



SAFETY & LOSS CONTROL NEWS

NOVEMBER 2004

INAUGURAL NEWSLETTER

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This newsletter is one of many tools that we in the Office of Insurance and Risk Management are developing in an effort to help you and your safety program succeed. Here you will find:

- ◆ Information about safety issues in various entities within IHL
- ◆ Shared challenges and solutions that we can all learn from
- ◆ Educational information regarding specific safety topics
- ◆ Materials for use in safety meetings

- ◆ Examples of good ideas that merit recognition
- ◆ Patterns and trends that will give insight regarding the focus of safety and loss control efforts
- ◆ Other information as reflected by your input and feedback

The overall focus of the content will be directed toward reducing Workers' Compensation and tort liability claims. However, any subject related to creating and maintaining a safe workplace will be considered. Currently, the plan is to publish a newsletter each month. The

frequency can be adjusted if need be.

The Managing Editor is Andy Taylor, Safety and Loss Control Director. Contributors are welcome and encouraged. Contact Andy to coordinate the use of your contribution in the most appropriate way.

Your input and feedback about current newsletters will be an important guide for future newsletters. If Safety & Loss Control News is not helpful to you in your safety efforts, please let us know so that we can meet your needs.

Andy Taylor, Safety and Loss Control Director: 601-432-6659

ABOUT THE OFFICE OF RISK MANAGEMENT...

Some of the more significant responsibilities of the Office of Risk Management (Risk Management) on behalf of the Board of Trustees of State Institutions of Higher Learning (Board) are: (1) Administration of the self-insured IHL Unemployment Pool; (2) Administration of the IHL Tort Claims Plan and oversight of the IHL/UMMC Tort Claims Plan; (3) Administration of the IHL Workers' Compensation Plan including management of compliance issues with the Board's Operational Guidelines and Procedures, the Mississippi Workers' Compensation law and the

Mississippi Workers' Compensation Commission Rules; (4) Working with the various universities and entities of the Board in evaluating and addressing exposures that could be detrimental to the Board, university or entity, its staff, and students; (5) Review of insurance policies prior to procurement by the university to ensure compliance with Board Policy and Bylaws.

Risk Management currently manages an estimated \$18,000,000 in exposures of the IHL System. However, the exposure to the system will continue to grow as Mississippi

becomes a more litigated environment.

Risk Management continues to strive to be proactive in preventing claims and managing the exposure of claims that cannot be eliminated within the restrictions of contracting for these services through the claims administrator. Having Andy Taylor as the Safety and Loss Control Director on staff will substantially expand our ability to address accident prevention covered under workers' compensation and tort liability.

Cliff Tucker, Director of Risk Management

DID YOU KNOW?

- Most injuries within the IHL system come from slips, trips and falls
- Most costly injuries are back injuries
- Most frequent tort claims are from mowing equipment throwing debris and breaking windows

IN THE SPOTLIGHT

For the 12th consecutive year, Mississippi State University's Office of Human Resources Management held its annual Employee health Fair. The day-long event enabled all benefits-eligible employees to participate in seminars, health screenings, exhibits and demonstrations regarding the quality of their health. The longest line was observed at the "chair mas-

sage" demonstration! Sample products and informational materials were also available.

The fair also gives employees a chance to gather information prior to the annual benefits enrollment period. This way, employees can discuss options with family members or other advisors prior to making decisions about various health related benefits. A

separate fair, focused on financial benefits, is very cleverly held in the spring of each year. Why is this so clever? Because it is held just prior to tax season.

For information about how to organize and conduct such events, contact H.R.M. Director Ann Bell at Mississippi State University.



MSU employees taking full advantage of the 12th Annual Health Fair

SETTING UP AN EFFECTIVE SAFETY COMMITTEE

They go by many names: Risk Management Committee; Environmental Health and Safety Committee or just plain Safety Committee. Regardless of what you decide to name it, the first step to setting up your safety committee is to determine the purpose. A safety committee is a group of people working together to find, reduce and eliminate workplace hazards that affect employee health and safety - not to mention the reduction of costs due to lost time and workers' compensation.

The safety committee will need to be made up of individuals that have a complete buy-in to safety. You don't want someone that doesn't really want to be there, they will not serve the purpose of the committee. Committee members should be made up of individuals from different departments such as: faculty, staff, maintenance, student hourly workers, physical plant, housekeeping, etc. Balance this with the need to

keep the size of the committee manageable. Ten to twelve members usually work best.

The next step is to determine what you want the committee to accomplish. Typical jobs or tasks that you may want the committee to complete would be to review all incident/injury reports for recommendations for prevention, investigate incidents/accidents, provide two-way flow of communication regarding safety matters, identify and recommend correction to unsafe conditions, and follow-up on recommendations. Committees must be careful to steer clear of side issues that can detract from the committee's ability to handle its own work objectively. Other issues such as employee relations' problems should be kept separate from safety and health related issues.

Several things that make a committee successful:

- ◇ A sincere commitment to the safety and health effort must be displayed by both labor and management leaders in the workplace.
- ◇ Specific roles and responsibilities should be defined for all committee members.
- ◇ An effective communication link must be established between the committee members and all employees in the workplace. This includes feedback to workers from committee members.
- ◇ Measurable, realistic goals and objectives should be established for committee activity.

For further information, contact Andy Taylor at 601-432-6659 or attaylor@ihl.state.ms.us

"A safety committee is a group of people working together to find, reduce, and eliminate workplace hazards..."

Safety Committees currently active within IHL

University of MS Medical Center

Jackson State University

University of Mississippi

Delta State University

MS University for Women

MS Valley State University

SAFETY MEETING TOPIC: BACK SAFETY

Hazards: Back, neck and shoulder pain, sprains and strains, pinched nerves and slipped discs.

Background: Most injuries occur from lifting, lowering, carrying, pushing, and pulling materials. You are at higher risk of low-back injury if you often carry heavy loads, must twist while carrying heavy loads, or work a lot while bent over or in other awkward postures.

Safe Practices:

Perform warm-up exercises before work.

Reduce carrying distances by delivering materials close to where they will be used.

Try to store materials at waist height.

Raise your work surface to waist level, e.g., pipefitters can use pipe stands, masons can use adjustable scaffolds.

Ensure floors and walking surfaces are clear and dry.

Take rest breaks before getting too tired.

Use carts, dollies, forklifts, and hoists to move materials.

Use carrying tools with handles to get a good grip on wallboard or odd-shaped loads.

When lifting or carrying materials, keep the load as close to your body as you can.

Try not to twist when lifting and lowering materials. Turn your whole body instead.

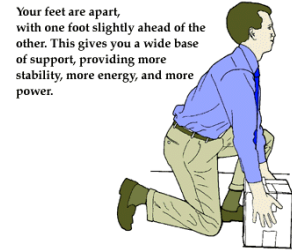
Lift and lower materials in a

smooth steady way. Try not to jerk the lift.

Try supporting yourself by leaning on something while performing a low lift.

Don't bend over; instead, kneel on one knee and pull the load up onto your knee before standing. (Wear kneepads when you kneel.)

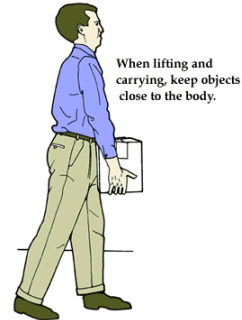
Ensure young apprentices are protected against back injuries, so they will not receive back injuries and have to leave the trade. Work with your employer to decide how the work can be changed to protect you and your co-workers from back injuries. Injuries can be reduced by planning, changing how work is performed and training workers and supervisors. Source: OSHA Region IV "Tool Box Reviews"



Your feet are apart, with one foot slightly ahead of the other. This gives you a wide base of support, providing more stability, more energy, and more power.



Bend your knees and squat down; keep your back arched and your head up while lifting. This position allows more power to come from the larger muscles of the legs and keeps the weight off your back.



When lifting and carrying, keep objects close to the body.

Illustrations courtesy of the Houghton Sports Medicine Foundation

COMMON HAZARDS SEEN AT IHL LOCATIONS

In my nearly 40 visits around the state, I've made some casual observations that I would like to share. Be on the lookout for these common hazards:

Uneven/buckling sidewalks (tripping hazard)

Uncapped water meters (hole in ground)

Dead tree limbs overhead (fall hazard)

Pressurized tanks that are not secure (could fall and become missile)

Missing guards on tools (could lead to missing limbs / eyes)

Low tire pressure (creates more wear, higher heat, leading to likely blow-out and accident)

FEATURED HAZARDS



Uncapped water meter—have utility replace cover or make one

EIGHT PRINCIPLES OF SAFETY

1. People are the most critical element of any safety program.
2. Our goal is to prevent all injuries, illnesses and accidents.
3. Management has leadership responsibility and accountability.
4. Safety is a condition of employment. The workforce must be provided continuous training to work safely.
5. Contractors and vendors should meet safety standards.
6. Regular oversight and monitoring of safety performance is important.
7. Identified safety deficiencies should be corrected immediately.
8. Safety extends beyond the job to be part of every person's life.

"Food for thought"

Source: USDA FS, Fire & Aviation



Free standing gas cylinders are ready to launch!

Secure to wall with chain or strap

MEET YOUR SAFETY AND LOSS CONTROL DIRECTOR

I hope you enjoyed this newsletter. More importantly, I hope you found something *useful* in it. It is one of the instruments that I am developing to assist in IHL's overall risk management efforts.

Since my first day on the job, I have met many of the wonderful people who work within the IHL system. I've traveled to over 40 facilities and plan to see them all, as soon as I can.

You may recall that previous loss control visits were conducted by Safety Service Associates, Inc. Jerry Burnett and Brian Cotton have been invaluable to me by helping me find my way around and getting acquainted with IHL's facilities and their managers. The personal services contract that Safety Services was

under has ended and I will now perform that work as well as additional duties.

Bringing this function "in house" was the idea of Cliff Tucker, Director of Insurance and Risk Management (and my supervisor). By doing so, I can be more responsive to your needs and focus my efforts where they are most needed, as those needs constantly change. I am thankful to Mr. Tucker for giving me this opportunity, and to Grace Flicker, Risk Management Specialist, for her sincere efforts to help me get oriented and "learn the ropes"

My background, in a nutshell, includes nearly 20 years in Mississippi State Government, so I understand some of the challenges you face that are not faced by private

industry. All of those years were spent with the MS Forestry Commission, including six years as a District Safety and Training Officer and ten years as their State Safety and Training Officer. My B.S. degree from MSU is in forestry while most of my work experience is in employee safety and training. Believe me, the experience has been well-rounded. I am a current member of the American Society of Safety Engineers, a certified Medic First Aid instructor and will soon be a certified National Safety Council Defensive Driver instructor.

As a safety and loss control professional, I will look at the workplace from a unique perspective. With the luxury of focusing totally on safety, I

will see and notice things about a job that the person doing the job may not notice. *I hope you will see that as an asset to helping you provide a safe workplace.* While the safety of employees, students and guests is of paramount concern, I will also use logic and common sense in any recommendations I make. I do understand that you have a job to do and resources are not unlimited. I will try to find ways to make safety a part of the job and not an additional job.

We are currently formulating the best approach to serve you and all of IHL in the most effective manner. As time goes on, I will keep you informed of resources available through me. Any input you have is welcome.

I'm looking forward to working with you,
Andy

RESOURCES AVAILABLE FROM SAFETY & LOSS CONTROL

In addition to the "loss control visits" you may be accustomed to, here are some other ways we can address your needs together:

- ◆ Claims / Loss analysis
- ◆ Accident investigation
- ◆ Hazard assessment
- ◆ Ergonomic assessment
- ◆ Loss control research
- ◆ Solution sharing
- ◆ Recommendation follow-up
- ◆ Information sharing

- ◆ Training such as:
 - Adult First Aid / CPR
 - AED use
 - B l o o d b o r n e Pathogen
 - Defensive Driving

- ◆ Presentations such as:
 - B a c k I n j u r y Prevention
 - Accident Prevention
 - Workers' Compensation
 - Accident Investigation

- ◆ Assistance with Safety / Health / Risk Management Committees
- ◆ Assistance with Temporary Transitional Work programs

By the time you read this, nearly 450 employees within the IHL system will have been injured at work since July 1, 2004!

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