

How To Maintain a Safe and Productive Work Environment



The safety and health of your employees are top priorities. Workplace injuries not only have an impact on your production, but they can be very costly. According to the National Safety Council, total work injury costs in 2019 totaled \$171 billion. This includes workers' compensation payouts, which can be a major financial setback for small-business owners.

If you are a small business with just two or three employees, losing one to an accident impacts one-half or one-third of your workforce. And that in and of itself can have a devastating impact on your profits.

Top five workplace accidents

When most people think about worker safety, construction and other manual jobs are what usually come to mind. But injuries can occur in any workplace. Office workers sitting at a desk in front of a computer, assembly line workers and retail workers are all at risk for injuries, such as carpal tunnel syndrome, tendinitis, slip-and-fall and back injuries.

According to industrial safety product provider Arbill, these are the top five causes of workplace injuries:

1. Slips, trips and falls, which can result in back, neck and head injuries
2. Mechanical accidents involving moving machinery parts, which can result in lacerations, severed fingers or limbs, and crushed hands
3. Vehicle-related accidents, which can result in severe injuries
4. Fires and explosions caused by combustible materials, faulty wiring and gas leaks, which can result in burns and inhalation of toxic fumes
5. Repetitive stress injuries and overexertion, which can result in a range of musculoskeletal issues like back pain, carpal tunnel syndrome, tendinitis, and shoulder and elbow problems

How to create a safe workplace

The best defense is a good offense. Here are some tips that may help you prevent injuries and accidents from occurring in your business.

- **Take safety seriously.** Find a consultant who can help assess and identify present dangers in your company. Then organize a training session covering proper use of equipment, how to lift heavy objects, ergonomic desk design, etc. It's also a good idea to review federal and environmental safety regulations to make sure you're in compliance.
- **Conduct regular safety audits.** Follow your consultant's initial audit by regularly surveying your workplace. Keep your eyes open for any potential hazards that may have surfaced since the initial evaluation. Make sure floors are clear of any materials that could cause a fall or slip. In general, look for activities, processes or substances that could cause hazards.
- **Provide the proper protective equipment (PPE).** If applicable, ensure your employees are always wearing protective gear. Immediately discard and replace anything that is old, worn or damaged.
- **Encourage regular breaks.** Make sure your employees are getting up from their desks or walking away from their workstations for frequent, short breaks. This will help mitigate repetitive stress injuries. You should also consider ergonomically correct seating, desk height, and keyboard and mouse placement.
- **Consider investing in manual or mechanical lifting equipment, if needed.** Given the prevalence of back injuries and pulled muscles, it's a good idea to invest in lifting equipment, especially when employees are routinely lifting or moving objects over 50 pounds. A dolly, hand winch or crane can lessen the risk of injury. Also encourage employees to ask for help so they're not moving or lifting heavy objects on their own.

Note that some workers' comp carriers provide discounts for taking proactive steps to improve your work environment.

Ask your insurance professional

You have many responsibilities to keep your business running smoothly, even when unfortunate incidents occur behind the scenes. This is where workplace safety measures, planning and risk mitigation, and insurance come in. Talk to your insurance professional about your coverage needs, especially if you've changed how you're doing business or if you've acquired or sold parts of your business. They may have risk management services to help you with safety compliance.

As a trusted partner, your insurance professional can help you navigate the complexities of business insurance and decide which policies will best suit your unique needs.

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