

4. Slips, Trips and Falls:

Slips and falls account for 14 percent of disabling workplace injuries. This is an issue which often can be resolved simply by providing the appropriate footwear for the job. Any job requiring the employee to work at elevated areas, such as 4 to 6 feet above the walking surface, requires the use of fall protection or restraint equipment. Here are some simple ways to prevent these injuries:

- **Keep floors and work areas clear** of debris, electrical cords, tools and other extraneous equipment. Make sure floors are not slippery.
- **Remove ice and snow** as often as practical, and use sand and/or salt on slippery walking surfaces.
- **Fall protection is critical.** An enforceable fall protection policy should be in place. Anyone in a position to fall 4 to 6 feet or more should be protected by:
 - Railings
 - Safety nets
 - Personal fall arrest systems
- **Make sure feet are properly protected**, particularly in warehouse and material transfer operations. Sturdy, appropriate foot protection can reduce risk to feet from impact and strains. Slip-resistant soles can reduce slips and falls.

5. Personal Protective Equipment:

The most effective means of dealing with hazardous exposures are:

FIRST: Remove or “engineer out” the hazard through guards, and/or tool and production redesign.

SECOND: Develop administrative controls such as job rotation or stretch breaks.

THIRD: The use of personal protective equipment (see list to right) should be considered a last-resort method of controlling a hazardous condition. But it is often employed. If you use personal protective equipment as a means to control the hazards, you should ensure the following:

- It is the correct equipment for the hazard.
- The employees have the correct fit.
- The equipment is often checked for effectiveness.
- Employees are trained in the care, use and limitations of the equipment.
- The equipment is **consistently** used.



Personal Protective Equipment:

Eye Protection
Safety Glasses

Head Protection
Hard Hats

Foot Protection
Appropriate Footwear

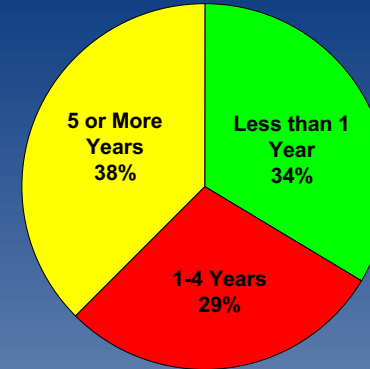
Respiratory Protection
Respirators

Hand Protection
Gloves

RISKS IN THE SMALL BUSINESS

THE STEPS TO SAFETY

Years of Service for Injured Workers



This graph clearly shows that new workers have a greater chance of experiencing an injury than most other employees.

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This publication will reveal some facts about your industry which will help you understand and reduce the costs of workplace injuries. We hope that this information will help you to assess your workplace and to make it as safe and productive as it can be. If you need help, call us at 888-887-8867.

MEMIC data analysis indicates the following are areas of concern for small businesses. The following list of problems contains recommended solutions that - if put into practice - can help make your place of business safer:

1. Inexperience:

The accident rate for small businesses is highest for workers who have less than one year of service. When an accident occurs and the injury is severe enough to cause lost time, the worker is generally out of work less than a month. Nearly half of all reported injuries are sustained by the 20- to 30-year-old age group. These problems can best be controlled through these five steps.

- **Employee Selection Process** should include a job application, reference checks, in-depth interviews and pre-placement physicals.
- **Employee Orientation Programs** should be conducted by the owner or immediate supervisor, introducing the employee to company policies, the scope of a project, and the proper and safe way of performing work as well as tools-and-process training.
- **Employee Training** is essential to ensuring awareness of, and alertness to, the hazards of the job early in employment - (see chart to the left). The first year of employment is the most critical time for continuous and aggressive investment in your employees' training.

- **Employee Accountability**, which includes clearly defined responsibilities and a formal method of holding employees accountable. Enforce safety starting with management.

2. Material Handling

The chart on the next page shows the need for proper body positioning while performing job tasks and the need for appropriate attention to material handling. Back injuries as well as the strain and pain associated with repetitive motion are two areas of great concern for small businesses. These kinds of injuries generally are expensive and often keep the employee out of work for a lengthy period of time. To help eliminate these types of injuries:

- **Use and maintain lift-aid equipment** such as hand carts, dollies, portable scissor-lift carts, pallet jacks and stationary rollers. Require their use routinely rather than lifting and moving materials by hand.

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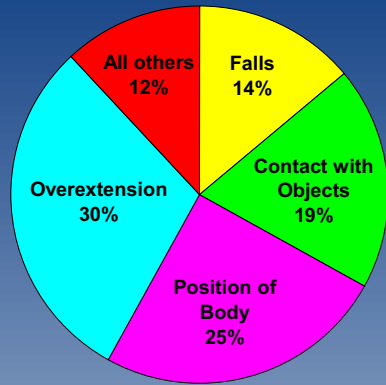
• **When materials must be moved by hand**, require employees to use appropriate body positioning. Avoid lifting from the floor level. Avoid extended reaching away from the body when moving materials. Avoid lifting overloaded items, especially in awkward positions. Get help to avoid heavy lifting. For more information, call MEMIC at 888-887-8867.

• **Implement a stretching program.** Appropriate stretching will help your workers to loosen muscles and avoid injuries. Call us for a brochure on how to implement the appropriate stretches for your type of business.



The Fact File

Event or Exposure Causing Disabling Cases



Approximately 55% of all injuries are associated with overexertion or repeated trauma to the body. Leading the soft tissue injuries are muscular skeletal disorders.

3. Effective Supervision

Well-trained supervisors will manage well-planned jobs and will ultimately produce safe and productive working environments. Research shows that many supervisors are promoted because of their technical ability or their productivity. He or she is often not ready for the **human relations challenges** of creating safe and productive environments. Employers should:

- **Provide supervisor training.** Train your supervisors in human relations skills, behavior-based management and stress their responsibility in safe production.
- **Make accountability to work safely a part of the job.** Just as productivity is a value when supervisors are reviewed, safe work environments should be a factor. Make safety a part of every supervisor's job appraisal.
- **Establish a written commitment** from management to workplace safety.
- **Select a medical provider** to assist in getting injured employees back to work.
- **Develop employee involvement** through safety committees or regular safety meetings.
- **Require a new employee orientation** to job safety requirements.
- **Supervision/employee safety awareness** increased to identify and control safety exposures on a regular basis.
- **If an accident occurs, require the immediate supervisor** to do the accident review, and focus on the remedial actions necessary to prevent it or something similar from happening again.

What Is My Company's Culture?

The following **Cultural Assessment** tool should help you in determining how your business ranks in relation to some key indicators for a safe and productive workplace.

Several studies suggest that while larger businesses tend to use a formal safety program as the mechanism to implement a safe workplace, the predominant influences driving small businesses are more likely to be characteristics known as "cultural factors".

	Yes	No
1. Commitment and Communication		
Employees' perception is that "My employer cares about me and stresses concern for safety"	<input type="checkbox"/>	<input type="checkbox"/>
Open communication fosters trust. "My boss wants my feedback on safety"	<input type="checkbox"/>	<input type="checkbox"/>
This company promotes honesty / fairness	<input type="checkbox"/>	<input type="checkbox"/>
Performance reviews reinforce company goals for safety	<input type="checkbox"/>	<input type="checkbox"/>
This company promotes the team concept	<input type="checkbox"/>	<input type="checkbox"/>
2. Employee Integration: Employees are		
Encouraged to participate with problem solving and safety	<input type="checkbox"/>	<input type="checkbox"/>
Given responsibility	<input type="checkbox"/>	<input type="checkbox"/>
Held accountable to work safely and follow policies and procedures	<input type="checkbox"/>	<input type="checkbox"/>
3. Employee Satisfaction		
Employee turnover is acceptable within industry norms	<input type="checkbox"/>	<input type="checkbox"/>
Competitive benefits are provided	<input type="checkbox"/>	<input type="checkbox"/>
Employees sense job security and team involvement	<input type="checkbox"/>	<input type="checkbox"/>
This company finds a way to increase professionalism	<input type="checkbox"/>	<input type="checkbox"/>
4. Reduce Fatigue		
Minimize overtime and/or increase recovery time	<input type="checkbox"/>	<input type="checkbox"/>
Promote cross training/teamwork	<input type="checkbox"/>	<input type="checkbox"/>
Job rotation	<input type="checkbox"/>	<input type="checkbox"/>
5. Human Resources		
Start with coaching - move on to counseling - then proceed to progressive discipline	<input type="checkbox"/>	<input type="checkbox"/>
Hiring process is thorough and consistent	<input type="checkbox"/>	<input type="checkbox"/>
New employee orientation process stressing safety	<input type="checkbox"/>	<input type="checkbox"/>
6. Job Knowledge		
Provide job training stressing safety concerns	<input type="checkbox"/>	<input type="checkbox"/>
Share goals with the employee	<input type="checkbox"/>	<input type="checkbox"/>
Verify employee safety knowledge and awareness through hands-on performance and testing	<input type="checkbox"/>	<input type="checkbox"/>
7. Quality of Work Life		
Positive	<input type="checkbox"/>	<input type="checkbox"/>
Political environment is minimal	<input type="checkbox"/>	<input type="checkbox"/>
Celebrate successes (support good work attitude and safety efforts)	<input type="checkbox"/>	<input type="checkbox"/>

Count the number of "yes" boxes checked to compare your score with the chart below.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
NEEDS IMPROVEMENT:								GOOD FOUNDATION:								PROGRESSIVE::							
Culture needs to change to appropriately sustain a safe, productive and healthy workplace. Call MEMIC for help at 888-887-8867.								Possess cultural qualities which can be enhanced to build a sustainable, safe and productive work culture.								Company has successfully built a safe and productive workplace culture.							