

Safety for
Small Business

Worksite
Safety

Safety
Seminars

Making Safety First



PRESIDENT'S MESSAGE



Dear Members,

We're often asked how a company can reduce their premiums and the answer is usually the same: improve your safety program. As simple as it seems, it's one of the hardest programs to implement.

Our experience has shown us that an accident waiting to happen, will happen. The only way to prevent it is to be proactive. Safety, like quality, needs to be established as a standard. And, like quality, it must apply to all aspects of your business—from protective gear to proper procedures and a tidy workplace. Toward this end, our feature story outlines simple steps you can begin today to improve your worksite safety standards.

On a related topic, many businesses mistakenly believe that offices are safe environments and therefore do not require safety programs. Although this may be true in comparison to the construction business, office-related injuries cause thousands of lost production hours every year. Are you overlooking the obvious? Read on and find out.

Don't forget to look for our next issue: Workplace Violence.

Stay safe.

SINCERELY,

ROBERT L. DOVE
PRESIDENT AND CEO

HEMIC
*Hawai'i Employers' Mutual
Insurance Company, Inc.*

BOB DOVE
CEO/President
808 522-5500
bdove@hemic.com

SHAYNE DOBBINS
CIO/VP
808 522-5270
sdobbins@hemic.com

JOE HEE
VP/Finance & Accounting
808 522-5257
jhee@hemic.com

JASON YOSHIMI
Controller
808 522-5258
jyoshimi@hemic.com

CONNIE FARIA
Director of Insurance Services
808 522-5269
cfaria@hemic.com

JONI NHAM
Director of Claim Services
808 522-5266
jnham@hemic.com

JOE BENEVIDES
Director of Premium Audit
808 522-8902
jbenevides@hemic.com

FAYE BUENO
Director of Administration
808 522-5253
fbueno@hemic.com

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QUESTIONS & COMMENTS

Are there questions and ideas you'd like to share? Please write us at HEMIC Connection P.O. Box 3376, Honolulu, Hawai'i 96801 or send email to info@hemic.com.

Do Small Businesses Really Need Safety Programs?



You own a small business with three, maybe four employees. You know there are benefits to safety programs, but you don't require—and don't think you can afford—a full scale program. Besides, offices aren't dangerous like construction sites....right?

While the average small business doesn't face dramatic injuries that lead to the ER, there are safety issues that managers of small offices should be aware of.

Some of these dangers occur over a length of time such as carpal tunnel syndrome, eye strain and respiratory illnesses due to faulty

air conditioning. Others occur as a result of unusual tasks for which the employee may not have been properly trained, for example: a clerk strains her back while lifting a case of paper.

In either case, timely correction of the problem and the establishment of approved procedures can help you avoid costly injuries.

Where do you start? The first step is to look at the physical layout of your business with fresh eyes. Check for hazardous areas, blocked doorways, areas with poor lighting and uncomfortable ergonomics.

The second step is to review your employees' complaints and reasons for days missed from work. Are they having trouble typing

because of uncomfortable keyboards? Are dim monitors causing headaches? Does your office suffer from colds and allergies, even when it's not flu season?

The third and most important step is to call HEMIC. Our safety professionals are trained to identify and address potential health hazards. In addition, we will help establish a customized safety program that meets the needs (and size) of your business.

Unfortunately, accidents do happen. The good news is that most are preventable. Call your HEMIC representative for a free safety consultation. It's good for your employees. And it's good for you.

Ask HEMIC

My receptionist was injured in an auto accident on the way to a company party. Is my company liable and is she entitled to worker's compensation?

If the function was sponsored by your company, held during normal business hours, held on work premises, or if the employee was required to attend and/or is being paid wages for attending the function, chances are that your company may be liable for the injury, and your employee may be entitled to worker's compensation.

Please remember: a prompt report to your HEMIC representative can help determine if the other party was at fault due to unsafe conditions or negligence.

Got a question about workers' compensation? Write to "ASK HEMIC" at HEMIC at 1132 Bishop Street, Suite 1660, Honolulu, Hawai'i 96813, or email your question to tnishioka@hemic.com



Worksite Safety from Head to Toe.

The sign on your wall might say “Safety First,” but do your policies and procedures really support it? By following the checklist below, your company can reduce accidents, lower premiums, increase the well-being of your employees and put safety where it ought to be: FIRST.

INTEGRATE SAFETY PROGRAMS into daily operations.

Don't develop a safety program that's too difficult to implement or impossible to enforce. Your policies might be documented “on paper,” but they won't be effective until they've become an integrated part of your workers' day-to-day operations. Respect for safety regulations must begin from the top down, with the support of management at all levels.

IMPLEMENT A SAFETY ORIENTATION PROGRAM for new employees.

Never assume a worker knows the proper and safe way to do a task. They may have learned bad habits at their previous job, which can translate into injuries at your workplace.

Always take the time to train new hires on safety rules and policies. Develop a written checklist of procedures to ensure that safety standards are maintained. And, it's often a good idea to place new inexperienced workers with a mentor, a safety-conscious worker, who can observe the new hire and make immediate corrections.

DO NOT ASSUME A POTENTIAL EMPLOYEE IS QUALIFIED to do the job and put the person to work without first performing an on-the-job assessment of his or her abilities.

Just because a person claims to be experienced, doesn't necessarily mean he's up to

your standards. Take the time to evaluate the persons' job skills and credentials before the person is hired. After they are hired, follow up closely to make sure your standards are maintained.

IMMEDIATELY ADDRESS UNSAFE WORK HAZARDS.

Never ignore a violation of safety. Ignoring a violation, such as a lack of a hard hat, implies that management is not serious about safety. The unsafe act should be addressed immediately, when the situation is fresh in the employee's mind and when corrective action can be taken.

DON'T EXPECT ONE EMPLOYEE TO RELAY SAFETY INFORMATION to all the others.

If you limit safety policies to one employee, you run the risk of the “whisper game” in which the story—or in this case, your safety procedure—changes with each telling. Instead, make sure your safety coordinators address each issue directly with all the people involved.

DON'T CONVEY THE MESSAGE that just because a person is wearing proper safety equipment that he take unnecessary risks.

Just because a worker is wearing a safety harness, safety glasses or lumbar belt doesn't mean he can do superhuman things. For example, lumbar belts worn properly may protect a worker's back, but will not enable him to lift more weight than is appropriate.

DON'T ALLOW EMPLOYEES TO COMPENSATE for safety equipment that is broken or not properly worn.

For example, employers will sometimes allow employees to take off protective glasses because they fog up. It's better to get glasses that can breathe in humid conditions or to try to control the ambient temperatures in the facility. Equipment with broken or malfunctioning safety devices should not be

used until it can be fixed.

MAKE SURE EMPLOYEES DRESS PROPERLY for outdoor conditions.

Being prepared for sun exposure should be part of your safety program. Workers need to be protected from heat stroke and sunburn. Sunscreen, rest breaks, protective clothing and drinking lots of fluids is a must for outdoor workers. And just because it's hot, doesn't mean workers can take off their shirts, especially if they are working around corrosive or burning liquids. The risks are just too great to discard the safety barriers protective clothing can provide from sunburn and splashes from toxic materials.

REQUIRE WORKERS TO CLEAN UP as debris accumulates.

Messy worksites don't just look bad; they are accidents waiting to happen. Trips, slips and falls are common when the worksite is cluttered with debris. Plus, falling on debris can result in greater injury. Give workers time throughout the day to clean up.

ENSURE EMPLOYEES ARE WEARING appropriate personal protective equipment.

As the employer, it's your responsibility to ensure workers have the proper personal protective equipment and are using it properly. This ranges from safety glasses and hard hats to fall protection gear and respirators.

DON'T TREAT SAFETY AS A SEPARATE TOPIC FROM QUALITY, productivity and efficiency.

Successful organizations know that safety is an essential part of doing business. Safety also has positive effects on quality, productivity, morale, injury rates and insurance premiums. Make improved safety performance an organizational or business goal. It'll pay off.

Based on an article published in The Authority, June 1998, Pinnacle Assurance

Oh My Aching Back

The number one cause of work-related injury is back strain caused by lifting.

If an object is too heavy to handle:

- **Get help. When lifting with others remember to lift in unison.**
- **Use a forklift, handtruck or jack whenever possible.**
- **Lift an object in pieces.**
- **Use extra care when lifting an object over your head. Spread your feet with one foot forward. Use a ladder for extra high lifts.**
- **Use lifting devices.**



Something's in My Eye

Most eye injuries are permanent. Always use designated eye protection.

If something gets in your eye:

- **DO NOT RUB YOUR EYE.**
- **Go directly to the eyewash station.**
- **Hold your eye open with your fingers and look directly into the water stream.**
- **Flush your eye with water for 15 minutes.**
- **Seek medical attention immediately.**



TOP 10 INJURY CAUSES

The most frequent accidents are often preventable. If your company has experienced these types of claims, talk with your HEMIC representative about upgrading your safety program. Don't let your business be sidelined by a preventable accident.

1. Strain from Lifting
2. Cuts - Miscellaneous
3. Foreign Objects into the Eye
4. Cuts from Tools
5. Struck by Falling Object
6. Fall from the Same Level
7. Struck by an Object
8. Robbery/Criminal Assault
9. Motor Vehicle Accident
10. Fall from Ladder

The Authority, June 1998, Pinnacle Assurance

What does HEMIC do to help make workplaces safer?

A safe work environment means less injuries and higher productivity—necessary ingredients in today's tough economy. In order to achieve these goals, an employer needs to be aware of potential hazards and what to do about them.

Effective workplace risk-management begins with prevention. The Underwriting Department at Hawai'i Employers' Mutual Insurance Company (HEMIC) offers premium credits which provide incentives for employers to meet strict safety standards. Our loss prevention department provides safety seminars, on-site safety consultations, safety training videos and interactive CD ROMs. Our Claim Services Department performs job analyses and helps employers design light

duty programs to enable employees to return to work safely and in a timely manner. The support and resources of HEMIC allow even the

smallest employer to utilize the most modern safety and loss prevention techniques.

From written safety plans to drug free workplaces, office ergonomics to driver improvement, stress and violence in the workplace to blood borne pathogens, if an employer wants help, HEMIC has the seminar and consultative



services to meet the need. And it is already included in your premium.

Why pay a third party to do what your insurance company should do for free? Everyone benefits when accidents are prevented. Helping employers make workplaces safer is an important part of HEMIC's mission.

Pathway to Safety®

Loss prevention seminar series from HEMIC

For detailed information on the six training modules listed below, please visit www.hemic.com and click on Loss Prevention Seminars.

Return to Work, Safety Programs and Substance Abuse Programs

The single most important aspect in providing a safe and healthful workplace is providing a written Safety Program. This seminar helps you take proactive steps to reduce injuries, control operating expenses and increase your bottom line.

Stress Management and Violence in the Workplace

The Center for Disease Control in Atlanta classifies Workplace Violence as an epidemic. In Hawai'i, stress claims are at an all time high. Learn precautions that can protect your company, employees and customers.

Hazard Communication and Bloodborne Pathogens

By law, employees have a right to know what chemicals are used in the workplace. This seminar teaches you to organize your hazard communication program to comply with OSHA requirements and addresses potential exposures to blood or other infectious body fluids.

Construction Industry Safety and Health Compliance

This two-part series is targeted to construction and related industries, with a primary focus on meeting OSHA requirements and passing HIOSH inspections.

Driver Improvement

OSHA regulations require that all employees be trained annually to address exposures they face in the workplace, including drivers of company vehicles. This effective program is designed for both employees and managers.

Accident Prevention/Reduction

HEMIC's five-step program has proven to reduce accidents. Areas of emphasis are: 1. Standing Safety Committee, 2. Departmental Meetings, 3. Employee Training Requirements, 4. Frequent Self-Inspections, 5. Accident Investigations.



HEMIC FRAUD HOTLINE

If you suspect an employee or co-worker is receiving workers' compensation benefits due to a fraudulent claim, call the hotline today. All calls are strictly confidential.

On Oahu Call
522-5279

Neighbor Islands Toll Free
1-888-522-5295

**Protect your business and your employees.
Report all injuries within 24-hours.**



*Hawai'i Employers' Mutual
Insurance Company, Inc.*

1132 Bishop Street, Suite 1660
Honolulu, Hawai'i 96813

MAILING ADDRESS:

HEMIC
P.O. Box 3376
Honolulu, Hawai'i 96801

ISLAND OF O'AHU:

Tel: (808) 524-3642
Fax: (808) 522-5855

NEIGHBOR ISLANDS:

Toll Free: 888 292-3642
Toll Free Fax: 888 686-5510

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