



# The Risk Connection

VOLUME 1, ISSUE 4

JUNE 2012

Presented by Risk Management & Employee Benefits

- News You Can Use
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- Benefits Information
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## What Does an Auto Accident Really Cost?

Sometimes when we're involved in an auto accident we don't realize the total costs to the County. There are numerous charges that can result from an accident including injury and property damage expenditures for the other party, workers' compensation expenses for the employee, repair costs for the county vehicle, possible damage to property at the scene of the accident, and litigation expenses if the case becomes a lawsuit. The injury and workers' compensation costs can include medical expenses, lost wages and either pain and suffering, or possibly permanent disability payments.

Here are three actual auto accident claims involving County employees to illustrate just how expensive an accident can be to all of the parties.

Our employee rearended a

vehicle that had braked to avoid debris in the roadway. The County paid \$299,000 for the driver's injury claim and \$222,771.02 in legal costs to handle the litigation. The employee also sustained an injury and we have paid \$199,070.74 in workers' compensation costs to date. The total costs for this claim so far are \$721,840.76.

In another accident, our employee pulled from a stop sign into the path of another vehicle. We paid \$225,000 for the driver's injury claim, \$6,668.77 for the damage to her vehicle, and \$161,793.11 in litigation expenses. We also paid \$1,333.02 to repair the county vehicle. The total cost of this claim was \$394,794.90.

In the third accident, our employee rearended a slow moving vehicle. The other driver was killed in this accident. We paid

\$900,000 to settle the claims of the decedents and we were reimbursed \$303,320.83 from our excess insurance carrier. We also paid \$28,000 for damage to the vehicle. The litigation expenses totaled \$125,320.83 for the wrongful death claims. We also paid \$165,539.58 for our employee's workers' compensation claim and the County vehicle was a total loss. The total cost to handle this claim was \$915,539.58.

Just these three auto accidents cost the County \$2,032,175.24. This is money that could have been spent elsewhere if the three employees had paid more attention to their driving. All of these accidents were avoidable. As you can see, just one moment of inattention can be very costly, so always drive safely.

## Ergonomics: Our Responsibility

Though task demands can be high and deadlines tight, there is no excuse to forsake our safety in the office environment. Although it sounds like some fancy word, "ergonomics" simply refers to principles of fitting a workstation to a worker. Here are a few easy steps you can take to be proactive in your work area.

Adjust your chair: your feet should be flat on the floor or on a footrest while your back is firmly against the backrest. The backrest of the

chair should be adjusted to match the curve of your back as closely as possible.

The computer monitor should be about an arm's length away and centered. When looking straight ahead, you should see the top of the screen.

"Micro-breaks" are meant to break up your tasks as our bodies are not meant to sit and work at a computer for hours in a row. Quick breaks (1 minute or so) that include stretches will keep you fresh and, in the long run, more

efficient.

These are just a few simple things that all employees can do to make the workstation more comfortable. We are all different shapes and sizes with different task demands, so our needs are all slightly different. For more information, visit the Risk Management website and take a look at the Ergonomic Handbook. While there, sign up for a free class; they are offered on a monthly basis.

**Remember, safety is our responsibility!**

# Fireworks Safety Tips



Independence Day celebrations traditionally include fireworks displays that are beautiful to watch with fascinating colors and designs. Unfortunately, many personal fireworks shows end in disaster when proper precautions are not taken, resulting in painful injuries and costly property damage. By following these common sense rules you can help keep your family and friends safe this Fourth of July.

- Obey local laws. If fireworks are not legal where you live, do not use them.
- Use fireworks outdoors only. Choose an area away from buildings, dry vegetation and flammable materials.
- Always have water handy (a hose or bucket).
- Only use fireworks as intended. Don't try to alter them or combine them. Read the directions and caution labels before igniting your fireworks. Fireworks should be kept in a cool, dry place.
- When lighting fireworks, never position any part of your body over them. Move a safe distance away after lighting them.
- Never relight a "dud" firework. Wait 20 minutes and then soak it in water.
- Use common sense. Spectators should keep a safe distance from the shooter and the shooter should wear safety glasses.
- Always wear closed toe shoes and avoid wearing loose clothing around fireworks.
- Never carry fireworks in a pocket or shoot them off in metal or glass containers.
- Never throw fireworks at people, buildings or animals!
- Alcohol and fireworks do not mix. Have a "designated shooter."
- Never give fireworks to small children. Close, adult supervision of all fireworks activities is essential.
- Do not ever use homemade fireworks or illegal explosives. Purchase only Safe and Sane fireworks from a reliable seller.
- Report illegal explosives to the fire or police department in your community.
- Soak spent fireworks with water before placing them in an outdoor garbage can.
- Keep pets away from the area to reduce the risk that they will get frightened or injured.

## Summer Safety Quiz



Summer is almost here. Do you know how to keep your family safe? Take our summer safety quiz to find out if you are following the proper safety procedures.

- |  |  |   |  |
|--|--|---|--|
| <p>1. If you touch a hot barbeque and you think you have a first degree burn, what should you do?</p> <p>a) Put butter on the burn<br/>                 b) Run cool water over the burn<br/>                 c) Put ice on the burn<br/>                 d) Nothing, it's only a first degree burn</p>   | <p>2. When should you reapply sun-screen on your children?</p> <p>a) After they have been swimming</p> | <p>3. Between what hours of the day is the sun most damaging to our skin?</p> <p>a) 9:00 am – 1:00 pm<br/>                 b) 10:00 am—2:00 pm<br/>                 c) 12:00 pm—4:00 pm<br/>                 d) 2:00 pm—6:00 pm</p> | <p>4. What is the minimum depth the water should be to perform a head first dive?</p> <p>a) 4 feet<br/>                 b) 6 feet<br/>                 c) 8 feet<br/>                 d) 10 feet</p> |
| <p>5. You're spraying your lawn with insect killer and you accidentally spray some on your daughter's skin. What should you do?</p> <p>a) Wait and see if she gets a rash<br/>                 b) Wash it for 15–20 minutes with running water and call the poison center at 1-800-222-1222<br/>                 c) Nothing, garden chemicals are only poisonous if swallowed<br/>                 d) Take her to the hospital</p> |  | <p>Answers on page 4</p>  |  |



## June 4 – 8, 2012

As part of the County of Fresno's "KNOW" wellness campaign, employees will be encouraged to voluntarily participate in "Walking Works!" during the first week of June! Walking is a gentle, low-impact exercise that can ease you into a higher level of fitness and health. Walking is a form of exercise accessible to just about everybody. It's safe, simple and doesn't require practice. Some health benefits include: helping lower low-density lipoprotein (LDL) cholesterol ("bad" cholesterol); raise high-density lipoprotein (HDL) cholesterol (the "good" cholesterol); lower blood pressure; reduce the risk of, and manage, type 2 diabetes; manage weight; improve mood and stay fit.

**Contact your department liaison for more information and to request a pedometer.**

### Program Highlights:

- Participation is voluntary but encouraged.
- Promotes employees walking June 4th through 8th and reporting steps daily.
- Anthem Blue Cross has donated 1,000 pedometers for the program.
- Participants walk on their own time, but they can wear their pedometer all day long to count steps.
- Participants will report how many steps they walked each day by completing a simple online survey.
- Competition is between employees and other departments, as well as the County of Tulare, and will be based on:
  - Percentage of participation in Department/County
  - Average steps by Department/County

**Remember to have fun and drink plenty of water!**

## Elevator Safety, Take it Seriously

While elevators are a safe way to travel, there are some safety tips that you NEED to consider:

- 1) Never take for granted that the doors on an elevator will retract open if you wave a body part such as a hand, leg or any other item to trigger the retracting mechanism. People have gotten seriously injured or killed because the doors did NOT retract open as they had anticipated. Use the up and down buttons on the wall outside the elevator in an attempt to open the doors or just wait for the next car! It's not worth losing a body part, right?
- 2) Look down as you walk off the elevator to be sure that the elevator car meets flush with the floor so you do not trip and fall.
- 3) Try not to panic if you are stuck in an elevator and NEVER try to climb out of one. Push the alarm button provided in the elevator and use the intercom or telephone in the elevator car to request help.

# CAO Personnel Services

## Risk Management

County Plaza 16th Floor  
559-600-1850 Stop 188

## Employee Benefits

County Plaza 14th Floor  
559-600-1810 Stop 188

*Answers to Summer Safety Quiz  
1) b 2) d 3) b 4) c 5) b*

## Safety Class Schedule

### Supervisor Safety

6/21/12 8:00-12:00 PM

8/30/12 8:00-12:00 PM

### Workplace Violence

6/7/12 9:00-11:00 AM

8/16/12 9:00-11:00 AM

### Office Ergonomics

6/6/12 9:00-11:00 AM

7/17/12 9:00-11:00 AM

8/3/12 9:00-11:00 AM

### Back Safety

7/18/12 9:00-11:00 AM

### Hazard Communication

7/3/12 9:00-11:00 AM

### CPR and First Aid

6/20/12 8:30-4:30 PM

7/19/12 8:30-4:30 PM

8/2/12 8:30-4:30 PM

### Office Safety

7/31/12 9:00-11:00 AM

Spaces for these classes may be reserved by emailing the Personnel-training mailbox. All courses are free.

See the Training Schedule on Personnel's Risk Management website for more information.

## Devo's Safety Corner By Devon Benbrook, County Safety Officer

### Distracted Driving

According to the California Office of Traffic Safety, in April of this year alone, law enforcement agencies issued over 57,000 tickets to drivers in California for using a hand-held cell phone or texting while driving. In April 2011, there were 52,000 citations.



Consider some of these cell phone safety tips:

- Put your cell phone out of reach when you get in the car so you won't be tempted to use it.
- Don't call or text anyone when there is a good chance they may be driving, e.g. driving to/from work.
- If you must talk on the cell phone or text, pull over to a safe location such as a parking lot.
- The ability to safely multi-task while driving is a myth. While talking on a cell phone, 37% of your brain functioning needed for driving is switched to the cell phone use.
- Watch out for the other guy!!! If another driver near you is distracted, increase your cushion of safety around your vehicle. Do you remember that from Defensive Driving class?
- Don't forget that Management Directive 924.3 prohibits the use of cell phones while driving a personal or County vehicle on County business.

Drive Safely!