

SAFETY & LOSS PREVENTION

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OUTLOOK

DIVING INTO THE RISK POOL

HOW EMPLOYERS CAN REDUCE RISKS THROUGH EXPOSURE MITIGATION





DIVING INTO THE RISK POOL

Learn how leaders can guide their organizations to safety excellence by reducing their employees' exposure to risks

IN THIS ISSUE

Diving Into The Risk Pool	1
Addressing Risks Before Accidents Happen	2
Common Workplace Hazards	3
Hurricane Season 2019	5
Insect Borne Illnesses	5
Hurricane Prep: Tax Free Holiday	6
SFLPP Webinar Schedule	6
Word Search / References / Resources	7
Credits	8

Taking an active approach to risk mitigation means ensuring dialogue and making informed decisions at the management level, as well as enabling proper risk oversight to identify and manage risks before incidents occur.

No workplace is safe 100% of the time. Exposures leave employees just as vulnerable whether an injury occurs or not. The number and severity of incidents relies heavily upon luck — even the most careful employees can be subject to an accident. This is why mitigating risk exposure is essential to risk management, starting at the front end with preventative measures.

TAKE AN ACTIVE APPROACH

So much of the activity of a risk management program occurs after an accident or close call. Safety managers will often focus an accident investigation on the injured worker by determining what he or she did wrong. However, this focus does not account for risk factors present in the workplace that contributed to the incident. The injured worker may not have been careful enough when walking on a wet floor on a rainy day, but were “wet floor” signs and foot drying mats in place? Management cannot control the employees’ behavior in these scenarios, only the environment.

DIVING INTO THE RISK POOL

MITIGATING INJURIES AND PREVENTING CLAIMS
THROUGH PROACTIVE SAFETY PROGRAM MANAGEMENT

DIVE INTO THE RISK POOL

Risk mitigation can be broken down into four strategies:

RISK AVOIDANCE — implementing actions that avoid any exposure to risk whatsoever. Typically the most expansive and expensive form of risk mitigation, a quantitative risk assessment should be completed to determine if the predicted removal of risk is worth the cost. Example: Shutting down a construction worksite during a storm avoids the risk that an injury will occur because of bad weather conditions.

RISK LIMITATION or RISK CONTROL — taking an action to limit workplace exposure to known risks. This strategy is used most often to mitigate risks, either by reducing their probability or by minimizing negative impacts when risks are unavoidable. Example: Posting a security guard to limit unauthorized individuals from entering a worksite.

RISK TRANSFERENCE — handing the risk off to a third party. It is sometimes in the best interest of the agency to allocate risks to the parties best able to manage them. Example: Outsourcing payroll services to a company that specializes in it can reduce the risk of payroll mistakes.

RISK RETENTION or RISK ACCEPTANCE — a decision is made to accept the consequences of an event, should it occur. This is the opposite of risk avoidance, and a common strategy when costs of mitigating the risks outweigh the costs of the risks themselves, or when rewards for accepting these risks outweigh the costs. The entire insurance industry is based on assuming risks for a fee. Example: Drivers accept the risks associated with driving a car, knowing not every risk can be mitigated. To note: This strategy is NOT ignoring a risk, but a strategy implemented after assessing any actions that might be taken to mitigate the risk.

ADDRESSING RISKS **BEFORE** ACCIDENTS HAPPEN

“The best defense is a good offense” is as true for risk management as it is for football or chess. Get ahead of the game by mitigating hazards before there’s an accident. Both employers and employees must play a role in addressing risks.

EMPLOYERS

- Start by clearly communicating your agency’s policies and procedures regarding safety to all employees. Provide safety manuals and post key information in common areas, such as break rooms. Hold regular training sessions to refresh old employees and bring new ones up to speed.
- Establish protocols for employees to report hazards, and handle hazards swiftly.
- Be sure employees are equipped with the proper tools to stay safe, such as appropriate PPE, first aid supplies, and ergonomically designed workspaces.
- Create a culture of health and safety in the workplace, where everyone shares responsibility. Educate employees on best practices on how to recognize and minimize risks. Establish employee incentives to recognize those who set a good example or go above and beyond (such as the IAC Excellence Award for Loss Prevention).

The Interagency Advisory Council on Loss Prevention (IAC) has established the Excellence Award for Occupational Safety and Loss Prevention. This award recognizes state of Florida employees, agents, and volunteers who make exceptional contributions to the reduction and control of employment-related accidents.

For information on how to submit a nomination, visit:

<https://myfloridacfo.com/Division/Risk/LossPrevention/LossPreventionAwards.htm>



COMMON WORKPLACE HAZARDS

EVERY WORKPLACE HAS ITS
OWN RISKS, BUT SOME OF
THESE SPAN MANY DIFFERENT
TYPES OF INDUSTRIES.

SLIPS, TRIPS, AND FALLS

These are some of the leading causes of workplace injuries and death. Wet or slippery floors, cluttered walkways, and poor lighting all contribute to slip, trip, and fall accidents.

How to prevent:

- Wear appropriate footwear
- Clean up spills immediately
- Mark wet floors with signs
- Keep floors and walkways free of objects
- Have sufficient lighting
- Do not let a load you carry obstruct your line of sight
- Use stepstools and ladders — never stand on desks, chairs, etc.

BENDING & LIFTING

Even light objects can cause back and muscle injuries if lifted improperly.

How to prevent:

- Use proper lifting techniques — bend and lift with your knees, not with your back
- Stand as close to the object as possible while lifting, feet square, and avoid twisting
- Heavy objects should only be lifted from waist level to avoid hyperextension
- Use equipment such as hand trucks, forklifts, etc. to lift heavy objects
- Get help from others when lifting heavy or bulky items

COLLISIONS

Many state of Florida employees have to travel from one worksite to another, and that means driving. Collisions make up another large number of workplace injuries and deaths.

How to prevent:

- Drivers should be well rested and properly fueled for the road — sleepy, hungry drivers are prone to distraction
- Be sure vehicles are well maintained and preventative maintenance completed
- Configure vehicle settings to provide the best fit and greatest line of sight for each driver
- Have regular vision screenings for drivers
- Provide employees with additional driver safety training

The Florida Department of Transportation (FDOT) and the Division of Risk Management (DRM) have come together to present the Defensive Driving Training Program. This online course is designed to provide state of Florida employees with driving techniques and skills needed to help reduce and prevent crashes on the roadways.

DRM encourages safety coordinators and other state employees, especially those whose job duties involve operating state-owned vehicles, to take this course. Participants who complete all 11 course modules and pass the course examination will receive a certificate of completion for their records.

Visit the State Training and Tracking System (STATS) at: <https://stats.myfloridacfo.com>

COMMON WORKPLACE HAZARDS

OVEREXERTION, FATIGUE, & EXHAUSTION

According to the National Safety Council, overexertion causes 35% of all workplace injuries and is the number one reason for lost work days. Lack of sleep, excessive stress, and irregular sleeping patterns caused by shift work all contribute to exhaustion and fatigue. This can not only cause accidents, but can also reduce productivity and morale, and can have long term health effects, such as obesity, diabetes, and cardiovascular disease.

How to prevent:

- Give workers sufficient rest time between shifts
- Give workers more regular shifts
- Take all allotted breaks during work hours
- Have a consistent sleep schedule of 7-8 hours per night
- Avoid caffeine and food before bed
- Exercise daily and drink plenty of water
- Perform stretching exercises to keep muscles relaxed
- Alternate work tasks to keep your mind engaged

WORKPLACE VIOLENCE

From threats and verbal abuse to physical assaults and even homicide, nearly two million American workers report having been victims of workplace violence each year, while many more cases go unreported. Certain industries are more at risk than others, including healthcare professionals, law enforcement, public service workers, and educators. Other factors that may increase the risk of workplace violence are exchanging money, working with volatile people, and working alone, at night, or in isolated areas — but violence can occur in any workplace.

How to prevent:

- Agencies should have a workplace violence prevention policy in place, including a “zero tolerance” statement (see the Department of Management Services Administrative Policy Number HR 05-121 for an example)
- Provide employees with training on how to avoid workplace violence and have an emergency action plan
- Be aware of red flags — warning signs that an employee might be capable of violence (see OSH Answers Fact Sheet regarding violence in the workplace for more information)
- Install cameras, lighting, alarms, security badge readers, protective barriers, etc.

9 WAYS TO GET YOUR ENERGY BACK

when you are “running on fumes” at work:

<https://www.webmd.com/balance/features/get-energy-back#1>

HURRICANE SEASON 2019

Florida has had more than its share of major hurricanes in the past decade, after not having seen a major storm since 2005 (Hurricanes Dennis and Wilma). In 2017, Hurricane Irma made landfall at Cudjoe Key as a Category 4, then traveled up the coast to Marco Island for a second landfall as a Category 3, becoming the fifth costliest weather disaster on record in the U.S.

October 10, 2018 brought the first Category 5 hurricane to make landfall in the U.S. since Andrew in 1992, and the most intense hurricane since Camille in 1969. Hurricane Michael struck the panhandle of Florida and flattened everything in its path, including the entire community of Mexico Beach.

The official start of the season isn't until June 1, but here in Florida we know tropical systems can form even before the summer hits. 2018 saw Subtropical Storm Alberto form on May 25. In 2017, Tropical Storm Arlene got going even earlier, becoming the second named storm ever in April.

This year, a tropical disturbance has already formed off the coast of Florida on May 1st, forcing the National Hurricane Center to put out a special tropical weather outlook, long before the NOAA has even released its predictions for the 2019 season (expected May 23 here).



Destruction of Panama City Beach after the devastating blow dealt by Hurricane Michael on October 10, 2018

Here in Florida, we have seen first hand the advantages of being ready for the storm before it arrives, and the pitfalls of being unprepared. Prepare your home, gather supplies, and have a plan to evacuate, if necessary.

For information on how to prepare for hurricane season both at home and at work, see:

[Safety and Loss Prevention Outlook – May-June 2017](#)

[Safety and Loss Prevention Outlook – September-October 2017](#)

INSECT BORNE ILLNESSES

Insect bites are irritating, but they can also be deadly – diseases such as West Nile Virus, Eastern Equine Encephalitis, Lyme disease, and Dengue Fever may be transferred from insects to humans. According to the CDC, illnesses stemming from mosquito, tick, and flea bites more than tripled in the U.S. between 2004 and 2016. The risk continues to grow as commerce expands into areas where these insects live, such as wooded areas and wetlands.

Common symptoms of insect borne diseases include fever, chills, headache, sore muscles, skin rash, nausea, stomach pain, difficulty breathing, swelling of the throat or tongue, chest pain, and dizziness. If you have any of these symptoms after getting an insect bite, seek medical help immediately, as many illnesses can be serious if untreated.

Outdoor workers are most at risk and should take the following precautions when outside:

- Stay out of tall grass and bushes, if possible
- Wear clean, light-colored clothing that covers as much skin as possible
- Bathe daily and avoid perfumed soaps or sprays
- Maintain clean work areas
- Perform daily skin and clothing checks for ticks
- Use insect repellent with 20-50% DEET on skin and clothing

For a current report of insect borne diseases in the eastern and southern U.S., visit the Department of Health's surveillance page at: <http://www.floridahealth.gov/diseases-and-conditions/mosquito-borne-diseases/surveillance.html>



UPCOMING TRAINING:

6/5/19

Facility & Equipment Inspections

6/19/19

Promoting Employee Safety Awareness

WEBINARS:

An email blast will be sent from the State Loss Prevention Program prior to each webinar with registration information.

All webinars will be offered on each date through GoToMeeting at both 10:00 am and 2:00 pm (ET).

For questions, contact:

Juana Powell in the Division of Risk Management / Loss Prevention Section: Juana.Powell@myfloridacfo.com

The Interagency Advisory Council on Loss Prevention (IAC) quarterly meeting schedule is as follows:

Tuesday, August 27, 2019

Tuesday, November 5, 2019

Tuesday, February 19, 2020

Each meeting will take place from 2:30-4:30 pm in the Hermitage Centre first floor conference room, 1801 Hermitage Blvd., Tallahassee, Florida 32308. Out-of-town safety coordinators who cannot attend the meeting in person may access the meeting via:

Computer, tablet, or smartphone:

<https://global.gotomeeting.com/join/247739613>

Telephone @ 1.866.899.4679, access code 247-739-613
Video-conferencing system: Dial 7.217.95.2##247739613

HURRICANE PREP: TAX FREE HOLIDAY

Florida's Hurricane Preparedness Tax Free Holiday is scheduled for June 1 through June 7, 2019. This year's tax holiday has been extended from the previous 3 days to 7 days. During this period, Florida residents can save on qualifying disaster preparation supplies.

Up to \$10:

- Reusable ice packs

Up to \$20:

- Any portable light source (battery, solar, hand-crank, or gas), such as candles, flashlights, and lanterns

Up to \$30:

- Batteries (including rechargeable), excluding auto and boat batteries, listed sizes only: AAA-cell, AA cell, C-cell, D-cell, 6-volt, 9-volt
- Coolers and ice chests for food storage

Up to \$50:

- Bungee cords
- Ground anchor systems / tie down kits
- Battery, solar, or hand-crank radios, including two-way and weather band
- Ratchet straps
- Tarps, Visqueen, plastic sheeting, plastic drop cloths, and other flexible, waterproof sheeting

Up to \$750:

- Portable generators used to provide light or communications, or to preserve food in the event of a power outage.

Items normally sold as a unit must continue to be sold in that manner; these items cannot be broken up and sold individually in order to receive the sales tax exemption.

For example: A multipack of batteries that sells for \$25 would qualify for the exemption, while a multipack of batteries that sells for \$35 would not.

Sets containing both qualifying and non-qualifying items being sold together are subject to sales tax.

For example: Four AA rechargeable batteries (qualifying) sold in a package that includes a battery charger (non-qualifying) are taxable for the full sales price.

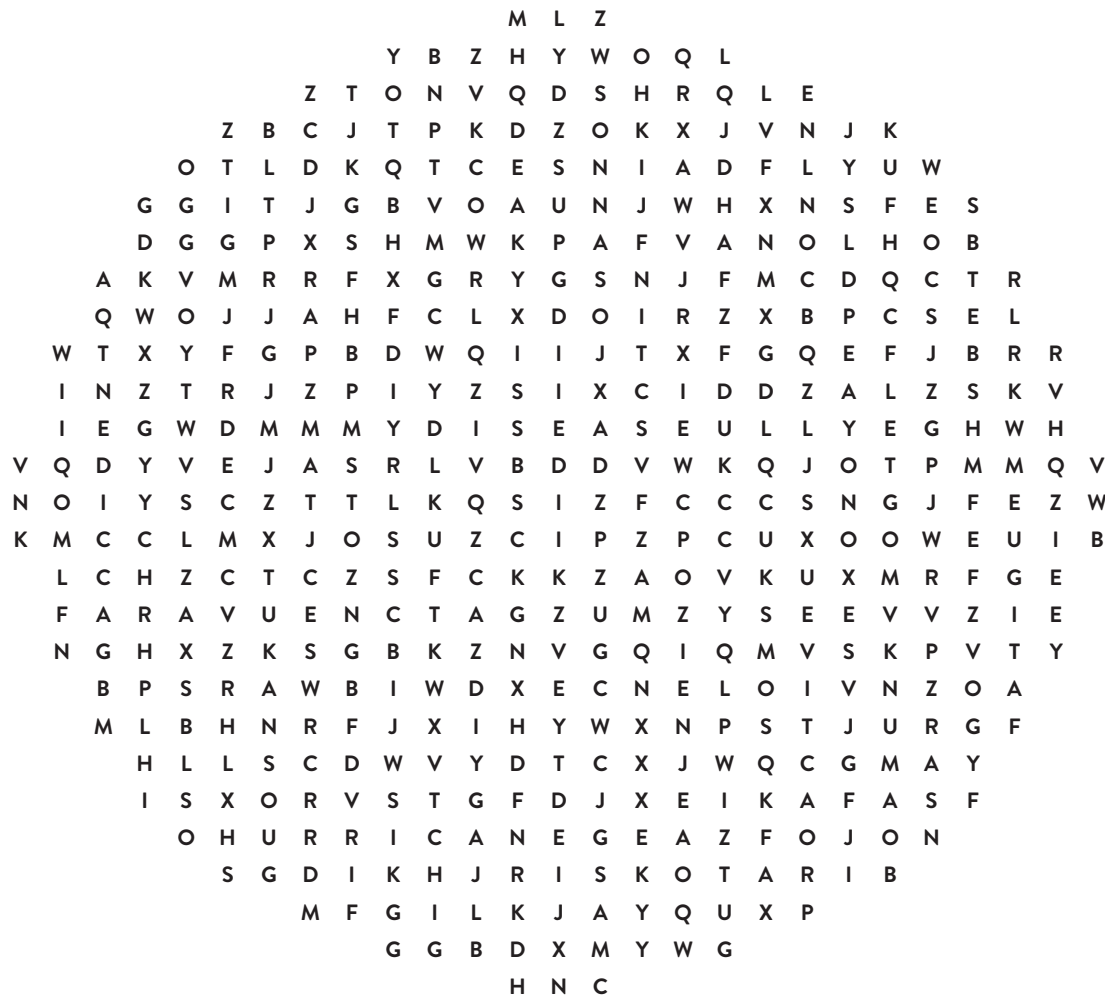
Buy One, Get One Free or Reduced items cannot be averaged for both items to qualify for the exception.

For example: A buy one, get one free deal on a \$12 reusable ice pack would not qualify, even though the average price of the two ice packs is \$6.

Items purchased during and returned or exchanged after the sales tax holiday are subject to sales tax. However, **items put on layaway during the sales tax holiday** are exempt from sales tax, even if the final payment is made after the tax holiday ends.

For more information, visit the Department of Revenue's website at www.floridarevenue.com or call Taxpayer Services at 850-488-6800.

SAFETY & LOSS PREVENTION WORD SEARCH



SEARCH TERMS

ACCIDENT

COLLISION

DISEASE

FATIGUE

HAZARDS

HURRICANE

INSECT

MOSQUITO

PROACTIVE

RISK

VIOLENCE

ZIKA

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State Loss Prevention Program

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www.MyFloridaCFO.com/division/risk/