

{SAFETY AND LOSS CONTROL NEWSLETTER}

vol.2 i.3 October 2009

Exclusively for

MAJESTIC INSURANCE
POLICYHOLDERS

Upcoming Webinar Presentation: Cultural Factors in Safety

How does a culturally diverse workforce impact workplace safety?

What communication factors are involved in conveying safety?

What should be considered when doing safety training with a culturally diverse workforce?

To help answer these questions, Majestic Insurance is hosting an on-line Webinar presentation on the important topic of Cultural Factors in Safety on Tuesday October 20th. This presentation will cover:

- How to communicate with a culturally diverse workforce.
- The components of effective safety communication with non native speakers.
- The impact of cultural norms in communicating safety.
- Strategies to enhance safety communication with a culturally diverse workforce.

Look for the registration information to be sent by e-mail and reserve your spot by sending an e-mail to webinar@majesticinsurance.com. Anyone in your organization that could benefit from this presentation is welcomed to attend. Also be sure to look on the Majestic Insurance website at www.majesticinsurance.com to receive information on past webinar topics and other safety resources covering important safety topics.

PHYSICAL CONDITION AND DRIVING PERFORMANCE

Driving requires a great deal of concentration. When you are fatigued, it is difficult to keep your mind on the safe operation of a motor vehicle. Fatigue can be caused by a number of factors such as lack of rest, improper eating, excessive physical labor and even the extra comfort provided by modern vehicles.

It is easy to become fatigued, especially when driving long distances. When fatigue sets in, it increases a driver's reaction time. It also causes lack of attention and inaccurate estimations of the driving situation. It may become easy for a driver to be lulled into a false sense of security and to drift off into hypnotic states for brief periods, especially on long trips. When this happens, a collision could happen at any moment since concentration could be briefly lost.



When you begin to feel tired, increase your driving space and look for a rest stop. Rolling down the windows, turning up the radio or trying not to fixate on the road are not good strategies for relieving fatigue in the long term.

Illnesses can adversely affect the driving process. Illness can increase reaction time and cause loss of attention. If you are taking medication, read the warning labels before you drive. Some prescription medications can seriously impair your driving ability. If you have an illness and must drive, pay extra attention to the driving environment. Pull off the road and rest frequently. Increase your driving space and reduce speed. Know your physical limits.

Physical limitations are associated with accidents. Ways to check these limitations are with regular medical check ups, prescription glasses and hearing aids if needed, and measurement of reaction time.

Adjusting Your Computer Workstation

Virtually every company has employees who work at a computer workstation. Without the proper workstation design, extended computer use can lead to discomfort and possibly a musculoskeletal disorder (MSD). The risk for a MSD increases the more frequently a person uses a computer. Here are some tips to help prevent muscle fatigue and potential MSD's:

- Set the height of the chair so that your thighs are roughly parallel to the floor, with your feet flat. If necessary, use a footrest to support your feet.
- Use a fully adjustable chair (i.e., for seat height, backrest tilt and seat pan tilt). It should have a well formed lumbar (lower back) support to help maintain the lumbar curve.
- Make sure the arm rests don't interfere with natural movements and/or are adjustable.
- Ensure the chair does not put pressure on the back of the legs. There should be enough space between the front edge of the seat pan and the back of your knee/lower leg to fit between one finger to one fist.
- Set your monitor at a height that allows you to keep your neck straight. The top of the screen should typically be at or slightly below eye level.
- Your elbows should be at an angle of 90 degrees, with your arms hanging naturally at your sides.
- Keep your hands in line with your forearms, so that wrists are straight, not bent up, down or to the side. The mouse should be directly beside the keyboard.
- Use a document holder to hold source documents adjacent to the monitor.

Proper workstation adjustments benefit everyone – workers will be more comfortable, likely resulting in increased morale and production.

PROFESSIONALISM & SAFETY

One of the key characteristics of a successful organization is the degree of professionalism among all workers. Sales and marketing people will obviously need to present well and follow up on unresolved concerns. Internally, employees from throughout the chain of command must also conduct themselves in a professional manner. This is true, even if they only work among themselves.

Professionalism relates to safety and managing employees in that workers will respond positively to structured environments and clearly stated goals. That said, your formal safety programs provide structure for employees to follow. Employees and management must be clear on their roles and requirements. Typically, this involves documented training. Workers' Compensation can be a very litigious environment. This documentation provides evidence to defend the interests of your organization.

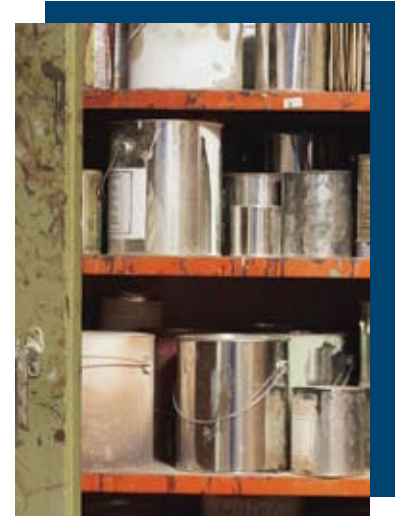
Characteristics of professionals include; respect (for self and others), expertise, perseverance, and the ability to solve problems. Personal baggage and favoritism have no place in the work environment. Consideration should be given to internal customers (our co-workers) and their perceptions. Management can expect more from employees when goals are clearly stated. Workers can be held accountable when provided the proper tools to complete a job. These goals should be challenging, but reachable.

OIL OR SOLVENT-SOAKED RAGS

It is important to store and dispose of oil or solvent-soaked rags safely, to prevent fires. Various household items such as paints, sealers, oil based wood stains, varnish, or other finishing products containing high VOC's (Volatile Organic Compounds) are highly flammable. Rags soaked in these finishing materials, solvents, or oils, can create a spontaneous combustion hazard because as the material oxidizes, heat is released. If not properly stored or disposed of, the heat can build up and the rags can ignite. Special oily-waste cans should be used to store rags soaked in flammable liquids. The waste cans should not have plastic liners and should be emptied daily.

Here is a simple and safe way to dispose of flammable, oily, or solvent soaked rags:

- Rags should be placed in an empty metal container that has a tight metal lid such as a paint or stain can.
- Fill the container with water until the rags are submerged.
- Secure the metal lid tightly over the water soaked rags.
- You can then take the container to your local hazardous waste disposal center or store it until your local community has a hazardous waste pick up day.
- You should never dump solvents or paints -down your drain or sewer.



Hiring Practices

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 screen, required for new employees?
 Y N
- Do new employees receive formal orientation training, including general and job specific safety issues?
 Y N

If you checked no to any of these questions, you may need to re-evaluate your hiring program.

STAY FIRE SMART! DON'T GET BURNED!

This year National Fire Prevention Week was observed the week of October 4th. Did you know that employers are required to provide proper fire exits, fire fighting equipment, emergency plans and employee training to prevent fire injuries and deaths in the workplace? Here are a few important safety and prevention tips everyone needs to know:

- No one should use a fire extinguisher without proper training. Most training includes the acronym **PASS** – **Pull** the pin, **Aim** low at the base of the fire, **Squeeze** the trigger and **Sweep** from side to side.
- Never let the fire get between you and the exit door.
- Flammable materials must be stored in a proper container away from areas vulnerable to fire.
- Every workplace must have at least two means of escape and every employee must be trained in the location of these exits. Escape routes must be kept clear of clutter and easily accessible.
- Extension cords must not be used as permanent wiring, and not run under carpets or across walking areas.
- Smoke detectors must be installed and tested monthly.



Additional information and resources to assist you can be found through the National Fire Prevention Association (NFPA) at www.firepreventionweek.org.

H1N1 INFECTION CONTROL IN HEALTHCARE

Patients reporting to healthcare facilities with suspected H1N1 virus should be placed immediately into individual rooms. These infected patients should wear a surgical mask, should wash their hands frequently, and use cough etiquette. Healthcare personnel who are caring for infected patients should perform required patient contact precautions and hand hygiene, as well as adding eye protection to their usual PPE. All healthcare personnel caring for infected patients should wear an N95 respirator or better. This recommendation differs from seasonal influenza infection control, which recommends surgical mask use. Facilities

should plan on the appropriate allocation of personal protective equipment, to include N95 respirators. Healthcare personnel caring for infected patients should be monitored for signs and symptoms of febrile respiratory illness. Healthcare personnel with symptoms should not report to work, or if at work, should stop work activities and notify their supervisor. These personnel should be excluded from work for 7 days or until symptoms are not present. Routine cleaning and disinfection used during influenza seasons can be used for the management of the H1N1 virus, as well as the routine management of laundry, utensils and medical waste.

Information on N95 respirators can be found here:

www.fda.gov/MedicalDevices/ProductsandMedicalProcedures/MedicalToolsandSupplies/PersonalProtectiveEquipment/ucm055977.htm

MAJESTIC INSURANCE LOSS CONTROL DEPARTMENT

MAJESTIC INSURANCE COMPANY IS COMMITTED to providing our policyholders with superior safety consultation services designed to reduce workers' compensation experience rating factors. By partnering with our clients, we are able to employ a collaborative approach to safety management.

This is more than our mission – it is our promise. And it's what sets us apart from other insurance companies. For more information on how Majestic Loss Control Services can help you achieve your safety goals and work to enhance your bottom line, contact your loss control consultant.

You can also visit our website at:
www.majesticinsurance.com

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