

MainstreetMinute

A workers' compensation resource for small business owners served by SFM—The Work Comp Experts

Lost footing

Plan now, or the first snow may ring in a long medical season

One in four workers experiences a slip-and-fall injury in his or her career. More than half of them experience multiple slip-and-fall injuries, according to the U.S. Bureau of Labor Statistics.

These slips and falls account for nearly 15 percent of all lost workdays.

Ice, snow and rain are among the major causes.

The iceberg effect

Many companies track the cost of slips and falls by tracking things like workers' compensation claims and medical costs. These direct costs are relatively easy to track.

But they do not represent the whole picture. Indirect costs such as lost productivity, overtime pay, administrative costs, replacement hiring, and decreased employee morale are generally more difficult to track and actually can have a larger financial impact—much like an iceberg under water.

\$36,000

According to the National Safety Council, the average direct cost of each slip-and-fall injury

is about \$36,000. Each year, most companies see 2 to 5 percent of their employees experiencing lost workdays due to accidental slips and falls. The costs—direct and indirect—mount quickly.

How you can mitigate slips, falls

Your organization needs you to start taking steps now for the ice and snow ahead.

- Order SFM “penguin series” posters and table tents. Plan for when you will post them around your facility.
- Plan to send employees emails or make other announcements when snowfalls or other hazardous weather conditions are imminent, with reminders to take special care and extra time when on foot.

Starter checklist

Use this to prep for the winter season.

- Have a snow-removal plan for parking lots, walkways and entrances.
- Maintain supplies of ice melt, sand and snow removal equipment.

- Eliminate “unauthorized walkways.” Hazard tape or barriers can keep people from taking shortcuts across unshoveled areas.
- Highlight inconspicuous hazards. Sloped handicap spots and cut-out curbs can be dangerous if not seen.
- Assign employees to remove snow.
- Consider hiring a snow removal service, or review and renew your contract early. Tell them about any changes in your environment.
- If you rent space, don't hesitate to let your landlord know if snow removal last year was not adequate. Ask how he or she plans to improve it.



Shoes like tires put the brakes on work injuries

ROSEVILLE, Minn.—Slips, trips and falls are the third largest cause of workplace injuries and plague all types of employers. Agropur Inc., formerly Schroeder Milk, was no exception with more than a dozen slip-and-fall claims in 2008 and 2009.

However, Agropur found a way to eliminate slips and falls all together in just one year's time.

Agropur got employee buy-in for a new footwear program by giving employee testers a variety of slip-resistant shoes to try out for two weeks. Testers were asked for feedback on

the best shoes for the job. Agropur ordered the selected shoes in a variety of sizes for all employees to try on and select from.

“In addition to other engineering controls, the shoe program has worked great. We have had zero slip, trip and fall injuries since implementing. It has definitely been a good return on investment,” said Human Resources Director Kara Sime.

What to look for

A shoe's sole makes all the difference in traction and slip resistance.

Soles siped like tires are the most slip-resistant on wet interior floors, according to SFM loss prevention specialists. Each small slit, or sipe, in a rubber tread provides traction.

Soles with spikes work better on snow.

Test a variety of shoes in a specific work area to find the most effective shoe for the job.



Weight and work

It's time to wake up and smell the coffee

Two-thirds of the workforce is obese, a condition that impacts injuries and illnesses and contributes to the loss of nearly 40 million workdays annually, according to the *American Journal of Health Promotion*.



It impacts group healthcare costs. It also drives up the frequency and complexity of workers' compensation claims.

Weight issues may challenge these workers to meet the physical requirements of their jobs. In addition, poor nutrition and inactivity raise their risk of cardiovascular disease, diabetes, some cancers, and high blood pressure—all resulting in higher costs and complications.

Be proactive about addressing health issues such as obesity in your workplace. Encourage regular physical activity and healthy eating. Create an environment that supports these behaviors. Offer voluntary programs, and encourage employees to participate. Applied across your entire workforce, they won't run counter to laws on discriminating against specific groups.

Check out SFM's *Wellness Works* webpage. Go to sfmic.com > Employers > Resources > Wellness in the Workplace.

Besides helping reduce costs, focusing on wellness can improve productivity, reduce absenteeism, raise morale, reduce turnover, and show employees the company cares about their well-being.

Obesity inflates costs

A 2007 Duke University study compared obese workers to normal-weight workers. Obese workers had—

- 45 percent more workers' compensation claims.
- Eight times more lost workdays.
- Five times more medical costs.
- Eight times more indemnity claims costs.

NEWS BRIEFS

SFM honored for workplace, wellness, website

SFM has been named to the “Top 100 Workplaces 2011” list by the *Minneapolis Star Tribune*.

SFM also recently received a gold level 2011 “Wellness By Design Award” from Hennepin County, Minn., home of SFM's headquarters. The award recognizes workplaces that create healthy work environments and encourage healthy lifestyles.

SFM's website, sfmic.com, recently won a top award in a national communications contest sponsored by the American Association of State Compensation Insurance Funds.

When a work injury occurs, report it to SFM —



- Accurately. Pay attention to dates.
- Completely. Don't overlook the lost-time box.
- Timely. Submit within 24 hours of injury.

Don't have it all? Go ahead and report anyway. Call SFM later with the rest.

Report online at www.sfmic.com



SFM Foundation provides post-secondary scholarships for children of parents killed or severely injured on the job. 100 percent of the proceeds from your purchases go into scholarships.

You are invited to bid on items in the SFM Foundation's

AUCTION FOR SCHOLARSHIPS

OCT. 24-NOV. 4

Mark your calendar:

During Oct. 24-Nov. 4,

go to www.sfm-foundation.org > events

Our webpage will show what's available through the auction and how to place your bids online.



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SFM Companies

3500 American Blvd. West, Suite 700

Bloomington, MN 55431-4434

Report injuries online
www.sfm.com

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From your SFM Companies Small Business Team.

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SFM Companies
3500 American Blvd W, Suite 700
Bloomington, MN 55431

www.sfm.com

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