during the hiring process, it's also likely to occur because the districts often fail to develop functional screen testing to evaluate the physical capabilities of applicants.

RESPONSE: To help reduce insurance costs and prevent workplace injuries, EMC loss control consultants offer assistance in identifying the essential duties and physical demands of different occupations. Several schools have gone beyond accurate job descriptions and have solicited EMC's assistance in developing functional screen testing to evaluate the physical capabilities of potential employees. Tests are developed for each unique occupation and each organization's requirements. Those currently in use at several schools are for jobs with more strenuous physical demands, such as food service, custodial and maintenance positions.

TIP...

Using pre-employment testing to hire new employees can help you better match jobs to employees, identify potential risks, potentially increase productivity and profitability, and possibly reduce workers' compensation losses.

RESULTS: One school district using this testing procedure found that over 60 percent of the workers they were prepared to hire as a custodian could not meet the physical demands of the job. By not hiring these applicants, the school reduced the probability of a custodian suffering a costly injury.

Lightning and Surge Protection Surveys



SITUATION: Businesses, schools and other organizations are often unaware of potentially dangerous problems involving their electrical systems. When these problems remain undetected or are overlooked, they can lead to disastrous and sometimes deadly situations as the result of fire or arc blast.

RESPONSE: As part of EMC's broad loss control consulting services, EMC can arrange for electrical specialists to survey electrical systems to determine how lightning and electrical surges could damage equipment.

TIP...

Lightning protection systems should be inspected whenever alterations or repairs are made to a protected structure, as well as following any known lightning discharge to the system.

RESULTS: While performing electrical system surveys, electrical specialists hired by EMC discovered dangerous conditions before they resulted in an injury. One found an unlocked electrical transformer cabinet with a partially opened door at a school building just a few yards from the playground. In a city's administration building, another specialist discovered an electrical disconnect switch that had large openings in the top of the enclosure. Someone had stored spare fuses and metal parts on top of the enclosure and several had fallen in, creating significant arc blast and fire hazards.

Securing Equipment In Transport Prevents Losses And Accidents



As a contractor, you make a significant investment in equipment and materials. To protect that investment, you've probably implemented procedures to reduce the likelihood of construction site theft. But what happens when equipment and materials are being transported to a jobsite? Taking the necessary steps to protect against shifting and falling cargo not only protects your investment, but protects other drivers from accidents.

EMC loss control professionals offer the following guidelines to ensure a safe and profitable trip when transporting equipment and materials from one site to another.

Inspecting Cargo — As part of a pretrip inspection, make sure the truck is not overloaded, and the cargo is balanced and secured properly. After starting a trip, inspect the cargo and its securing devices within the first 50 miles, making adjustments as needed. Recheck the cargo and securing devices after three hours or 150 miles and after every break taken during driving.

Don't Be Top-Heavy — It is important to distribute the cargo, so it is as low as possible. Cargo piled up high or heavy cargo on top means you are more likely to tip over. It is especially dangerous on curves or if you have to swerve to avoid a hazard.

Balance The Weight — Too much weight on the steering axle can cause hard steering. Underloaded front axles can make the steering axle weight too light to steer safely. Too little weight on the driving axles can cause poor traction.

Blocking And Bracing — Use blocking in the front, back, and/or sides of a piece of cargo to keep it from sliding. Shape blocking to fit snugly against cargo and is secured to the cargo deck to prevent cargo movement.

Use Tiedowns To Prevent Sliding — Although most tiedowns are attached to the vehicle structure, some are attached to the cargo and provide direct resistance to the cargo from movement.

- Tiedowns and securing devices should not contain knots.
- Each tiedown should be attached and secured so that it does not become loose or unfastened, opened, or released during transit.
- Edge protection should be used whenever a tiedown will be subject to abrasion or cutting at the point where it touches an article of cargo or vehicle.

Covering Cargo — Cover cargo to protect people from spilled cargo and to protect the cargo from weather. Check your cargo covers in the mirrors from time to time. A flapping cover can tear loose and possibly block your view or someone else's. Remember spill protection is a safety requirement in many states. Be familiar with the laws in the states in which you drive.

SECUREMENT PERFORMANCE CRITERIA

Cargo should be properly distributed and adequately secured prior to a driver operating the vehicle. The vehicle's structure and equipment, such as tailgates, doors, tarpaulins, spare tires, and cargo securing equipment should also be secured.

According to the Federal Motor Carrier Safety Administration, the cargo securement system should be able to withstand a minimum amount of force in each direction as follows:

- **Forward Force** — 80 percent of cargo weight (when braking while driving straight ahead)
- **Rearward Force** — 50 percent of cargo weight (when accelerating, shifting gears while climbing a hill or breaking in reverse)
- **Sideways Force** — 50 percent of cargo weight (when turning, changing lanes or braking while turning)
- **Upward Force** — 20 percent of cargo weight (when traveling over bumps or cresting a hill)

Cargo securement devices and systems should be designed, installed, and maintained to ensure the maximum forces acting on the devices do not exceed the working load limit under the conditions listed above.

Address Service Requested

VERSION 4

Fighting Fatigue On And Off The Road



As a result of longer work hours and more late night activities, Americans are awake more and asleep less. That's a growing problem on and off the road.

- According to a study that monitored brain activity in shift workers, one in five workers dozed off while working.
- The U.S. National Highway Traffic Safety Administration estimates that 100,000 of reported crashes occurred as a result of drowsiness and considers sleep deprived drivers as a hazard equal to the severity of drunk drivers.

Cure Fatigue With Diet, Exercise And Sleep

- Take naps and get the sleep your body needs.
- Consume foods that provide lasting energy such as fruits, vegetables and whole-grain breads. Avoid sugary, fatty snacks.

- Exercise of any kind increase circulation, strength and energy.

Special Tips For Drowsy Drivers

Studies have shown that many popular methods to stay awake, such as opening windows, blasting the radio, or drinking a caffeinated beverage are ineffective. The only proven method is to pull off the road and take a nap lasting at least 20 minutes.

Small Business Update: Complying With Hexavalent Chromium Requirements

Workers in many different occupations are exposed to hexavalent chromium and the associated risk of lung cancer. This occurs mainly among workers who handle pigments containing dry chromate, spray paints and coatings containing chromate, operate chrome plating baths, and weld or cut metals containing chromium. Small business can learn more about reducing exposure to this chemical by obtaining a copy of recently released OSHA guidelines. For details, visit www.osha.gov.

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