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Why Accidents Occur And What To Do About It!

According to the NC Department of Labor, there were 72 work-related fatalities in the state of North Carolina between October 2004 and September 2005. Although many of these make headlines, there are even more **"near misses"** that could have led to an injury or fatality. The underlying problems can be explained using the accident pyramid shown below.

Why Accidents Occur

It is estimated that for every fatality there are roughly 10 severe injuries, 100 minor injuries, 330 near-misses and 1500 unsafe acts. Every accident is caused by a breakdown in one of four areas: the worker, the tools used, the materials used, or the methods used. **Any unsafe act or condition can result in a fatality.**

What to Do About It

As the "unsafe acts" at the base of the pyramid grows, so does the potential for injury or death. To reduce risk, a company must reduce the number of unsafe acts in the workplace.

1. Hazard Identification

Identify processes that have the potential for causing unsafe acts, both from frequency and severity. Focus on the specific behaviors that are critical in these processes and identify the correct (safe) and incorrect (unsafe) methods.

2. Behavior Observation

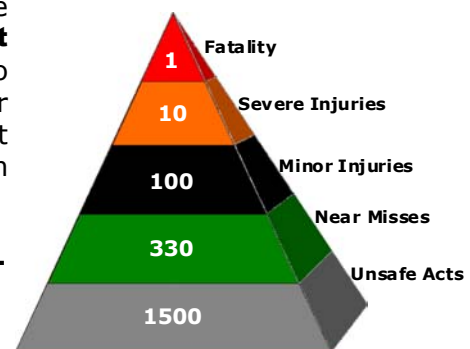
Perform planned and in process observations to find out how the employees perform the identified processes – look for both correct and incorrect behaviors.

3. Coaching

Provide feedback to the employees individually and collectively. Promote the correct behaviors and discourage the incorrect behaviors.

The three step process above follows the **Look → Find → Correct → Prevent** principle. Incorrect behavior will not go away by itself. Correcting the behavior will reduce the overall risk and prevent possible future negative outcomes such as major accidents or fatalities.

It is important to **properly train supervisory personnel** prior to implementation – **iSurity's Safety & Loss Department can assist with this.**



The Accident Pyramid

Near Misses-Accidents Waiting To Happen

Did You Know?

Every 5 seconds
Someone suffers an injury or illness on the job.

Every hour
750 workers are injured or become ill at work.

Every day
17 people lose their lives on the job.

Every year
More than 6 million workers end up on the injured list.

If you don't want to become a statistic.....

**Take Precautions -
Not Risks!**

Source: www.uaf.edu

Workplace safety is about preventing injury and illness to employees in the workplace. While most companies do a good job of addressing the obvious risks and hazards, there is another level of risk that receives less attention. **"Near Misses" and "Unsafe Acts" occur in the workplace so often that they are often overlooked as having the potential to cause serious injury.**

Common examples are:

- Stepping over a trip hazard without correcting the situation
- Catching yourself from slipping on a spill and not cleaning it up
- Noticing a burning odor coming from a machine and not alerting anyone
- Making adjustments to a machine without first shutting it down
- Operating machinery without proper eye and face protection
- Not knowing what to do in an emergency
- Insufficient training
- Frayed or damaged electrical cords
- Believing that "just this once" is a justifiable reason for unsafe behavior



All of these instances are potential accidents just waiting to happen. At one time or another, most employees have ignored situations hoping that they will take care of themselves. The sobering truth is that **when potentially hazardous situations are ignored: accidents will eventually happen.**

A near miss or unsafe act is most likely to result in an injury when an employee is tired, not feeling well, or distracted. Therefore, it is impractical to rely on workers to be alert and careful as the only way to avoid injury. A strong safety and loss program is the best way to manage risk.

It is everyone's responsibility to help maintain a safe and healthy work environment!

Did you observe a near miss today?

What did you do about it?

Case Studies

Transportation Risk



"A 33 year old office employee was killed in a car crash on the way to the post office to pick up the daily mail...." The risk of transportation is something that most companies do not include in the company's safety program.

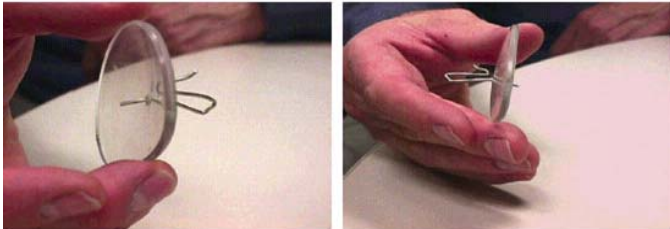
Workers' compensation claims involving motor vehicle accidents are one of the highest in cost for companies today. The difference in the outcome or the result between a fatality (at the top of the accident pyramid) and an unsafe act or near miss (at

the bottom of the pyramid) is minute, although the behavior is the same. The key is to focus on the behavior and not the outcome because any behavior could result in a catastrophic outcome.

"Below are some examples on how to reduce your transportation risk:"

- **Implementing a policy for selection, training, and periodically evaluating drivers including performing motor vehicle record checks.**
- **Limiting drivers to a select few that are designated to perform tasks involving company business.**
- **Prohibiting employees from using company vehicles for personal business.**
- **Limiting driving time by planning work load and times and to ensure employees are not driving when fatigued.**
- **Requiring a preventative maintenance (PM) program for all vehicles, etc.**

An Eye Saved by Safety Glasses



As the result of a private contractor safety glasses program, an employee began encouraging his 18 year-old son, who installs siding on houses, to wear safety glasses while working. The son finally relented when aluminum dust started getting in his eyes. About one

week later, he was applying siding with an air powered staple gun. When the son fired a staple, it hit a metal plate behind the siding, ricocheted back towards his face and penetrated the safety glasses' lens. It hit with such force that the frames were cracked and the son received bruising on the eyebrow and cheekbone. The safety glasses saved his eyesight and possibly even his life.

Your eyesight can't be replaced – wear safety glasses!

FOOTNOTE: Regular "street" glasses would not have prevented this injury. It is crucial that all employees wear approved safety glasses at all times when required.

Source: www.llnl.gov

Q&A

Q: What personal protective equipment (PPE) should my employees be required to wear?

A: OSHA requires each employer to perform a personal protective equipment assessment that evaluates what hazards exist and what PPA is required. Visit the OSHA website (www.osha.gov) for details, or call iSurety's Safety & Loss Department at 1 (800) 869-3999.

Q. Where can I get safety videos and information about safety meetings?

A. Contact iSurety Safety & Loss for information regarding free resources.



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iSurity Expands Safety & Loss

Department with New Team Member



iSurity is proud to announce the addition of **Ryan McHenry** to our Safety and Loss Control team. Ryan brings an impressive mix of experience in accident prevention, safety program development, safety awareness training, and OSHA compliance.

According to iSurity CEO John Baker, Ryan brings some strong assets to the company. "Ryan's diverse experience coupled with his strong work ethic aligns perfectly with our approach to customer service. He will enable us to provide added value to our current customers and agents." Ryan holds a Bachelor of Science degree from the Pennsylvania State University and comes from one of the largest retailers in the country, where he was responsible for all aspects of safety and loss prevention.

A strong safety and loss program can have a large positive impact on a company's bottom line. We can help you achieve these goals by assisting with:

- A pro-active safety and loss prevention program
- An aggressive return to work program
- Pre-employment, random and/or post accident drug testing policies
- Hiring practices – how to hire the right employees
- OSHA record keeping and documentation
- Accident reporting, investigation, and analysis

Please contact Ryan @ 336-870-0540 or ryanmchenry@isurity.com

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