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APPROACH MATERIAL HANDLING LIKE A PRO

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Material handling is part of almost every job in manufacturing and construction. Perhaps that's why lifting and bending accounts for 34 percent of work-related injuries each year. Most of these injuries are due to overexertion and gradual trauma of the back or shoulders from incorrect or unsafe lifting techniques. Professionals who know the common hazards and causes of injury may be able to help prevent them.

COMMON HAZARDS

Typically, lifting and bending injuries can be caused by one of the following:

- **Overweight objects** — any object heavier than 50 pounds, such as large spools of wire, bundles of conduit or power tools, can cause serious stress on the ligaments, muscles and joints in the shoulders and back.
- **Awkward positions** — bending, twisting and reaching while lifting forces the back to support the weight of the body and the load, overexerting muscles. Also, carrying loads on one shoulder, under one arm or with one hand can create unsafe pressure on the spine. The risk of awkward postures increases when loads have inadequate handholds.
- **High frequency or long duration lifting** — supporting material for an extended period of time, such as when installing wiring, can increase the risk for back or shoulder injury by denying muscles nutrients, allowing for the buildup of lactic acid and causing fatigue.
- **Environmental concerns** — extreme temperatures can decrease muscle flexibility, or lead to dehydration and fatigue. Also, poor housekeeping or low visibility in warehouses can lead to slips and falls.

SOLUTIONS THAT MAY SAVE WORKERS

Help protect workers from injuries by training employees on smart lifting practices and providing wearable devices to monitor lifting behaviors. Start off with these tips:

- **Lighten the load** — reduce load weight by breaking materials down into smaller quantities. When possible, use mechanical means such as forklifts or duck lifts. Also, make use of ramps and lift gates when possible.
- **Beat fatigue** — when installing wiring or doing other high frequency, long duration lifting, take frequent breaks or rotate tasks between employees. Also, use stands, jigs, mechanical lifting and pre-assemble fixtures or boxes before installation.
- **Plan ahead** — adjust work schedules to avoid extreme temperatures and require employees to wear the proper personal protective equipment (PPE). Also, provide adequate lighting, keep the site organized and free of debris.

Next, avoid awkward movements by utilizing wearables. Amerisure policyholders can utilize a small, easy-to-use device that clips on a worker's belt. It audibly sounds and vibrates when unsafe moves are detected. The wearable encourages employees to lift straight and strong to avoid injuries and subsequent workers' compensation

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claims. Managers can even utilize the data provided by the wearables for group training or individual coaching sessions.

MEASURING STRENGTH CAN MAKE A DIFFERENCE

Bending and lifting injuries can also be prevented by strength testing employees. Regular strength testing may decrease nearly one-third of all work-related injuries. The test can determine which employees should be completing which lifts and, in tandem with wearables, can discourage unsafe lifting practices.

A formal strength or physical conditioning program may also prepare workers to lift heavy loads and prevent overexertion injuries. It's the responsibility of the employer to train workers on proper lifting techniques. However, Amerisure risk management experts can help create a training program tailored for each workplace.

With the proper preventative measures in place, employees can handle materials confidently and safely — resulting in a workplace with fewer injuries and a strong bottom line.

HEALTH HAZARDS IN CONSTRUCTION: THE HIDDEN RISK OF OCCUPATIONAL ILLNESS

*By **Enjonli Hutchison,** senior risk management consultant*

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When enforcing worker safety programs, emphasis is most often placed on preventing injury from obvious physical hazards in the workplace. For instance, it's common knowledge that falls are the leading cause of fatalities in the construction industry. In response, companies focus on the development of fall prevention plans and employee use of fall protection systems. The risks associated with excavation cave-ins are also well known, and employee training is frequently conducted to prevent caught-in and struck-by hazards on construction sites. However, an unseen and often overlooked category of risk exists and must be taken just as seriously: occupational health hazards.

WHAT ARE THE RISKS?

Occupational health hazards are present in many common construction practices and can result in a variety of acute and chronic illnesses for workers including respiratory disorders, skin ailments, hearing loss and cancer.

For example, construction workers exposed to asbestos during demolition and remodeling projects are at a greater risk of developing asbestosis and mesothelioma, which are aggressive, fatal lung diseases. Welders can suffer from adverse health effects related to toxic levels of heavy metals and hexavalent chromium, causing occupational asthma, liver and kidney damage, dermatitis, and nasal and respiratory cancers. Concrete and masonry workers who are not protected from silica exposure can suffer from silicosis, another debilitating respiratory disorder. High noise levels, hot environments, and chemical use can also contribute to worker illness on construction sites.

While some health exposures such as extreme heat can create immediate symptoms in workers, the onset of most occupational-related illnesses can have a long latency period of 10 to 20 years. The delayed appearance of symptoms, in combination with lack of knowledge of toxic agent classes, harmful exposure levels and routes of exposure, can cause these health risks for construction workers to be out of sight and therefore, out of mind. It's for these reasons that adequate preventive measures against the development of occupational illnesses may be a lower priority.

WHAT ARE THE COSTS OF OCCUPATIONAL ILLNESS?

Occupational illnesses are costly for both employers and employees, alike. A study conducted by J. Paul Leigh of the University of California, Davis, analyzed occupational injury and illness databases from the U.S. Bureau of Labor and Statistics; the Centers for Disease Control and Prevention; the National Counsel on Compensation Insurance; and the Healthcare Costs and Utilization Project. The study determined the economic impact of occupational injury and illnesses among workers in the United States.

The study found that the number of fatal and nonfatal occupational illnesses for this period was approximately 53,000 and 427,000 respectively. Medical costs were estimated at $21 billion and the indirect costs, such as lost earnings,

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reduced production, and fringe benefits, were $37 billion. However, the true economic burden of occupational illnesses is unknown.

An additional study on occupational disease and workers' compensation costs found that up to 91 percent of occupational disease deaths are not identified by workers' compensation carriers. This is, in part, due to the aforementioned latency periods, and the presence of other potential contributing environmental factors that can result in similar diagnoses, making the cause of the illness impossible to determine conclusively. In these cases, the high costs of a work-related illness can fall directly on the affected employee.

WHAT CAN BUSINESSES DO TO PROTECT WORKERS?

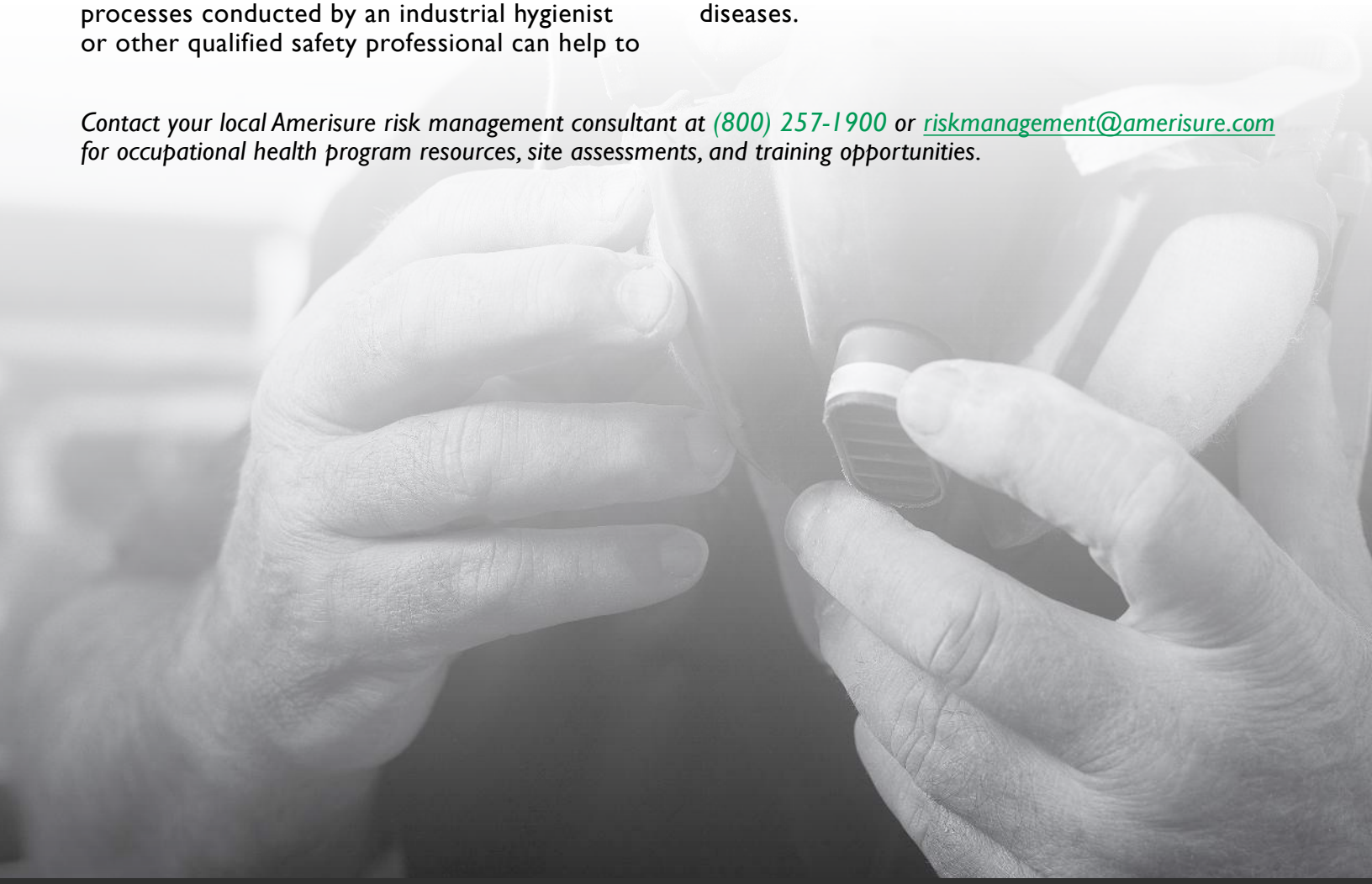
Like occupational injuries, health hazards and work-related illnesses can be controlled and prevented. A job hazard analysis of your work processes conducted by an industrial hygienist or other qualified safety professional can help to identify health risks for construction operations.

Once the health hazards are identified, Amerisure risk management consultants can assist with the development and implementation of occupational health programs.

These include respiratory protection, occupational medical surveillance, air monitoring, effective work practices (e.g. wet methods to control silica dust) and personal protective equipment assessment that can mitigate the risk of worker exposures and prevent the occurrence of occupational disease.

Finally, training employees on the specific health hazards of their jobs, including symptoms of disease and long-term health effects will help workers to understand the importance of protecting themselves. In short, prioritizing a safety program that effectively addresses health hazards in construction operations will help save lives and drive down the economic impacts of occupational diseases.

Contact your local Amerisure risk management consultant at (800) 257-1900 or riskmanagement@amerisure.com for occupational health program resources, site assessments, and training opportunities.



FLEET SAFETY: WHAT YOU NEED TO KNOW THIS WINTER

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Severe winter weather is the cause of 17 percent of all vehicle crashes. Even more alarming, over the past five years, winter weather-related accidents in the United States accounted for nearly 4,000 deaths.

These statistics prove driving in severe winter weather is dangerous, even for the most experienced drivers. Since the cold season is in full swing, it's time to remind fleet drivers how to stay safe on snow covered roads — especially since the number of severe weather car accident deaths continue to rise each year.

Check out these seven tips to make safety a priority this winter.

1. STAY ORGANIZED

Drivers should aim for speeds five to 10 miles per hour (MPH) below the posted speed limit when roads are slippery. This allows for better vehicle control and also makes it easier to stop, if necessary.

2. INCREASE FOLLOWING DISTANCE

The more space between each vehicle on icy roads, the better. Avoid a collision by keeping a following distance of eight to 10 seconds between cars.

3. FUEL UP

Don't let gas tanks run low, as the fuel can freeze in low temperatures. Consider refueling when the gas gauge reaches the halfway point so cold air can't get trapped in the tank. Also, be sure to properly store fuel tanks and cans at the fleet garage to prevent supply from freezing.

4. DO A FULL MAINTENANCE CHECK BEFORE EXITING AND ENTERING THE VEHICLE

At the end of a shift, drivers should ensure wipers and defrosters are in proper condition and the washer reservoir is full. If any of these items are not functioning properly, a formal report should be made immediately, and the vehicle should be taken out of service until the appropriate repairs are made. At the beginning of a shift, drivers should inspect the same parts of the vehicle in case anything was missed.

5. COMPILE A WINTER WEATHER KIT

Keep an emergency winter weather kit inside each fleet vehicle. The National Highway Traffic Safety Administration (NHTSA) recommends including items such as:

- Snow shovel
- Broom
- Ice scraper
- Kitty litter or sand
- Jumper cables
- Flashlight
- First aid kit
- Water, food
- Blankets
- Cell phone charger
- Warning devices such as flares and emergency markers

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6. MONITOR WEATHER CONDITIONS

Prepare in advance for winter weather driving by requiring employees to check the forecast before departing on a job. Also, consider posting the daily and weekly forecast in a highly visible location for all drivers to view. Including a list of common cold weather terms can be a quick, useful reference, as well.

7. BE VIGILANT ABOUT DRIVER BEHAVIOR

While safe driving is important any time, it's especially critical in the low visibility of a winter storm. Utilize Amerisure's FleetAlliance® solutions like cellphone blocking technology and telematics to monitor driver behavior. Managers should pay particular attention to texting or attempts to access mobile devices; and the aforementioned speed and following distance.

For more driver safety tips, contact your local Amerisure risk management consultant at 800-257-1900 or riskmanagement@amerisure.com.

FLEET RESOLUTIONS: DEFINING FOCUS FOR 2020

As the decade comes to a close and companies look to improve safety measures for 2020 and beyond, much attention is being focused on fleet safety and driver behavior. To help define your resolutions and jumpstart the success of your program, Amerisure has developed a list of critical elements for a loss-reducing telematics program based on data from its FleetAlliance® participants.

THE FOLLOWING ARE THE 10 BEST PRACTICES FOR NEW AND ESTABLISHED TELEMATICS PROGRAM PARTICIPANTS TO CONSIDER.

1. The program should be administered at the senior office or owner level.
2. There should be a designated telematics program manager who spends approximately 20 percent of working hours managing the program and analyzing the results.
3. Know your benchmark, determine a goal or objective, then regularly monitor data and make adjustments to achieve the objective.
4. Use benchmarks to determine three to five data categories to improve on. Additional data points can be included for later monitoring or measurement, but only a handful of metrics should be focused on at a time.
5. Over the course of the year, monitor all safety events to adapt to changing pace and results.
6. Fixed and maximum speeding should be the foremost focus of any new program.
7. Check telematics reports and results at least once per week.
8. Individual telematics reports and results are best communicated to employees in one-on-one discussions at least once per week.
9. Companywide results should be presented in departmental, divisional and company meetings either monthly or quarterly.
10. Organizations that have a discipline or incentives associated with their telematics program usually see behavioral changes more quickly.

Creating an effective telematics program can be challenging. Some of the most common challenges include initial installation issues (e.g. time, accuracy and coordination), and employee culture or willingness to buy in to the program. However, implementing Amerisure's 10 best practices can alleviate some of these challenges — enabling you to reap the benefits of a successful telematics program in this new decade and beyond!

To learn more about Amerisure's FleetAlliance® offerings, contact your local Amerisure risk management consultant at (800) 257-1900, or riskmanagement@amerisure.com.

2019 SAFETY AWARDS

SAFETYCONNECT®

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COOKEVILLE HEATING AND COOLING SERVICES, LLC

TIS Insurance Services, Inc.

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Ten Years Without a Lost Time Injury

FRANK G LOVE ENVELOPES DBA LOVE ENVELOPES, INC.

MHBT, A Marsh & McLennan Agency, LLC

(Dallas, TX)

5 Years Without a Lost Time Accident

PALMETTO AUTOMATIC SPRINKLER COMPANY, INC.

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(Columbia, SC)

One Million Hours Without a Lost Time Accident

ROBERT W. CARLSTROM CO., INC.

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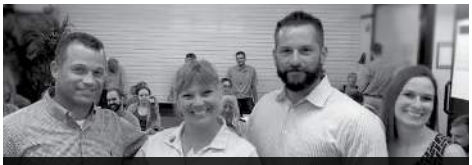
Outstanding Safety Performance



WINTER PARK CONSTRUCTION

Lassiter-Ware Insurance, Inc.

(Leesburg, FL)

Improved Safety Performance Resulting in: Zero Recordable Incident, Dart and Severity Rates