



# RISK★TEX

INTERAGENCY COMMUNICATION FROM THE STATE OFFICE of RISK MANAGEMENT ★ APRIL 2012



## NATIONAL SAFETY MONTH

Each June, the National Safety Council encourages organizations to get involved and participate in National Safety Month, an annual observance to educate and influence behaviors around the leading causes of preventable injuries and deaths. Each week carries a theme bringing attention to critical safety issues.

### 2012 Weekly Themes

- Week 1: Employee wellness
- Week 2: Ergonomics
- Week 3: Preventing slips, trips, and falls
- Week 4: Driving safety

Posters and fact sheets for each week's theme are available at [www.nsc.org/nsc\\_events/Nat\\_Safe\\_Month/Pages/home.aspx](http://www.nsc.org/nsc_events/Nat_Safe_Month/Pages/home.aspx).

SORM can help agencies observe National Safety Month by offering safety training on a variety of subjects, including ergonomics; slips, trips, and falls; and driving safety. Check the SORM website for information.

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## Claims Corner

# Tracking incidents

## Agencies can now report minor injuries

By Gordon Leff

Bumps and bruises will happen on the job. Minor injuries like these often don't require any medical treatment and, consequently, are quickly forgotten. Sometimes an injury that was thought to be only a bump turns into something requiring medical treatment or, eventually, time away from work. If there has been a delay, an agency claims coordinator may not have information or documentation of the incident. SORM has a solution to this dilemma – a way for agencies to record the event at the time it occurs as an inci-

dent-only report.

With this addition, all injuries, even minor ones, are captured in the Risk Management Information System (RMIS). If a work injury involves no medical treatment or no lost time from work, agencies will now file an "Incident-Only Report." By submitting this report, agencies are preserving the necessary information needed if the injury becomes more severe in the future. SORM does not count this report as an open claim, and it does not affect an agency's injury frequency rate or (See "Submitting Incident," page 7)

# Use caution around uneven surfaces

By Kyle Harward

Let's focus on falls from a different level or elevation. The degree of elevation can vary from uneven surfaces, such as sidewalks or curbs, to working on elevated platforms, such as docks and ramps. Falls from a different level may not happen as often as a slip or trip, but in most cases the injury is more severe.

SORM accepted 1,077 claims from FY '05-FY '10 that were the result of a fall from a different level. The

(See "Steps, Curbs," page 9)

This is one in a series of articles about slips, trips, and falls. Go online to view the previous articles.

WHAT'S INSIDE?

Distracted Driving....3

Cyber Liability Insurance.....5

AEDs Save Lives.....10



# A different teaching approach

## Technology becoming popular tool for training employees

By Shelby Hyman

Social media has spawned a culture of open dialogue, inviting readers and bloggers to share their voices, creating audiences of global proportions, and allowing interaction on an unprecedented scale that is diverse and dynamic. Initially, many organizations recoiled from the technologies that gave life to the explosion in communications and discourse, fearing they would distract workers, and blocked access to social media sites. Today, businesses are beginning to re-examine social media and understand ways to incorporate its strength into the workplace.

Many government agencies are embracing the use of social media channels as an official means to share content and improve the measurement of online traffic for that content. For example, Texas Parks and Wildlife uses Twitter and You-



For more information about social media and Texas state agencies, go to [www2.dir.state.tx.us/management/strategy/SSP/Pages/pSocM2.aspx](http://www2.dir.state.tx.us/management/strategy/SSP/Pages/pSocM2.aspx)

Tube to communicate news and information about state parks, wildlife, and conservation tips.

Technology has changed the way we communicate. Employers are replacing traditional seminars with online webinars. Educators are substituting traditional classroom-based

settings with e-learning courses. The framework for teaching as a whole is transforming, and SORM is incorporating this shift in content delivery.

Training is an important part of SORM's mission to identify, reduce, and control risk. SORM is hoping to fulfill this mission by increasing exposure and lowering costs through the ongoing production of instructional videos. Safety training videos, initially used as a supplemental feature in SORM's classroom training, have been expanded to incorporate the possibility of both comprehensive and targeted training opportunities available online.

Since YouTube set forth new terms in a revised Content Licensing Agreement specific to state and federal agencies in January, SORM is recommending YouTube as the best channel to host SORM's web-based training.

(See "Using Technology," page 8)

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[WWW.SORM.STATE.TX.US/ABOUT\\_US/CONTACT\\_US.PHP](http://WWW.SORM.STATE.TX.US/ABOUT_US/CONTACT_US.PHP)



# Avoid driving distractions

By Kenny Smith

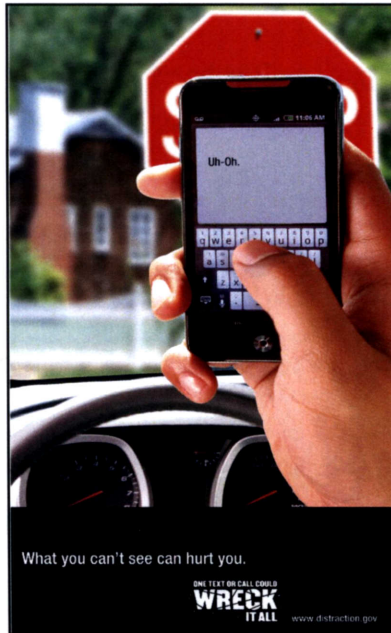
Is anyone watching the road, maintaining their safety cushion, looking several car lengths ahead, and, in general, driving defensively? Examples of distracted driving are all around us when we drive for business or for personal reasons. When distracted, even momentarily, it is difficult for the driver to practice the fundamentals of driving defensively.

Driving defensively has many meanings including:

- “Driving to save lives, time, and money, in spite of the conditions around you and the actions of others” (National Safety Council’s defensive driving course);
- The reasonable and responsible operation of a vehicle;
- Anticipating danger and taking action to avoid accidents; and
- Doing everything possible to avoid a collision.

In order to do these things you have to cognitively recognize the risks in your field of vision and act to avoid putting your vehicle (and occupants) in harm’s way. You have to be constantly taking in visual/hearing/touch cues and mentally processing them. If you are occupied with anything in addition to steering the vehicle, acceleration/braking, or if something is inhibiting the intake and processing of these vital cues, it is likely categorized as a distraction.

Distracted driving is not just a problem involving teenagers who are learning to drive. This is an issue that tempts every driver, every day, and every time the driver gets behind the wheel. In 2009, an estimated 2.2 million people were injured in motor vehicle crashes, according to the September 2010 issue of “Traffic Safety Facts.” Twenty percent of those injuries were the result of dis-



## Fatal Distractions

According to the National Highway Traffic Safety Administration, each day more than 15 people are killed and more than 1,200 people are injured in crashes that were reported to involve a distracted driver.

tracted driving, which has been fairly stable over the past 4 years. The fatality figures, however, are 6 percent higher over the same time period. The fact is, this issue is not just a fad that will pass away quietly.

Distracted driving is a choice we make to be engaged with additional stimulators. The choice to multitask may seem natural to many drivers as we all try to accomplish more in a typical day. Often, multitasking behind the wheel is done specifically so the driver will not have to pull the vehicle over and interrupt the original task of getting from point A to B in a quick period of time.

Distracted driving ranges from a

stressful cell phone call – with or without a hands-free communication device – to eating while driving to inputting or looking at directions on a GPS and so much more. Each of these activities takes your concentration off of the road and traffic conditions and places it on the secondary activity. Law enforcement is not immune from distracted driving and this temporary detachment from their immediate surroundings caused by their in-car computers, cell phones, and radios. Commercial drivers are susceptible as well for many of the same distractions. As drivers, we all are vulnerable to the lure of multitasking and, thus, the potential of being distracted.

Government fleet safety researchers and industry safety experts identify three types of distractions:

- Visual – taking your eyes off the road ahead;
- Manual – taking your hands off the wheel; and
- Cognitive – taking your mind off the driving task.

Any one of these could impair your ability to drive defensively and are indicators that can help predict future safe driving performance. Texting is getting a lot of press recently as the most dangerous multi-task you can be involved with because it involves all three types of distractions wrapped into one activity.

Federal, state, and some local entities are taking actions to make texting illegal within their jurisdictions. However, it all gets down to the choices the driver makes. Are the repercussions too high if you get caught? Do supervisors take action against violators when identified? Has the culture among drivers been established that says distractions are bad?

When these answers are yes, then (See “Limiting Distractions,” page 8)



## Copper thieves plaguing Texas businesses

# State agencies vulnerable

By Cyndi Boehle

Despite new laws making copper theft a state jail felony, thieves continue to plague Texas building owners by ripping away copper tubing from commercial air conditioning units and other copper-containing fixtures, according to a recent issue of the Insurance Journal. Several Texas businesses have been hit more than once and the result has been costly, according to the February report. With a multitude of buildings spread across the state, state agencies are also vulnerable to copper theft.

A commercial air conditioning unit contains approximately 40 pounds of copper coil, an amount that could net thieves approximately \$50-\$100 from a scrap metal dealer. Copper prices in February were at their highest level in about five months, trading at \$3.9095 per pound. While the typical thief can collect a few hundred dollars worth of copper in a single hit, the cost of direct and indirect damage to an affected state agency can quickly reach tens of thousands of dollars.

Costs resulting from damage to commercial air conditioning units typically ranges from \$5,000 to \$100,000, depending on the size of the equipment and the extent of the damage. In addition to repairing or replacing the damaged equipment, building owners often incur additional costs from repairing the roofs and walls that suffered damage in the course of the theft. Houston television station KHOU reported in February that owners of a neighborhood coffee shop were left with thousands of dollars in repairs after thieves stole less than \$50 in copper overnight and caused nearly \$12,000 in damage.

## Tips to Protect Agency Property

- Install outdoor lighting.
- Install security systems, such as surveillance cameras.
- Hire security personnel to monitor the property.
- Secure air conditioning systems and roof access to buildings.
- Ensure all visitors, including subcontractors doing work, have a legitimate purpose for being at the agency:
  - o Check-in all visitors; and
  - o Request identification and write down license plate numbers and other identifying information.
- Store any equipment awaiting installation in a secure location.
- Erect fences around construction sites and restrict access to the site.

Copper thefts may also lead the victim to incur indirect costs in addition to the cost of repairing or replacing the damaged property. In addition to the inconvenience of not having air conditioning, some agencies may not be able to operate without their equipment. Meals on Wheels of Tarrant County could not provide service due to a power failure as a result of copper thieves cutting the wiring to its building, according to a Dallas Morning News article.

While new laws and increased vigilance by public safety officers have come into effect in the past year, copper thefts are still plaguing property managers across the state. Several Texas insurance agents

have reported claims from commercial policy holders totaling more than \$250,000 in the past year. All types of buildings have been targeted by thieves, including commercial office buildings, schools, small retail businesses, churches, and construction and renovation sites. While SORM has not received widespread reports of copper thefts from state agencies, state agencies should remain vigilant.

*Cyndi Boehle is area senior vice president for Arthur J. Gallagher Risk Management Services, Inc., which is the broker of record for SORM's statewide property insurance program.*

Have a safety question or need some assistance developing a risk management program? Help may just be a click away.



The Risk Management for Texas State Agencies guidelines are available on the SORM website at [www.sorm.state.tx.us/RMTSA\\_Guidelines/volumes.php](http://www.sorm.state.tx.us/RMTSA_Guidelines/volumes.php).

The four volumes are guidelines that form the direction and basis for developing and implementing a comprehensive risk management program to reduce property, liability, and workers' compensation losses in each state agency.



# Cyber liability insurance

By Natalie Douglass

Like many “new” insurance products, cyber liability insurance has come a long way since its first foray into the insurance marketplace. Thanks to the past years’ soft market and the influx of new insurance carrier capacity, coverage and pricing have improved and the underwriting process has become considerably less painful. This article will attempt to answer some commonly asked questions of buyers considering its purchase for the first time.

## Do I Need Coverage?

Regardless of whether you work for a private-sector company or a public/governmental entity, odds are you have information. Information could include employee records, accounting information, constituent records, or just about anything sensitive in nature you wouldn’t want publicly disclosed. Additionally, it doesn’t matter where information would be found, whether it be online, on a “secure” network, or printed on paper. A stolen laptop with data saved to its hard drive, the loss of a thumb drive, or tossing a document into the trash instead of the shredder can constitute a data breach.

Forty-eight states have passed laws regarding breaches of personally identifiable information, and a number of federal laws are also pertinent to this risk, including the Health Insurance Portability and Accountability Act (HIPAA), the Health Information Technology for Economic and Clinical Health (HITECH) Act, and Gramm-Leach-Bliley Act to name a few.

Some mistakenly believe only financial institutions tend to be targets to this risk. However, governmental entities and educational institutions rank among the highest frequency of data breaches. Financial institutions tend to have fewer breaches, but they generally have a larger number of affected records.

## What is the Cost of Breach?

Breaches are costly. On average, the cost of a breach is \$214 per record, and the average total cost to an organization is \$7.2 million, according to the Risk Management Society’s “ERM Best Practices in the Cyber World.” There have been cases with defense costs of more than \$10 million, plus fines/penalties. It is also important to consider the time lost dealing with these situations, taking senior management from their core duties of running the organization. Insurance coverage



can assist in providing specialized firms to jump in and assist.

## We Have an Information Technology Department, Isn’t That Enough?

IT personnel are critical to risk management, but they are not a cure-all to these losses or their prevention. The individuals who seek information/data – whether it be a hacker, rogue employee, etc. – are relentless in their efforts. IT personnel are also likely under budget constraints that make it nearly impossible to keep up on advances in IT technology and protection. While IT is a valuable component to loss control, they are a piece of the total risk management puzzle.

## What Does Coverage Entail?

Cyber liability insurance is relatively customizable with many different insuring agreements, presenting many different structural options, such as:

- Privacy liability – litigation or other claim resulting from breach of personally identifiable information;
- Security liability – litigation or other claim resulting from failure to provide a secure network, failure to prevent unauthorized access, etc.;
- Crisis management – public relations-type expenses associated with a data breach (Coverage can include costs for responding, such as forensic services to determine the scope of the breach and

(See “Concerned,” page 6)



# Concerned with a cyber attack?

(Continued from page 5)

costs for statutory notification and credit monitoring costs. This may also include expenses associated with repairing credit.);

- Extortion – responding to a threat to release your data;
- Business interruption/data recovery expense; and
- Regulatory coverage – can include defense costs and penalties.

Policies are generally modular in format, meaning agencies can select among these various insuring agreements to build their policy forms. Some insuring agreements could have sublimits of liability, such as the notification and credit monitoring costs. Policy forms vary drastically among carriers and should be carefully considered when evaluating quotes.

## How is Coverage Underwritten?

In years past, underwriters frequently required onerous security assessments by an approved vendor prior to underwriting coverage and providing quotes, in addition to completing an extensive application. Underwriting guidelines have relaxed over time, making it easier on insureds to obtain quotes. Now, applications are much more straight-forward and ask about security and privacy controls in place, information possessed, maintenance of systems/software, policies and procedures of the organization, and details about past data breaches/claims. The premium is rated based upon the insured's industry, number of potential records, types of records, etc.

Overall, just about every organization should evaluate coverage for cyber liability given the bevy of information possessed, the regulations in place imposing liability, and the frequency/severity of loss.

*Natalie Douglass is an area vice president for Arthur J. Gallagher Risk Management Services, Inc., which is the broker of record for SORM's statewide property insurance program.*

For information about obtaining cyber liability insurance coverage, please contact SORM's Bonds and Insurance section at [bonds.insurance@sorm.state.tx.us](mailto:bonds.insurance@sorm.state.tx.us).

## What are your training needs?



Do your employees know how to **investigate a workers' compensation claim** or how to **safely operate a lift truck?**

SORM offers a variety of workers' compensation, risk management, and safety training courses. Some of our most popular courses are Training for Claims Coordinators, Additional Duty Safety Officer (ADSO) Orientation, Driving Safety, and Lift Truck Safety Train-the-Trainer. View our course list and training calendar online.



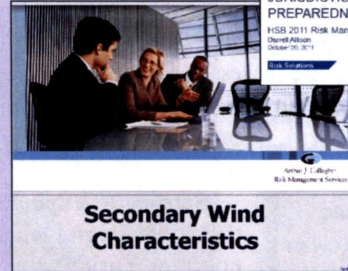
Find out more at [www.sorm.state.tx.us](http://www.sorm.state.tx.us)



## Property Loss Seminar

SORM, in conjunction with Lexington Insurance and Chartis, hosted a seminar on property loss control measures in February. The presentations included: inspection preparedness; key drivers of losses; risk solutions; secondary wind characteristics; and how to prepare for a catastrophic storm.

The presentations are available online at [www.sorm.state.tx.us/Risk\\_Management/Bonds\\_and\\_Insurance/2012\\_prop\\_loss\\_seminar/2012\\_prop\\_seminar.php](http://www.sorm.state.tx.us/Risk_Management/Bonds_and_Insurance/2012_prop_loss_seminar/2012_prop_seminar.php).



## Submitting incident-only reports

(Continued from page 1)

assessment. Only a few incident-only reports are likely to escalate to medical or lost time claims.

Having the required information already in RMIS allows agencies to report quickly to SORM when an incident turns into a claim. There are a number of benefits to prompt reporting. Early notice of these claims provides

**The value of prompt reporting cannot be overstated. A large number of disputes arise over late-reported injuries. Statistics show that there is a correlation between the cost of a claim in relation to the timelessness of reporting.**

*Dept. of Labor,  
State of Vermont*

SORM with the opportunity to investigate and respond to claims timely. In contrast, claims not reported promptly have a greater potential of becoming problematic claims.

### How Incident-Only Reporting Works

An employee bumps his/her knee. It does not seem like a big deal to the agency or the employee. At the time the employee said it hurt a little at

first but is now feeling fine. The claims coordinator fills out an "Employer's First Report of Injury or Illness" form (DWC-1S) in RMIS, as if the incident was a claim, just like all DWC-1S filings. Since this is not yet a claim, the claims coordinator will check the "Incident only" box on the online form. When this is done, the abbreviation "N/A" will automatically populate some boxes, such as the first day of lost time, since lost time is not an issue in this type of report. The agency will then receive a confirmation e-mail advising receipt of the incident report.

*Thank you for submitting the above-referenced incident-only claim. The information you provided indicates [FirstName] [LastName] currently does not meet the requirements for filing a DWC-1S. As a reminder the requirements are:*

- *Have more than one day of lost time;*
- *Results in an expenditure for medical treatment or service;*
- *Is an occupational disease or repetitive injury claim with or without lost time; or*
- *Results in the death of the employee.*

*If this information is incorrect, please go back to RMIS and change this claim to reflect that additional action is needed for this claim by SORM.*

Because this is an incident-only claim, no other action is required by the claims coordinator. If the claim should experience lost time or medical expenses, the claims coordinator will then go into RMIS and change the report to reflect the new status.

A SORM adjuster will not follow up on incident-only reports. As stated in the e-mail, if the incident should change and meet the reporting requirements, the claims coordinator simply updates the report in RMIS to reflect the new status. At that time the claims coordinator will need to complete the additional forms required for the status of the new loss.

*Gordon Leff is director of the Claims Operations division.*



# Limiting distractions while driving

(Continued from page 3)

the text message, phone call, or other distraction may wait for a later moment – a start in the battle against distracted driving. Driver education is the key to getting drivers to willingly participate and support the entity’s desire for less exposure in this area.

*Can we eliminate it 100 percent? No. Can we reduce the amount of times it occurs every day? Yes.*

## Resources

Federal Government Website  
for Distracted Driving

[www.distraction.gov](http://www.distraction.gov)

Centers for Disease Control  
and Prevention

[www.cdc.gov/Motorvehiclesafety/  
Distracted\\_Driving/index.html](http://www.cdc.gov/Motorvehiclesafety/Distracted_Driving/index.html)

Setting expectations through clear communication and rules, establishing appropriate discipline, and providing effective supervision are an important part of helping control this unique set of hazards.

## Risk Management Suggestions

- Drivers need to hear, not only from their immediate manager but also from upper management that:
  - o the safe operation of a vehicle is an important part of their job;
  - o distracted driving should be avoided in all departments; and
  - o safe vehicle operation is preferred over quick arrival at the end destination.
- Fleet safety best practices are evolving now to include “prohibited tasks while vehicle is moving” within the basic driver rules.
- Develop disciplinary procedures to address non-compliance and distribute to employees.
- Include the distracted driving topic within all driver training.
- Be sure department managers are not creating part of this distraction by encouraging or participating in visual, manual, and cognitive distractions.
- Law enforcement management should limit officers from routinely inputting data and attempting to read computer screen while driving. Sure it may have to happen occasionally, but keep it to a minimum.
- Complete a ride-along evaluation with all departments to see what their distractions are and how they are managing it.
  - o Ask the drivers for input as to what their biggest “in-vehicle” distraction is.

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*Kenny Smith is a risk management specialist for OneBeacon Government Risks, SORM's automobile insurer.*

## Drowsy Driving



The National Highway Traffic Safety Administration conservatively estimates that 100,000 police-reported crashes are the direct result of driver fatigue each year. This results in an estimated 1,550 deaths, 71,000 injuries, and \$12.5 billion in monetary losses.

SORM provides a short video message about drowsy driving, including tips to stay alert. This 30-second video is available free on SORM's YouTube channel at [www.youtube.com/user/SormTX](http://www.youtube.com/user/SormTX).

## Using technology to train employees

(Continued from page 2)

SORM is soliciting feedback on this topic and wants to know whether state employees have ever viewed one of SORM’s online videos, if there are additional safety topics SORM could offer, and if agency employees can access YouTube from their work computers. Aside from YouTube as a content delivery channel, are agencies interested in seeing SORM further explore social media opportunities?

SORM is committed to improving not only its content but also agencies’ access to the content. SORM seeks input to help identify areas that might need addressing and would like to know how other agencies have succeeded in marketing and product development through online social channels. Contact Shelby Hyman at [shelby.hyman@sorm.state.tx.us](mailto:shelby.hyman@sorm.state.tx.us) with questions and comments.

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*Shelby Hyman is a senior media specialist in the Agency Outreach and Training section.*



# Steps, curbs, inclines pose hazards

(Continued from page 1)

average cost of these claims was about \$10,316, bringing the overall total to about \$11.1 million. The focus of this article is how to mitigate falls on steps, equipment, docks, and ramps. A previous *Risk-Tex* article focusing on stairwells is available at [www.sorm.state.tx.us/Publications/risk\\_tex/11/July/stairs.php](http://www.sorm.state.tx.us/Publications/risk_tex/11/July/stairs.php).

## Steps and Curbs

Steps and curbs can be found in various dimensions and locations and are used to transition from one level to another. Awareness and prevention remain the best ways to abate falls resulting from steps or curbs. Any step or curb should be clear of obstruction, well lit, and areas around steps or curbs should never be used as storage space. Routinely check for worn or loose carpeting and make any necessary repairs. Clearly mark where curbs, speed bumps, sidewalks, or wheelchair accessible ramps are, and apply slip-resistant strips on steep steps. While ascending or descending steps, pay attention to your surroundings, especially in inclement weather.

## Docks and Ramps

The severity of injury can be costly and sometimes fatal when working in and around a loading dock or ramp with heavy machinery. An emphasis on safety and training is imperative to prevent these types of falls. Walking surfaces of ramps and loading docks should be coated with slip-resistant strips, and non-skid paint should be applied to alert employees of changing elevations. Also, walkways should be marked with yellow lines to control traffic and identify sharp drop offs or uneven surfaces. Warning signs should be posted in these areas as well. Ramp and dock slopes should be as gradual as possible, as wide as possible, and as dry as possible with adequate lighting. Always maintain good housekeeping, and clean up any spills or leaks that may occur. All employees working in a dock area should have proper training in hazardous chemicals, about personal protective wear, and on any heavy machinery they operate, and supervisors and safety officers should ensure compliance with these important safety rules.

## Mounting and Dismounting Equipment

When working in and around loading docks and ramps, heavy machinery such as forklifts is commonly found. Employees operating or working around heavy machinery should be properly trained and should always be aware of their surroundings. Some of the

Total Slips, Trips, Falls Claims Costs By Cause FY '05-FY '10	
Other Fall, Slip, Trip	\$33,809,806
From Different Level (Elevation)	\$11,110,996
From Ladder/Scaffolding	\$1,309,760
From Liquid/Grease Spills	\$10,854,852
Into Openings	\$1,240,855
On Ice/Snow	\$1,463,829
On Same Level	\$19,387,918
On Stairs	\$7,016,451
Slipped, Did Not Fall	\$3,505,967
<b>Grand Total</b>	<b>\$89,700,434</b>
<b>Average Per Fiscal Year</b>	<b>\$14,950,072</b>

most common injuries occur while mounting or dismounting equipment. To properly mount or dismount equipment, employees should follow the three-point contact method at all times until they reach the ground, cab, or a stable platform. The three-point contact method uses one hand and two feet or two hands and one foot. The employee should never jump off when dismounting, but instead carefully step down while facing the equipment. In addition, employees should wear proper foot wear and ensure any steps, footholds, or platforms are clean and dry from contamination.



[www.mysafetylabels.com](http://www.mysafetylabels.com)

All slip, trip, or fall articles from this series, as well as other *Risk-Tex* articles, are available at [www.sorm.state.tx.us/Publications/risk\\_tex/risk\\_tex\\_newsletter.php](http://www.sorm.state.tx.us/Publications/risk_tex/risk_tex_newsletter.php).

*NOTE:* This article includes information from SORM, [www.matsuk12.us/1733109312221653/lib/1733109312221653/Slips\\_Trips\\_Falls\\_Different\\_Level.pdf](http://www.matsuk12.us/1733109312221653/lib/1733109312221653/Slips_Trips_Falls_Different_Level.pdf), and [www.mysafetylabels.com](http://www.mysafetylabels.com).

*Kyle Harward is an administrative assistant in the Risk Assessment and Loss Prevention division.*



# Defibrillators save lives

By Joe Deering

Just think a moment and you may realize that a loved one, fellow employee, or close acquaintance may be someone who has been or could be saved by an automated external defibrillator (AED).

What is fibrillation? It's an abnormal and erratic twitching of the heart muscle. The result is the heart cannot pump as much blood as the body needs. A defibrillator, an instrument used to regulate the heartbeat, historically was a medical device that needed expert training and qualified personnel to operate. So, in most cases, until emergency rescue personnel could arrive at the

**310,000 coronary heart disease deaths occur annually outside of a hospital or emergency department, according to the National Center for Health Statistics**

scene, the availability of a defibrillator to shock the heart to overcome fibrillation was not possible. This is no longer the case.

The "A" in AED stands for "automated," which means people with minimal or no training can successfully revive cardiac arrest victims in the field, even before emergency medical personnel arrive. AEDs are nearly error-free, weigh under 5 pounds, are simple to learn and operate, are safe, can be stored anywhere, *and they work*. AEDs are becoming increasingly available in many public places because it has been shown their use results in improved survival after cardiac arrest.

According to different studies, the chances of survival by a victim from sudden cardiac arrest decreases by at least 7-10 percent for every minute there is no defibrillation or cardiopulmonary resuscitation (CPR) performed. The time taken for emergency medical personnel to reach a victim of sudden cardiac arrest has been increasingly leaving victims untreated for critical minutes. Many success stories involving defibrillation happen within the first 5 minutes.

Utilizing the AED early in a cardiac arrest emergency is critical. CPR is a temporary emergency action to keep oxygen flowing to the brain until a way to revive the victim is ready. It is not a means to revival. CPR is a holding action until the heart can become defibrillated and, therefore, should only be performed until an AED arrives.

AEDs should be installed and located to ensure an acceptable response of between 3-5 minutes. Also, they should be located in areas where many people work closely together (office buildings) or gather (fitness areas, malls, airports, and public events).

The presence of an AED increases one's odds, but the key to the survival of a sudden cardiac event is early

## AED Training

CPR/AED training is available in most areas of the state through local organizations like the American Red Cross and by private contract vendors.

**Texas Workforce Commission:** [www.twc.state.tx.us/development/train/twc\\_training.html](http://www.twc.state.tx.us/development/train/twc_training.html)

**American Red Cross:** [www.redcross.org](http://www.redcross.org)

**American Heart Association:** [www.heart.org](http://www.heart.org)

A free AED training video is available online from the **American Safety Training Institute** at [www.youtube.com/watch?v=3trpw\\_We0UQ](http://www.youtube.com/watch?v=3trpw_We0UQ).



recognition, which translates into the victim receiving immediate care. Call 911 as soon as an emergency is recognized. Trained rescuers should begin CPR immediately on an unresponsive victim until an AED can be used.

Employee training is extremely important and involves:

- Recognizing sudden cardiac arrest and notifying emergency personnel;
- Performing CPR;
- Providing early defibrillation with an AED; and
- Caring for the victim until emergency personnel arrive.

Having an AED available dramatically increases the chance of survival for a co-worker. Through the implementation of an effective AED program, which incorporates both written procedures and training, agencies will be better prepared in saving the lives of co-workers. With just a little effort, an agency can have an AED program in place.

Once an AED program is implemented, it should be reviewed on an ongoing basis. AED units should be properly installed and maintained regularly to ensure batteries and pads are functioning and operable.

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