

# SAFETY & LOSS PREVENTION

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# OUTLOOK

**SUMMER 2018**  
Made in the shade in the Sunshine State







## HAPPY SUMMER!

The Sunshine State is known worldwide for its beaches, theme parks, wild-life, and of course, sunshine! What makes Florida so attractive to visitors and residents alike also makes it dangerous, especially in the summer. Learn more about how to protect yourself from sun and the heat, both at work and at play.

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# MADE in the shade

Put on your hats, sunglasses, and sunblock — Florida's summer sun is here, along with harmful UV rays. Skin cancer is the most common cancer in the United States — roughly one in five Americans will develop skin cancer in their lifetime.

Florida's gifts — warm weather, beautiful beaches, and plentiful sunshine — are also some of its most dangerous hazards. Especially in the summertime, it doesn't take long for the sun's UV rays to damage a person's skin.

**What are UV rays?** Ultraviolet (UV) radiation is part of the electromagnetic spectrum of light that reaches earth from the sun. The energy emitted from these rays can ionize the surface cells in our body, which can lead to skin cancer. The UV rays that penetrate the earth's atmosphere can be divided into two wavelength ranges — UVA and UVB. These rays are linked to skin damage such as sunburn, eye damage, premature aging, and skin cancer. They also suppress the immune system, leaving us vulnerable to other illnesses.

**How can I protect myself from the sun's harmful rays?** Whether it is hot or cold, sunny or cloudy, it is important to take precautions from the sun every day. Wearing brimmed hats, sunglasses, sunscreen, and protective clothing, as well as staying in the shade as much as possible, can help reduce your risk of sun damage. Avoid the sun between the hours of 10am and 4pm, when the sun's rays are strongest, especially in the summer.

**What are the warning signs of skin cancer?** Doctors recommend doing skin self-exams every month to look for suspicious lesions. Check every surface of your skin, including your scalp, in between toes, etc. Be on the

lookout for new moles and moles that have changed or grown, as well as lesions that itch, bleed, or don't heal. Consult your doctor immediately if you discover any of these potential signs.

Most skin cancers are curable when found and removed early. It is especially important to catch and remove melanoma, which is the deadliest form of skin cancer, before it spreads. When looking for melanoma, use the following guidelines:

**Asymmetry** — when two halves of a mole do not match

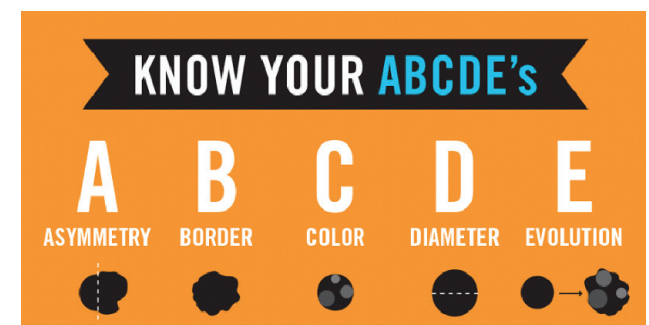
**Border** — look for scalloped, uneven edges

**Color** — look for color variances (benign moles are typically one color)

**Diameter** — moles greater than 1/4 inch in diameter are suspicious

**Evolution** — any changes to existing moles can indicate danger

Visit [Skincancer.org](https://www.skincancer.org) for step-by-step instructions on performing a self-examination.





# SUNSCREEN BASICS

In the 1950s, Coppertone debuted its suntan lotion which claimed to block the UV rays that burn while encouraging the rays that promote tanning. We now know that both types of UV rays are damaging to skin, and more modern sun lotions, known as “broad spectrum,” block both UVA and UVB rays.

Here are the key terms to understand when reading sunscreen labels:

**SUN PROTECTION FACTOR (SPF):** According to the U.S. Food & Drug Administration, SPF is a relative measure of how much UV radiation it takes to produce a sunburn on protected skin (i.e., with sunscreen). The SPF number does not directly reflect the amount of time a person can spend in the sun without being burned, as some people mistakenly believe. The sun’s intensity is also a factor, which is why sunburns are more prevalent in the summertime and midday, when the sun’s rays are more direct and intense. Other factors include skin type (fairer skin absorbs more solar energy than darker skin), the amount of sunscreen applied, and the frequency of reapplication.

What the SPF number does is allow consumers to compare the level of sunburn protection provided by different sunscreens on the market. The greater the SPF value, the greater the sunburn protection. The Skin Cancer Foundation recommends using a sunscreen with an SPF of 30 or higher.

**BROAD SPECTRUM:** Sunscreen that offers broad spectrum protection is effective against both UVA and UVB rays. UVA rays penetrate skin more deeply than UVB and cause long-term damage such as wrinkles. UVB rays damage the surface of the skin and are the main cause of sunburn. Both types of rays cause cancer.

**WATER-RESISTANT & SWEAT-RESISTANT:** This indicates whether sunscreen remains effective when you are swimming or sweating. No sunscreen is fully waterproof, however, so it is important to reapply often.

**ACTIVE INGREDIENTS:** Sunscreens work in one of two ways — either by deflecting the UV rays (physical) using ingredients such as titanium oxide and zinc oxide, or by absorbing UV rays (chemical) with ingredients such as avobenzone and benzophenone. Physical sunscreens remain on the surface of the skin, while chemical sunscreens are absorbed into the skin. Many sunscreens combine both physical and chemical ingredients.

For more information on how to choose the right sunscreen for you, visit [www.skincancer.org/prevention/seal-of-recommendation](http://www.skincancer.org/prevention/seal-of-recommendation)

**"There's nothing like a Coppertone tan"**  
says *Jo Morrow*  
Co-Starring in William Castle's  
**"13 GHOSTS"**  
A Columbia Pictures Release

Tan by Coppertone...  
Suntan by Coppertone

**COPPERTONE**  
for fastest tan

...with maximum  
SUNBURN PROTECTION  
GUARANTEED

Another quality product  
of Pines, Inc. Also  
available in Canada.

**America's No. 1  
Suntan**  
Only suntan product  
available in Lotion,  
Oil, Cream, Spray,  
Shade (for children  
and sun-sensitive  
skin). Also Nuskote.  
Save—buy large sizes.

See **DICK CLARK** on  
"American Bandstand"  
ABC Television Network

Ad for Coppertone Suntan Lotion, Published in  
Modern Screen magazine, Aug. 1960, Vol. 54 No. 8.

# SKIN CANCER MYTHS vs FACTS

**Skin cancer isn't deadly.**

One person dies of melanoma every hour. Around 9,300 people will die of melanoma in the United States this year.

**There is such a thing as a "healthy tan."**

A tan is a response to injury to the skin, as skin cells produce more pigment to try to prevent further damage. Any tan indicates skin damage.

**Treatments for other types of cancer make you immune to skin cancer.**

Certain cancer treatments, such as radiation, can make you more sensitive to UV rays and actually increase the risk.

**You don't need sunscreen if it is cloudy outside.**

Up to 80% of the sun's UV rays can pass through clouds.

**Indoor tanning beds are safer than natural light.**

Tanning beds emit as much as 12 times more UVA rays than the sun. Recent research shows even one tanning bed session in youth increases melanoma risk by 75 percent.

**Sun can't penetrate through windows.**

Glass only filters out UVB radiation, while UVA rays go right through windows. Tinted windows block almost four times more UVA light than regular windows.

**Sunscreen alone is enough to protect your skin from the sun's rays.**

No sunscreen is 100% effective at blocking UV rays, and it must be used correctly to offer any protection — that means choosing a broad spectrum sunscreen with SPF of 30 or more, using enough, and reapplying often, especially after sweating or swimming. Protective clothing, sunglasses, and hats should also be used when exposed to the sun.



According to the CDC, certain people are more likely to develop skin cancer, such as those with:

- ✓ A lighter natural skin color
- ✓ Family or personal history of skin cancer
- ✓ Exposure to the sun and/or tanning beds
- ✓ A history of sunburns, especially early in life
- ✓ Skin that burns or freckles easily
- ✓ Blue or green eyes
- ✓ Blonde or red hair
- ✓ A large number of moles

Some people tan, while others burn — this depends upon skin type, time of year (summer's rays are stronger than those in winter), and length of exposure.

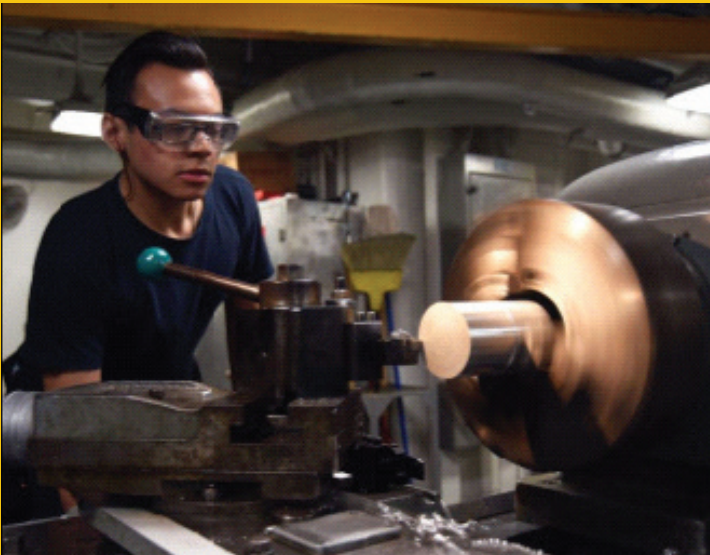
Although every type of skin can be damaged by UV rays, people whose skin burns easily are at the greatest risk of developing skin cancer.



# PERSONAL PROTECTIVE EQUIPMENT



“Ruby Loftus Screwing a Breech Ring” (1943) by Laura Knight. Note the lack of personal protective equipment.



A modern lathe worker uses goggles to protect his eyes.

Back at the start of the industrial revolution, employers expected workers to tolerate ghastly conditions, with no oversight or expectation of a safe work environment. Certainly no goggles, gloves, or respirators were provided. It wasn't until 1970, when the Occupational Safety and Health Act was implemented, that employers were compelled to provide personal protective equipment (PPE) to their staff, under the law. Standard 29 CFR.1910.132 states:

*Protective equipment ... shall be provided, used, and maintained in a sanitary and reliable condition wherever it is necessary by reason of hazards ... encountered in a manner capable of causing injury or impairment in the function of any part of the body through absorption, inhalation or physical contact.*

*The employer shall assess the workplace to determine if hazards are present ... which necessitate the use of personal protective equipment (PPE). If such hazards are present ... the employer shall: select, and have each affected employee use, the types of PPE that will protect the affected employee from the hazards identified in the hazard assessment; communicate selection decisions to each affected employee; and, select PPE that properly fits each affected employee.*

**Though not regulated by OSHA, agencies in the state of Florida have regulations and methods regarding safety that comply with OSHA standards. For example, the University of Florida has a section on their website focusing specifically on their policies regarding**

PPE, including instructions on how to report a hazard, and a Workplace Hazard Assessment Form, which can be used to help identify the PPE required within each work location. Providing PPE to workers is one thing — but the real challenge is ensuring it is being properly utilized. How can your agency encourage and enforce compliance?

1. Be sure employees are aware of your agency's rules regarding the use of PPE for their jobs. Post signs in each work area indicating what PPE is required.
2. Provide incentives or rewards to motivate compliance, as well as consequences for non-compliance.
3. Discuss with employees how specific PPE is used to protect against workplace-specific hazards. For example, workers who use cutting tools should be reminded of the risk of laceration and shown how PPE, such as cut-resistant gloves, can help.
4. Provide statistics and descriptions of accidents that have occurred as a result of PPE being utilized improperly.
5. Creating a culture of safety in the workplace will help employees to focus on safety every day. Ask employees to provide input concerning PPE.
6. Be sure that trainees are trained on the PPE requirements, and that managers and supervisors “practice what they preach.”

# KEEP THOSE HANDS SAFE

## From cuts, punctures, & lacerations

Hand injuries make up a large percentage of workplace injuries, causing missed workdays, losses in productivity, and millions in workers' compensation costs — and are completely preventable.

Think about your job for a moment. How difficult would it be for you to complete your workload without the use of your hands? How much do you use your hands every day? Do your work habits include protecting your hands from injury?

Hands are injured on the job more frequently than any other body part. Among those workers most at risk for hand injuries are nursing assistants, heavy and tractor-trailer truck drivers, construction laborers, freight movers, janitors, and police officers. Hazards associated with heavy machinery top the list. According to the Bureau of Labor and Statistics, hand injuries result in an average of 8 missed workdays. Regardless of the type of labor, it is imperative that every workplace have a safety program that keeps hand injuries in mind.

Common hand injuries include scratches and abrasions, minor cuts, puncture wounds (such as needle sticks), deep lacerations (sometimes involving nerve or tendon damage), and amputations. What are some typical causes of hand injuries in the workplace?

- ☐ Improper training
- ☐ No established safety procedures or enforcement of such procedures
- ☐ Taking shortcuts or rushing the job
- ☐ Poor lighting or reduced visibility
- ☐ Missing or improper use of protective equipment
- ☐ Misuse of tools or using the wrong tool for the job
- ☐ Poor housekeeping or excessive clutter or debris

Lacerations are of special concern, as they make up more than 40 percent of all hand injuries. Although workers under the age of 25 report fewer injuries overall, the majority of the injuries they do report are lacerations. Interestingly, though the likelihood of an injury increases the longer an employee is on the job, the likelihood of a laceration injury decreases. While the reasons behind this may be speculation (Carelessness? Inexperience?), the numbers themselves indicate a need to focus on new and younger workers when it comes to training and establishing safe working habits.

In the 2017-2018 fiscal year, the state of Florida received 956 claims for Cut/Puncture/Scrape injuries across its agencies. Though these claims make up only 8% of the total workers' compensation claims in Florida, these types of injuries cause a great many lost work days.



Be sure new hires are educated in the workplace safety protocols, and enforce the use of personal protective gear among all workers. Let younger workers know they are at statistically higher risk than older employees.

How can workers avoid hand injuries on the job?

- ☐ Identify, report, and control laceration hazards
- ☐ Always wear personal protective equipment, such as gloves and long sleeves
- ☐ Use the proper tool for the job at hand
- ☐ Keep work areas clear
- ☐ When using a blade, keep it sharp (a dull blade requires more force when cutting than a sharp one)
- ☐ Cover or put away exposed blades when not in use

To learn more about how to encourage new employees to start on the right foot with safe working habits, visit <https://blog.sliceproducts.com/start-them-off-right-introducing-employee-safety-to-new-trainees>.

# TOOLS OF THE TRADE



## ORIGAMI REPORTS

The Division of Risk Management's Risk Financing and Loss Prevention Section provides agencies with data reports on a weekly, monthly, quarterly, semi-annual, and annual basis, as well as ad-hoc reports upon request. Members of the Interagency Advisory Council (IAC) can look forward to a presentation detailing the content and distribution schedule of these reports at the next IAC meeting on August 14, 2018.

Also, the semi-annual 6 Months At-A-Glance trending report, as featured in the **June 2018 issue of the Safety & Loss Prevention Outlook newsletter**, will be distributed in August.

If you have questions or would like more information regarding these or other data reports provided by DRM, contact Lori Taylor in the Division of Risk Management / Loss Prevention Section:

[StateLossPreventionProgram@myfloridacfo.com](mailto:StateLossPreventionProgram@myfloridacfo.com)

## WEBINAR



JOIN NOW

### UPCOMING TRAINING WEBINARS

- 8/22/18 Accident Life Cycle
- 9/12/18 Facility & Equipment Inspections
- 9/26/18 Promoting Employee Safety Awareness
- 10/10/18 Accident Investigations
- 10/24/18 Safety Coordinator Orientation
- 11/14/18 Job Safety Analysis
- 12/5/18 Facility & Equipment Inspections
- 12/19/18 Promoting Employee Safety Awareness

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

For questions, contact Juana Powell in the Division of Risk Management / Loss Prevention: [Juana.Powell@myfloridacfo.com](mailto:Juana.Powell@myfloridacfo.com)



# SAFETY & LOSS PREVENTION WORD SEARCH

C C O M P L I A N C E I B E E  
 R T B S E L G G O G J D I N Q  
 H B K V C X V T P X R Q S I U  
 A R O G Z Q T E R R O G H H I  
 N O C G G S O L O P K N T S P  
 D Q A V S U N O T G X K Y N M  
 S A Z T A O E I E C I I M U E  
 P M G N M R E V C G T B M S N  
 S O L A C E R A T I O N S K T  
 T N O T I G C R I Z N N B K K  
 U A V E P N S T V U J M M V M  
 C L E D K A N L E T F A N L W  
 L E S A Y D U U N X N X U S C  
 U M G H A O S O J K J Y U C W  
 O L P S K I N C A N C E R A B

## SEARCH TERMS

HANDS	SKIN CANCER	PROTECTIVE	EQUIPMENT
MYTHS	LACERATIONS	SUNSCREEN	COMPLIANCE
CUTS	ULTRAVIOLET	SUNSHINE	GOGGLES
SHADE	GLOVES	MELANOMA	DANGEROUS

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We look forward to your feedback on how we can better serve you. To submit story ideas, articles, and other suggestions—or to be added to our distribution list, please contact us by clicking on the link below:

**State Loss Prevention Program**

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