

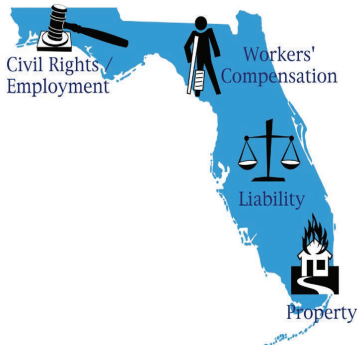
# Loss Prevention

M E N T I O N



A PUBLICATION FROM RISK SERVICES DEDICATED TO  
SAFETY AND LOSS PREVENTION

FLORIDA DEPARTMENT OF FINANCIAL SERVICES,  
DIVISION OF RISK MANAGEMENT  
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## **5 Keys to Improving Worker Safety Attitude**

**1. Take Safety Seriously**—Every employee must take safety seriously in order to:

- Avoid accidents that can cause fires, explosions or other dangers
- Avoid accidents that can cause job-related injuries
- Avoid exposure to hazardous substances that can lead to serious illness
- Comply with OSHA safety and health regulations
- Comply with company work rules, policies and procedures

**2. A Positive Safety Attitude Makes the Most of Company Safety Tools and Training**—When you take safety seriously, you take advantage of the protections available on the job. The safety procedures, equipment and information employers provide include:

- Engineering controls such as ventilation
- Work procedures such as lockout/tagout
- Personal protective equipment (PPE) such as gloves, hard hats and protective eyewear
- Emergency planning and response programs such as alarms, evacuation plans and eyewashes
- Safety information such as chemical labels and material safety data sheets
- Training on how to do your job safely

**3. Carelessness Is the Most Common Cause of Workplace Accidents**—Unsafe acts are often a factor in accidents. They result when people take attitudes like these toward safety:

- **Complacency.** After performing a job many times without an accident, you may believe you're experienced enough to skip safety procedures or steps. That's exactly when an accident happens.
- **Being upset or angry.** You can't let emotions get in the way of doing your job correctly. Distraction can be dangerous.
- **Fatigue.** Being tired can slow down your physical and mental reactions, causing your mind to wander.
- **Recklessness.** Taking chances with tools, machinery, chemicals or work procedures is foolish and dangerous.
- **Being afraid to ask questions.** Training and work procedures cover a lot of ground—sometimes too much to remember. Always ask when you're not sure what to do or how to do it. It shows you're smart enough to know what you don't know.

**4. Take a Positive Attitude Toward Safety**

- Take personal responsibility for your own safety and that of your co-workers.
- Pay attention to training.
- Follow every step in every job every time.
- Know and follow safety rules.
- Use required personal protective equipment.
- Give work your full attention.
- Keep an eye out for hazards. Always ask, "What could go wrong here?"
- Put your personal feelings and problems aside while you're working.
- Urge your co-workers to follow safety procedures.
- Know what to do in an emergency.
- Ask questions about any procedure or precaution that's not clear.
- Report any safety hazards you can't fix.
- Save fooling around for your personal time.

**5. Look for Opportunities to Improve Workplace Safety**—Demonstrate that you have the right attitude toward safety by:

- Volunteering for safety committees
- Taking an active role in safety meetings and training sessions
- Proposing safety improvements through the suggestion system
- Cooperating with safety inspections and monitoring
- Setting an example of a good safety attitude for others, especially new employees

## Are You Onboard with Safety Onboarding?

By Chris Kilbourne

Many organizations are finding that new-hire safety orientation provides a prime opportunity to put their best foot forward while conveying to workers the commitment to safety. In those first days or hours on the job, it's important to let them know you care—and to let them know what you expect in return. Today we'll share some tips on "onboarding" (a newer term for orientation) that appeared in the twice-monthly *OSHA Compliance Advisor* newsletter.

Anyone who's had to stand up in front of a room of new employees and try to keep their attention while discussing chemical hazards or eyewash procedures knows that more than good content is required. You need to understand your audience, attract and keep their attention, and impress them with yourself and your message. It's no easy task, but it's definitely doable, say several experts.

### Tricks of the Trade

One such expert is human resources consultant Judith Brown. She suggests a list of questions for anyone creating or improving an orientation program. Several of the questions she recommends apply to safety. Among them:

- What do new employees need to know about the work environment that would make them more comfortable?
- What impression and impact do you want to make on an employee's first day?
- What key policies and procedures must employees be aware of on the first day to avoid mistakes on the second day?
- What positive experience can you provide that the new employee would discuss with his or her family at the end of the first day of work?

Brown also offers the following recommendations for putting one's best (and safest) foot forward during those first impressionable days on the job:

- Begin the onboarding process before the person starts work. Send an advance agenda so the employee knows what to expect during orientation.
- Ask a mentor or buddy to show the new hire around, make introductions and begin some training.
- Have some fun. Don't stick strictly to the manual. Consider a game such as "photo match" following an introductory plant tour. Each employee is provided photos of new colleagues and a list of names. The object is to match the name with the face.
- Take the new employee to lunch, or ask a buddy or supervisor to join him or her in the lunch room.
- Ask for feedback, as Rita Haase from Sherwin-Williams does. Learn how recent new hires are responding to the orientation process and make changes based on those recommendations.

Advises Brown: "The end of the first day, the end of the first week, the end of each day in your employment, is just as important as the beginning. Help your employees feel that you want them to come back the next day, and the next, and the next."

Rich Grandzol, who consults with companies in the pharmaceutical, biotech, construction and other industries, says management sometimes fails to imprint on new workers the value of safety and the consequences of incidents. He encourages clients to stress that safety, quality and productivity are all equally important to the business. Making sure new workers understand the economic impact of accidents, as well as the personal toll they take, is key.



## Are You on Board with Safety Onboarding? (cont'd)

### Online Onboarding

Grandzol, like many other experts, believes there's a place in new-hire orientation for computer-based training. "We'll take each of the elements of a company's own prevention program, such as housekeeping/inspections, PPE, emergency action plans and safety meetings, and put together a short slide presentation on each." It's an easy way for employees to go through modules on their own, and Grandzol emphasizes that this should be done during the first week on the job. He builds in activities and testing to ensure that the messages have hit their mark. Supervisors track that the testing has been done and determine where extra help is needed.

Also, if the modules are on a network, they become a resource for all employees, who can return to them as needed. This is a good adjunct to a live introductory session in which new workers hear general messages including safety philosophy and policy. The module approach is time- and cost-effective and conveys information well, Grandzol says.



## Workplace Safety: 5 Ways To Prevent An Injury Upturn During The Economic Downturn

Recently, global safety consulting firm BST announced five recommendations for business leaders wishing to protect worker safety and health during the economic downturn. The recommendations, released in a new white paper titled "Leading Safety in a Downturn," outlines the effects of a recession on workplace safety and proposes five actions to address them.

According to the paper, common downturn events, such as job reassignments and layoffs, can increase employee exposure to injury just as many organizations have fewer available resources to manage those risks. According to BST vice president Don Groover, fewer resources are only part of the problem. "A downturn can also have significant cultural implications for a business," he says. "What leaders do now with respect to safety and the business sends a message to employees about what really matters. That message will resonate long after the outside situation improves." In the paper, BST recommends that leaders:

- **Open up and communicate why safety matters now.** Employees anxious about the impact of the economy on the company, and on them personally, can be at increased risk for injury. Leaders need to be out front, demonstrating concern, listening and taking appropriate actions.
- **Consider the effects of your actions on the culture.** How leaders "do the hard stuff"—layoffs, job assignments, budget cuts—will dictate how people engage in safety and the business now and down the road.
- **Refine your strategy.** Safety performance often can become bogged down, both financially and functionally, by legacy systems that no longer meet the needs of the business. Many companies find that their actual needs dictate an investment in fewer (or different) systems than they have right now.
- **Work the fundamentals.** Survival in a downturn, for any part of the business, is about targeting the core elements that sustain the enterprise. In safety performance, that means protecting the lives and livelihoods of employees. Life-altering injuries and fatalities must be a primary concern.
- **Demonstrate—and develop—transformational leadership.** Leaders who use a transformational style are more successful at creating the will to go "above and beyond" self-interest and give people a sense of purpose, belonging and understanding regarding the work they do.

The full paper and recommendations are available at BST's website: <http://www.bstsolutions.com/perspectives>.

## **Risk Services Safety Coordinator Manual**

In every issue of the *Loss Prevention Mention*, you will now find an area dedicated to our "Safety Coordinator's Manual." The information contained in this section will be a condensed version of our "Safety Coordinator's Manual," which is located in the SC Toolbox on our Web site at: [http://www.myfloridacfo.com/Risk/sc\\_toolbox.asp](http://www.myfloridacfo.com/Risk/sc_toolbox.asp). Should you need the user identification and password for the SC Toolbox, please send an e-mail to [RiskServices@myfloridacfo.com](mailto:RiskServices@myfloridacfo.com).

Contained in the manual is everything that you need to know to be an effective Safety Coordinator or Alternate Safety Coordinator. It includes answers to many of the questions we receive every day, and we hope that you will take the time to review the manual whenever possible. The pages covered in this section will be outlined, and you can go online and download the manual for later review.

Although the manual can be viewed online, you will not be able to go back to previous pages online, therefore we recommend that you download it to your computer.

## **Safety Rules, Policies and Procedures-Page 47 through 49**

The final component of a safety program involves rules, policies and procedures. It stands to reason that an agency interested in reducing claims and increasing employee safety will develop and implement a set of safety rules which are consistent with the size and type of the operation, and which are at least equivalent to the Occupational Safety and Health Administration (OSHA) rules for most types of operations and activities.

The establishment and enforcement of rules are important and necessary in guiding employees away from unsafe practices which could lead to injuries or property loss. The purpose or goal of implementing safety rules can be related to the improvement of:

- Safety of employees and protection of property
- Efficiency of operations
- Quality of products and services

### **Types of Rules**

There are two primary types of rules: general and job-specific. General rules are those that apply to all employees regardless of what job they perform. These could be rules related to vehicle operation, housekeeping or slip/fall exposures.

Job-specific rules will apply only to specific jobs or positions. As an example, consider jobs involving print shops, or marine patrol officers, or warehouse or law enforcement personnel; all of these jobs should have rules, both job-specific for the particular exposures and general rules which will apply to all employees.

### **General Guidelines For Rule Making**

There are some general guidelines to follow when developing rules. One of the more important is that rules must be simple and understandable. Complex, complicated rules won't be followed.

#### Example

"Igniting Small Rolls Of Finely Cut Tobacco With Incendiary Devices Anywhere Near Compressed Cylinders Of Various Flammable Or Oxidizing Agents Is Strictly Prohibited."

#### Instead

"No Smoking" rule will suffice and be better understood.

When developing rules, a key point is that the objectives for the rules are to provide for the safety of the employees and the protection of property. With each rule, ask whether compliance with the rule will achieve those objectives. Consider the position of the people who will be impacted by the rules: Is it readable? Is it understandable? Can I or will I follow this rule?

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## **Risk Services Safety Coordinator Manual** (cont'd)

Another consideration in developing rules is the past loss history of an agency. Examine trends in losses and determine if appropriate rules are in place. Actual losses, as well as potential losses, are a good source for development of rules. Consider where losses have occurred, where they may occur, and then act accordingly.

Another factor to consider is rules that are mandated. There are a number of laws and regulations that govern the safety of facilities and organizations (including state agencies).

Once the rules are developed, they must be implemented. There are various forms for this, but a primary objective is to provide for implementation of the rules through:

- Written form
- Training Retraining
- Positive reinforcements

Rules should be communicated to employees in writing, but should be reviewed and explained through training. New employees should be acquainted with all safety rules during the orientation period. Training regarding safety rules should be repeated periodically for all employees.



## **Top 10 Tricks to Avoid Ticks**

Outdoor workers face a health threat of Lyme Disease spread by ticks. Landscaping, brush clearing, forestry work, parks and wildlife management are some of the occupations that are most at risk for tick bites and Lyme Disease. Home gardeners, hikers and others who spend their free time outdoors are exposed to the hazard too.

1. Know the danger: The tick is a tiny, eight-legged, insect-like creature that feeds on the blood of animals including human beings. While it is mostly harmless, it spreads the bacteria responsible for Lyme Disease. The deer tick, which is the main carrier, is about the size of the dot at the end of this sentence.
2. Know the treatment: If Lyme Disease is diagnosed early and treated with antibiotics, it can be cured. It can also be treated effectively in its latter stages, but response varies from one patient to the next. Some symptoms can linger for years.
3. When you are working or walking in grassy or wooded areas, cover up. Wear solid shoes, long pants tucked into your socks, a long-sleeved shirt and a hat.
4. Use insect repellents containing DEET or permethrin. Follow all the precautions on the label.
5. Check yourself for ticks often when you are working outdoors and when you take a break.
6. After work, shower and wash your hair.
7. If you find a tick attached to your skin, remove it with tweezers or with your fingers protected by a glove or a plastic bag. Pull it out gently without squeezing it. Wash the area thoroughly.
8. Dispose of the tick where it will not re-infest. If you suspect Lyme Disease, put the tick in a sealed container such as an old pill bottle and take it with you to the doctor.
9. Watch for the early signs of Lyme Disease infection. A red rash, especially surrounding the tick bite, possibly in a "bullseye" pattern, may appear in the first week or two.
10. Flu-like symptoms and joint pain develop over the first month. Extreme fatigue, a stiff and aching neck, tingling in the fingers and facial paralysis can follow. Weeks or months later severe headaches, painful arthritis, heart problems and central nervous system difficulties can occur.

## Extreme Heat: A Prevention Guide to Promote Your Personal Health and Safety

Heat-related deaths and illness are preventable yet annually many people succumb to extreme heat. Historically, from 1979-2003, excessive heat exposure caused 8,015 deaths in the United States. During this period, more people in this country died from extreme heat than from hurricanes, lightning, tornadoes, floods and earthquakes combined. In 2001, 300 deaths were caused by excessive heat exposure.

People suffer heat-related illness when their bodies are unable to compensate and properly cool themselves. The body normally cools itself by sweating. But under some conditions, sweating just isn't enough. In such cases, a person's body temperature rises rapidly. Very high body temperatures may damage the brain or other vital organs.

Several factors affect the body's ability to cool itself during extremely hot weather. When the humidity is high, sweat will not evaporate as quickly, preventing the body from releasing heat quickly. Other conditions related to risk include age, obesity, fever, dehydration, heart disease, mental illness, poor circulation, sunburn and prescription drug and alcohol use.

Because heat-related deaths are preventable, people need to be aware of who is at greatest risk and what actions can be taken to prevent a heat-related illness or death. The elderly, the very young and people with mental illness and chronic diseases are at highest risk. However, even young and healthy individuals can succumb to heat if they participate in strenuous physical activities during hot weather. Air-conditioning is the number one protective factor against heat-related illness and death. If a home is not air-conditioned, people can reduce their risk for heat-related illness by spending time in public facilities that are air-conditioned.

Summertime activity, whether on the playing field or the construction site, must be balanced with measures that aid the body's cooling mechanisms and prevent heat-related illness. This pamphlet tells how you can prevent, recognize, and cope with heat-related health problems.

### **What Is Extreme Heat?**

Temperatures that hover 10 degrees or more above the average high temperature for the region and last for several weeks are defined as extreme heat. Humid or muggy conditions, which add to the discomfort of high temperatures, occur when a "dome" of high atmospheric pressure traps hazy, damp air near the ground. Excessively dry and hot conditions can provoke dust storms and low visibility. Droughts occur when a long period passes without substantial rainfall. A heat wave combined with a drought is a very dangerous situation.

### **During Hot Weather**

To protect your health when temperatures are extremely high, remember to keep cool and use common sense. The following tips are important:

- **Drink Plenty of Fluids:** Increase your fluid intake, regardless of your activity level.
- **Replace Salt and Minerals:** Heavy sweating removes salt and minerals from the body. If you must exercise, drink two to four glasses of cool, non-alcoholic fluids each hour. A sports beverage can replace the salt and minerals you lose in sweat.
- **Wear Appropriate Clothing and Sunscreen:** Choose lightweight, light-colored, loose-fitting clothing. If you must go outdoors, protect yourself from the sun by wearing a wide-brimmed hat along with sunglasses, and by putting on sunscreen of SPF 15 or higher 30 minutes prior to going out.
- **Schedule Outdoor Activities Carefully:** Try to limit your outdoor activity to morning and evening hours.
- **Pace Yourself:** Start slowly and pick up the pace gradually.
- **Stay Cool Indoors:** Stay indoors and, if at all possible, stay in an air-conditioned place.



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## **Extreme Heat: A Prevention Guide to Promote Your Personal Health and Safety** (cont'd)

- **Use a Buddy System:** When working in the heat, monitor the condition of your co-workers and have someone do the same for you.
- **Monitor Those at High Risk:** Although any one at any time can suffer from heat-related illness, some people are at greater risk than others.
  - ⇒ Infants and children up to 4 years of age
  - ⇒ People 65 years of age or older
  - ⇒ People who are overweight
  - ⇒ People who overexert during work or exercise
  - ⇒ People who are physically ill or who take certain medications
- **Adjust to the Environment:** Be aware that any sudden change in temperature, such as an early summer heat wave, will be stressful to your body.
- **Do Not Leave Children in Cars:** Even in cool temperatures, cars can heat up to dangerous temperatures very quickly.
- **Use Common Sense:** Remember to keep cool and use common sense:
  - ⇒ Avoid hot foods and heavy meals.
  - ⇒ Drink plenty of fluids and replace salts and minerals in your body.
  - ⇒ Dress infants and children in cool, loose clothing and shade their heads and faces with hats or an umbrella.
  - ⇒ Limit sun exposure during mid-day hours and in places of potential severe exposure such as beaches.
  - ⇒ Do not leave infants, children or pets in a parked car.
  - ⇒ Provide plenty of fresh water for your pets, and leave the water in a shady area.
- **Hot Weather Health Emergencies:** Even short periods of high temperatures can cause serious health problems. Know the symptoms of heat disorders and overexposure to the sun, and be ready to give first aid treatment.

This information provided by [NCEH's Health Studies Branch](#). To read the full article, check out the [Centers for Disease Control and Prevention website](#).



### **Tidbits**

- There's a 1-in-6 chance the beef on your backyard grill came from Texas.
- The chicken on your barbecue grill probably came from one of the top broiler-producing states: Georgia, Arkansas, Alabama, North Carolina and Mississippi.
- Fresh tomatoes in your salad most likely came from Florida or California, which, combined, produced more than two-thirds of U.S. tomatoes.
- As to potato salad or potato chips or fries, Idaho and Washington produce about one-half of the nation's spuds.
- For dessert, six states—California, Florida, Texas, Georgia, Arizona and Indiana—combined to produce about 80 percent of watermelons last year.



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Safety Coordinator Appointment Form.....	850/413-4756
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The following forms can be found at this Web site. Remember, it is a secure site and a user name and password will be needed:

[http://www.myfloridacfo.com/Risk/sc\\_toolbox.asp](http://www.myfloridacfo.com/Risk/sc_toolbox.asp)

- Ø Workers' Compensation Claim Change Form (available electronically & in Adobe Acrobat)
- Ø State Liability Claim Change Form (available electronically & in Adobe Acrobat)
- Ø Safety Coordinator Appointment Form (available in Adobe Acrobat only)
- Ø Video Loan Request Application Form (available in Adobe Acrobat only)

Articles or suggestions for improvement of this newsletter are always welcome. Please e-mail [RISK SERVICES](mailto:riskservices@myfloridacfo.com).

