

The Safety Zone

An AmTrust Loss Control Newsletter

Managing Risk in an Improving Economy

Employers must be aware of the risks their business can potentially encounter. The profile of these risks changes over time. This is something to consider as we move from economic downturn to the much anticipated recovery.

There have been widespread layoffs throughout virtually all industries. With the loss of jobs and even the fear of potential layoffs, workers have filed claims to supplement income lost from wages. Fewer working employees means additional duties for existing staff, increasing the mental and physical strain on workers and supervisors.

As times change, new risk exposures will arise and need to be addressed. Increased activity inevitably means there is potential for more claims. As employers add new employees to produce more products, opportunities for claims increase. This potential risk exposure is inevitable. More workers producing more products can lead to more opportunities for accidents, injuries, and/or errors.

Concerns about increased risk should not keep a business from growing with the recovery. Understanding specific exposures and taking steps to minimize these exposures allow for growth with manageable losses.

Managing risk exposures can be accomplished in many ways. Some key ideas are:

- Review hiring procedures for effective screening, interviewing, background checks and pre-placement medical examinations
- Provide proper and documented training for both safety and quality (at hire and on an ongoing basis)
- Monitor employees' and supervisors' performance within established guidelines and be prepared to use coaching, re-training and disciplinary actions for noted deficiencies

The Value of Pre-Placement Physical Exams

An important component of the hiring process is requiring pre-placement physical examinations following the offer of employment, but before the employee begins work. The main objective of requiring pre-placement physical exams is proper placement of employees in a suitable job/position so that the employee and others are not at risk for injury. Another objective is to comply with Americans with Disabilities Act (ADA) regulations.

The first step in developing procedures to incorporate pre-placement physical exams into the hiring process is to develop detailed job/position descriptions that not only describe the tasks the employee will be required to perform, but which describe the physical demands or essential functions of the

Hiring Practices Quiz

Because hiring the wrong employees can lead to so many problems, including increased accident frequency, it is important to establish effective hiring practices. Take the following hiring practice quiz and evaluate your current program:

- Are hiring policies/procedures in writing and part of the employee handbook? Y/N
- Have policies/procedures been reviewed by an attorney before implementation to ensure compliance with labor laws? Y/N
- Are formal applications used? Y/N
- Are formal interviews conducted on applicants? Y/N
- Are references checked on applicants? Y/N
- Are backgrounds checked, including criminal history, for selected positions? Y/N
- Are motor vehicle records checked for drivers? Y/N
- Are pre-placement physical exams, including drug screening, required for new employees? Y/N
- Do new employees receive formal orientation training, including general and job specific safety issues? Y/N

When is Music a Safety Hazard?

Many workplace injuries occur because workers are distracted. Nowadays, many workers are using a device that causes distraction. The use of music devices in the workplace is widespread and growing. One study found that 80% of technical and creative workers, and about 40% of clerical workers spend more than 20% of their work day listening to music. As young people enter the workforce, use of these devices at work is increasing.

job/position. Pre-placement physical exams help determine if the person can physically perform the required tasks without limitations or restrictions.

Benefits of pre-placement physical exams are:

- Medical clearance of the employee to perform the job tasks safely and effectively
- Effective means to promote worksite safety, thereby providing benefit to all stakeholders
- Baseline information mandated by Cal-OSHA regulations for specific job-related exposures such as noise; dusts, mists, vapors, fumes (i.e., audiometric testing, spirometry testing, etc.)
- Means to limit work-related injury and illness exposures, thus reducing related costs

Set Your Sights on Continuous Safety Improvements

To keep everybody safe on the job, you need to keep improving safety performance. These are some ideas to help you achieve this goal:

- Set daily safety awareness targets. For example, one day focus on personal protective equipment, another day on work area inspection, etc. Examine each day's target for ways to make it safer.
- Focus on the positive. Make safety about what you DO, such as wearing required personal protective equipment and following required work procedures, rather than about what you DON'T DO, such as not having an injury or nearly missing an accident.
- Set personal goals that support departmental and organizational safety goals.
- Revise goals when regulations change, when new technology changes the way you work or when new equipment or procedures are introduced.
- Talk safety to co-workers every day to keep everyone thinking about workplace safety and health as a daily concern, not just something to talk about at safety meetings.
- Share your experiences with co-workers, especially new and younger employees. Your stories could help co-workers learn safe work practices and avoid mistakes.
- Serve on safety teams. Be an active participant in the improvement process, and volunteer for teams that strive to make work safer.

Key safety hazards are:

- Workers are distracted while operating equipment/machinery or handling hazardous substances
- Workers are unable to hear alarms, audio warning systems, shouts from co-workers, instructions from supervisors, etc.
- Headphone cords and MP3 players themselves can get caught in equipment/machinery or interfere with the proper use of PPE
- Hearing loss could occur, which may be determined as a work-related exposure if the employer allows the use of such audio/music devices

So, if your organization does not have a policy regarding the use of music devices now, it is something well worth considering.

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