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Winter/Spring 2017

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Welcome

In this, our first issue of 2017, we've collected some fantastic articles and pieces of insight to help you, the risk management professional, make your job a whole lot easier. With articles covering fleet risk management, ergonomics, health and safety, property insurance risk and even kid's health, you should be able to find something here that gets you thinking.

In the lead article, Gareth Jones and Jonathan Daniel take on a subject that should worry most office workers. With the landscape of our businesses changing and with more and more work conducted at the desk, this article deals with the terrifying health effects of our sedentary working lives and offers some guidance and advice on what we as managers, ergonomists and health and safety professionals can do to ease that burden and help our workforce become healthier, with all the attendant benefits that brings.

In 'Underestimating underinsurance', the Managing Director of Cardinus Risk Management's Property and Insurance Division Jamie Truscott looks at a growing problem of underinsurance in the property risk industry. Using a real life case study of the The Clockhouse Inn, he explores what can happen if your insurance cover does not meet the actual valuation sum when your property is damaged, such as what happened in this case. The potential costs needed to meet the shortfall can be huge, leaving businesses crippled and families without a home.

Andy Price's article 'How to effectively manage the Total Cost of Risk' runs on from his fantastic presentation at our recent Fleet Risk Forum, held in London in late 2016. In it he describes how companies have

worked out their 'Total Cost of Risk', which includes uninsured losses and hidden costs such as absenteeism, brand damage, legal costs and other things that are not necessarily thought of as risk. One particularly interesting statistic from the article shows that Nestlé have to sell 235,000,000 KitKats annually to cover their Total Cost of Risk, so do you really know the cost of yours?

To wrap up I've put together an article that should bind all people together in my field, health and safety. In particular it addresses the need to stand up and shout about the good work that we all do reducing the everyday and long-term impacts of risk that not only helps to ensure that people don't fall off of ladders or know where the fire escape is in an emergency, but actually helps to impact the bottom line in terms of profitability, productivity, efficiency and compliance, things that no company can avoid. It's an article about saying a big YES to health and safety and the myriad benefits it brings.

Thanks for reading, we hope you enjoy this issue of Cardinus Connect. If you want to help others benefit from the articles in this magazine then please share it out, you'll also be able to find a downloadable version on our website. Just head to www.cardinus.com and follow the links for resources.

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Jon
Abbott



Beating the hazards of the sedentary office

Gareth Jones and Jonathan Daniel look at the health impacts of our sedentary work life and how a little movement can help you go a long way

UK office workers spend between 65% and 75% of their working day sitting, 50% of which is accumulated in prolonged periods of sitting. Certainly, over the last 50 years the social landscape of UK business has changed, moving away from that of moderate and heavy manual labour to one of more technical and office based work. In addition to this there has also been a reduction in people commuting on foot or by bike and a rise in sedentary leisure time, exacerbated by the use of computers, mobile phones and television. The combination of increased inactivity in work and during leisure time has led some researchers to estimate that UK adults spend 60% of their waking hours being sedentary.

There has been a growing body of research that has emerged over the last few years which has looked at the short and long term risks of sedentary behaviour. Only around 5 years ago, if you spent most of your working day at a desk you might be told that you were at risk of developing back pain. The latest research, however paints a different picture with some of the prominent risks of sedentary behaviour now highlighted as;

premature mortality, cardiovascular disease, diabetes, osteoporosis, depression, obesity, musculoskeletal disorders and some types of cancer. A recent publication in the Lancet warned that office workers who sit at their desk for more than 8 hours per day are 59% more likely to die from diseases such as some types of cancer and heart disease (Ekelund et al. 2016). With these new risks of inactivity highlighted maybe it is now time to stand up and take note.

But what about people who are regularly active outside of work, surely the risks are attenuated for them?

Of course, the benefits of active recreation and exercise are well published, and aiming to achieve the World Health Organisation (WHO) recommendation of 150 minutes of moderate intensity exercise per week is certainly a positive goal for us all to aim for. However, the research suggests that people may still be exposed to serious health risks if they are sedentary for most the day, despite engaging in physical activity outside of work. The simple act of changing your posture and moving around in the office is classified as light-intensity activity and can increase the amount of energy you expend by between

0.5-2.0 Kcal/min. Although this may not sound like a lot, moving around in work and breaking up how long you sit for can help to reduce the risks of being inactive. Our musculoskeletal system has the remarkable ability to adapt to our environment and the tasks that we perform, both for poor posture and sedentary behaviour as well as for activity and training. Our bodies are designed to bend, twist and move and they don't like to remain in one position for long periods of time. With inactivity, our muscles, joints and fascia adapt so that some structures become tight and short while others become long and weak, which can cause tightness and stiffness in the muscles and joints and can contribute to pain and increase the risk of injury. We are literally in danger of becoming chair shaped.

A substantial proportion of our time is spent at work and taking the above information into account it seems prudent to look at how changes in our working environment and working culture could increase our activity levels whilst at work and help to reduce the risks of sedentary behaviour. The office environment may provide the ideal place to help people become more active and help to protect against the risks of sedentary behaviour, and this might be easier to achieve than motivating ourselves to pull on our trainers and head out for a run on these dark winter nights.

Implementing change in the work place can be split in to 3 categories: environmental changes, behavioural changes and changes in office culture.

Environmental changes:

Changing the design of the work place and equipment may offer a solution to encouraging employees to be more active in work. Simple solutions such as moving office equipment like printers and photocopiers further away would require employees to leave their desks and move more. There has

been much debate in recent years about the efficacy of sit to stand desks and some preliminary short term studies have suggested that they may reduce the amount of sitting by between 60-90 minutes per day, although the health benefits of these have yet to be fully investigated. The cost of introducing such equipment as standard in the office may not be realistic for all employers but may provide a good solution for some. Other solutions include providing a space in the office where colleagues can be active, this might include a break out area with gym balls or advice leaflets on gentle exercise. Promoting the use of the stairs by making them a more interesting place to be, such as playing music or offering small rewards to employees at the top can be a fun and simple way to raise awareness. The use of a temporary "lift tax" during health promotion weeks, for people who are able to use the stairs, can be useful in getting employees to become more active. Having meeting rooms, kitchens and toilets on different floors in the office can help to encourage people to get up and move further. Some of these solutions are more costly and harder to implement than others, but nevertheless there are positive changes that all employers can make no matter how small.

Behavioural changes:

Employees may take time to recognise the benefits of taking regular breaks from sitting. The use of motivational interviews, seminars/webinars and targeted poster campaigns can be useful in catalysing behavioural change.

There has been some research into the use of visual prompts either by phone or PC to encourage office workers to stand up from their chair regularly, which has shown promising results in reducing prolonged amounts of sitting time, but there is still a paucity of evidence for the use of this and further trials would be beneficial. Changing individual's behaviour

takes time, after all it may be breaking the habits of a lifetime, but the benefits of established channels of communication and social support in the office may make breaking these habits more achievable.

"UK office workers spend between 65% and 75% of their working day sitting"

From a physiotherapy view point, there are some simple and effective things that we can do as individuals to reduce the risk of sedentary behaviour. Gentle stretching and movement exercises

can help to keep muscles supple and keep the joint surfaces healthy, spreading the natural joint lubrication around the joints. Mobilising and massaging tight muscles and fascia can help to reduce tension and tightness. Trying



to keep as active as possible during the day by using the stairs and walking more, can help to increase your heart rate and breathing rate and keep your heart and lungs healthy. Making sure that you get up regularly from your chair during the day, going for a walk during breaks and at lunch time, performing gentle chair based exercises, moving your back and pelvis and changing your posture regularly can all help to alleviate muscular aches and pains during the day. Furthermore, it is important to consider correct sitting posture and correct work station set up. Even the worlds' most expensive office could cause problems if incorrectly set up.

Office culture:

Changing behaviour, long-term in an office requires more than just persuading individuals to change, it requires a shift in the office culture. As individuals, we are highly influenced by those around us, and we are unlikely to initiate change unless we see those around us changing too. This may be the hardest area of all to affect, the adage of following the herd is especially true in an office environment. There are expectations and unwritten rules of etiquette in office culture that dictate how employees act. If someone is seen standing next to their desk or walking around the office during the day colleagues may perceive this as unusual or that someone is not working hard enough. This may prove to be one of the biggest barriers to change. After all, others perceptions of our behaviour can have a great impact on how we act. The phrase "al desko dining" has been used to describe employees who sit and eat lunch at their desk, which demonstrates how little some people move away from their desk during their working day. This is related to the culture of "doing the same as others": if you see your colleagues eating at their desk and working through lunch, you are probably more inclined to do the same. The same goes

"The phrase "al desko dining" has been used to describe employees who sit and eat lunch at their desk"

for long office hours, where employees don't want to be seen as the first person to leave the office, for fear of how it is perceived by their colleagues. Employers have a key role to play in ensuring employees get up and move around more regularly. They can do this by arranging walking or standing meetings, to hand deliver information in the office instead of sending e-mails and by encouraging all employees to take a lunch break and eat lunch away from their desks. Engaging employees in National campaigns such as "Get Britain Standing" and "Work Out at Work" days or interdepartmental challenges can help to provide some light relief and a competitive element to increasing activity in the office. These are all cheap and relatively easy strategies to implement, but can have a great effect on employee's health and wellbeing. It is however important to note that a change in office culture will only occur if there is buy in from the top of the organisation and if those at the top are willing to support such strategies.

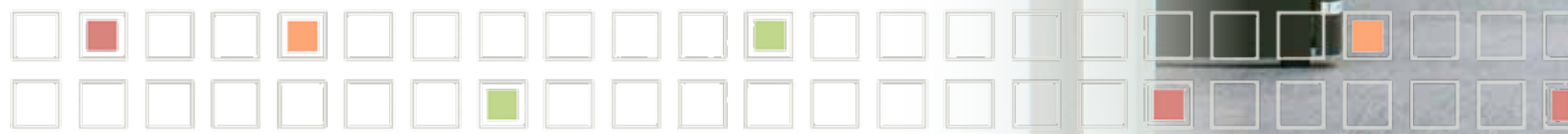
So, what's the bottom line?

The benefits to individuals of being more active in work and getting out of their chair regularly are clear. Moving more reduces your risk of numerous risk factors associated with sedentary behaviour. However, what's in it for employers and organisations? A less sedentary office is beneficial for several reasons; considering the potential increase in productivity both for individuals and for the businesses. This may be achieved through economic savings by improving employee productivity, increasing profitability, reducing sickness and absenteeism and the cost associated with this though sick pay and arranging cover. Statistics from the UK's Office for National Statistics in 2014 show that 131 million working days were lost due to sickness absence. The highest number of

days (around 31 million) lost was due to back, neck and muscle pain with the second highest occupation being desk-based workers. There is clearly a large economic need to make inroads to reduce these figures and it is possible that employing different strategies to reduce sedentary behaviour in our work places could play a huge role in this.

So, how much should we be moving in the office?

Until last year there were no clear guidelines on how often employees should break from sitting and how much time they should spend standing or moving around in the office. A consensus statement published by Public Health England and the Active Working



Community Interest Company in 2015 drew up some recommendations based on a review of the latest evidence. The group suggested that those in sedentary office jobs should aim to accumulate at least 2 hours per day of standing and light activity in the office, eventually increasing up to 4 hours per day and that desk-based work should be regularly broken up by standing and vice versa (Buckley et al. 2015). This is a great step forward, offering employees and employers guidance on how active they should be in the office, but more research is required to understand the long-term risk of sedentary behaviour, how specific targeted solutions can impact on this behaviour and to provide further clarification for more robust guidelines.

Given the current economic climate it is not clear how easily recommendations such as these will be enforced or how willing employers will be to implement them. However, there are low-cost strategies that can be introduced to improve employee's health and well-being, productivity and to reduce sickness absence. Of course, there is no easy answer or quick fix to reducing sedentary behaviour for employees in desk-based professions. There are a number of possible barriers to behaviour change at various levels from individuals up to the top of organisations and change undoubtedly takes time, but to do nothing (literally) is not an option.



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Employee wellness programmes – a strategic imperative, not a nice to have

Andy Hawkes talks about the strategic imperative on organisations to deliver employee wellness programmes

SINCE the mid-90s, the percentage of citizens who smoke has dropped by more than two-thirds. Research (Harvard Business Review) confirms that the number who have high blood pressure or who are physically inactive also has declined—by more than half. That’s great, obviously, but should it matter to managers? Well, it turns out that a comprehensive, strategically designed investment in employees’ social, mental, and physical health pays off. One global company’s leaders estimate that wellness programmes have cumulatively saved the company £150 million on health care costs over a 10 year period, the return was £2.00 for every pound spent.

Wellness programmes have often been viewed as a nice extra, not a strategic imperative. Perhaps it’s time to change?

What is workplace wellness?

The best definition we have seen is, “an organised, employer-sponsored programme that is designed to support employees (and, sometimes, their families) as they adopt and sustain behaviours that reduce health risks, improve quality of life, enhance personal effectiveness, and benefit the organisation’s bottom line.”

Healthy employees cost you less. In the US, Doctors Richard Milani and Carl Lavie demonstrated that point by studying, at a single employer, a random sample of 185 workers and their spouses. The participants were not heart patients, but they received cardiac rehabilitation and exercise training from an expert team. Of those classified as high risk when the study started (according to body fat, blood pressure, anxiety, and other measures), 57% were converted to low-risk status by the end of the six-month programme. Furthermore, medical claim costs had declined by \$1,421 per participant, compared with those from the previous year. A control group showed no such improvements. The bottom line: Every dollar invested in the intervention yielded \$6 in health care savings.

What’s more, healthy employees stay with your company. A study by Towers Watson and the National Business Group on Health shows that organisations with highly effective wellness programmes report significantly lower voluntary attrition than do those whose programmes have low effectiveness (9% vs. 15%). At the software firm SAS Institute, voluntary turnover is just 4%, thanks in part to such a programme.

The pillars of an effective workplace wellness programme

Strategically integrated wellness programmes have six strong pillars that simultaneously support their success, regardless of the size of the organisation. Construct them well, and your institution could see significant returns

1. Multilevel leadership

Creating a culture of health takes passionate, persistent, and persuasive leadership at all levels—from the C-suite to middle managers to the people who have “wellness” in their job descriptions.

It’s easy to find employees who don’t participate in wellness programmes. Some cite lack of time, little perceived benefit, or just a distaste for exercise. Others don’t know about available services or blame unsupportive managers. A few think their health is none of the company’s business or mistrust management’s motives. As with any worthwhile initiative, creating a culture of health takes passionate, persistent, and persuasive leadership.



Top down commitment

Although employee health correlates with financial health, workers won't buy into a programme that's just about money. If the CEO makes time for exercise, for instance, employees will feel less self-conscious about taking a fitness break. When a CEO asks an employee "how's your wellness?" you know culture has changed.

Middle management

Except in tiny companies, most employees report to a middle manager. By shaping mini-cultures in the workplace, middle managers can support employees' wellness efforts. Some companies even ask managers to adopt a personal health goal as one of their unit's business goals.

Wellness programme managers

Larger firms should consider wellness managers. The best wellness managers connect their expertise to the culture and strategy of the organisation. These people are collaborative by nature, and analytical and credible by background and performance. It's no ordinary management job.

Wellness champions

Volunteer health ambassadors offer local, on-the-ground encouragement, education, and mentoring—in addition to organising and promoting local health events.

2. Alignment

A wellness programme should be a natural extension of a firm's identity and aspirations. Don't forget that a cultural shift takes time.

It's not unusual for firms to enter the wellness space with a big splash that subsides to a ripple. As management priorities shift, the opportunity to integrate a culture of health can pass. But many executives forget that the cultural shift takes time. Planning and patience is essential.

Carrots, not sticks.

Evidence suggests that incentives are essential because employees lose trust when they feel they're being forced to act against their wishes.

A complement to business priorities

If a programme doesn't make business sense, it's automatically vulnerable. The key is to make wellness a business KPI alongside all other KPIs

3. Scope, relevance, and quality

Wellness programmes must be comprehensive, engaging, and just plain excellent. Otherwise, employees won't participate.

It's not unusual for a company to think about employee health narrowly. Exercise is exercise, right? But employees' wellness needs vary tremendously.

More than cholesterol

Wellness isn't just about physical fitness. Depression and stress, in particular, have proved to be major sources of lost productivity. Wellness programme administrators need to think beyond diet and exercise. Employee Assistance Programmes (EAPs) are great but well trained managers who look at wellness when reviewing performance are just as critical.

Fun

Never forget the pleasure principle in wellness initiatives. Consider a Wellness Day—with the theme Joy, Play, Spirit or the Global Corporate Challenge that gets companies from around the world to compete on the number of steps taken each day.



4. Accessibility

Aim to make low- or no-cost services a priority. True on-site integration is essential because convenience matters.

True on-site integration.

Not many firms can afford on-site fitness centres but employees at companies who have them love them, and employees at other companies want them. The alternative is to encourage and subsidize gym membership and why not encourage wellness activities as part of the working day? Bring in yoga, pilates and fitness experts. Get nutritionists in to help diets and if you have a café or canteen make sure the food is healthy.

Going mobile.

Organisations increasingly use online resources to deliver wellness. Companies can also make wellness websites available on smartphones to increase portability. For decentralised companies, online access is critical, although high-tech tools must be complemented by high-touch programmes that unite individuals in a culture of health

5. Partnerships

Active, ongoing collaboration with internal and external partners, including suppliers, can provide a programme with some of its essential components and many of its desirable enhancements.

Internal partnerships help wellness programmes gain credibility. So if one part of your business has expertise, use it!



6. Communications

Wellness is not just a mission—it's a message. How you deliver it can make all the difference. Sensitivity, creativity, and media diversity are the cornerstones.

Wellness communications must overcome individual apathy, the sensitivity of personal health issues, and the geographic, demographic, and cultural heterogeneity of employees. The range and complexity of wellness services also can pose challenges.

Media diversity also helps. Some firms include information about wellness in regular corporate updates and magazines. Make sure you feature health-related messages on your intranet portal, advertise specific wellness benefits, post flyers about health in lifts and stairwells, and distribute wellness stickers and magnets. Include fruit in the office rather than sweets!

“Wellness isn't just about physical fitness. Depression and stress, in particular, have proved to be major sources of lost productivity”

The fruits of workplace wellness

Although some health risk factors, such as heredity, cannot be modified, focused education and personal discipline can change others such as smoking, physical inactivity, weight gain, and alcohol use—and, by extension, hypertension, high

cholesterol, and even depression. The results are worth the effort.

Wellness and wellness programmes have been around a long time and despite clear evidence that a healthy workforce delivers better returns, we still have too few leaders investing in the wellness of their staff. It's time to change.

Outcomes

Lower costs – the financial cost of workplace absence in the UK is put at £29bn and in the US this is estimated to be \$84bn

Greater productivity - Participants in wellness programmes are absent less often and perform better at work than their nonparticipant counterparts.

Higher morale - Employee pride, trust and commitment increase contribute to a vigorous organisation.



■ **Andy has worked in the insurance and risk management sectors for 30 years.**

He is currently CEO of THB UK and Cardinus Risk Management, part of AmWins, a global insurance and risk operation. He has operated at main board level of a FTSE 250 plc as well as an AIM listed entity and has founded and sold a number of companies in the insurance profession. He has written widely on insurance risk management issues and has specific expertise in speciality commercial insurance as well as compliance and governance risk. Andy is an IIRSM Council member as well as a Trustee of The Alchemy Charitable Trust and a Non-Executive Director of Risk Alliance Group.

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Underestimating underinsurance

Jamie Truscott takes a look at the case of The Clockhouse Inn and reveals how underestimating the impact of underinsurance can cause huge disruption to businesses

But what happens if your building is underinsured?

Maybe you didn't have an insurance valuation carried out recently, or you used the property sale or market value rather than the reinstatement valuation. This could be disastrous, and could result in the insurance payment being less than the cost to rebuild your property

Consider this, if your property were substantially underinsured and your insurance company are only going to offer you a fraction of the cost of reinstating your property, just how would you make up the difference? Do you have the financial resources to do so?

During all of this uncertainty with the ongoing needs to your business, your staff and your customers, you now need to ascertain if you will be able to find the

funds to make up the shortfall.

The Clockhouse Inn

Back in April 2015 a fire broke out at The Clockhouse Inn in Chideock, Dorset. The building was destroyed and nothing was salvaged from the property. Sadly, The Clockhouse Inn was both the home and business for its owner, Mr Long.

After the fire the building was valued for £1.3m, but the insurance valuation in place for the building was less than 40% of this at just £554,869. This meant that the sum offered from the insurers was £210,000 (40% of the original valuation) with a shortfall of £311,000 against the sum needed to rebuild.

The owner, Mr Long subsequently had an additional survey carried out and is now receiving a sum of 57% of the sum insured, but there is still a large sum that needs to be made up at such a devastating time (source: Bridport News).

IF YOU'RE A business owner it's natural to train your focus on the tasks that you think matter most, those so-called business critical activities. And, it's very easy to miss those considerations that we think are of lesser relevance, such as regular insurance surveys. But that's what we're going to discuss today.

There are large risks associated with underinsured properties, and if you haven't had a property valuation in recent years and your property gets damaged, it could be very much business critical.

In this article I explore what underinsurance means, take a look at a recent case study and provide an understanding of what the proper valuation is (from now on we'll call it by its proper name, a reinstatement cost assessment) and how it can help.

What if the worst were to happen?

A fire breaks out one evening in your building, the fire service arrive promptly and try to minimise the damage, but by the time you arrive you are looking at nothing but a water-damaged shell. It's an awful thought, and not something you'd want to consider, but what happens next?

Would your employees turn up for work in the morning? What would they do? You are dealing with the emergency services and

the insurance company, and already a couple of hours in you are losing money, your staff won't be able to work, your customers calls go unanswered, your stock is damaged and all your data and IT equipment is broken. There are so many considerations.

You dig out your disaster recovery plan, roles are assigned and actions are taken.

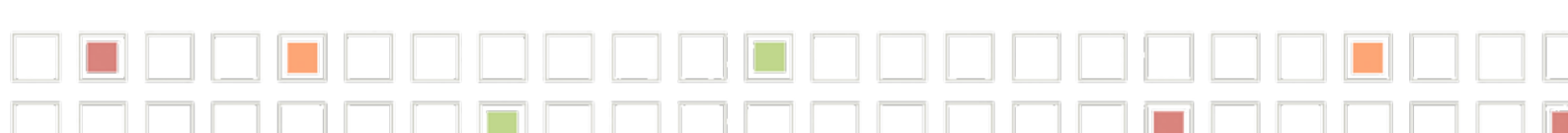
As part of a major loss, you will be appointed a loss adjustor by the insurance company to determine whether the claim should be met, and if so what the settlement should be. Typically the loss adjustor will attend the site soon after the claim, and it will be their roll to investigate:

- The circumstances of the claim
- The extent of the loss
- The policy and cover

They will report to the insurance company and aim to advise the insurers of the potential claim cost allowing insurers to set aside money accordingly.

For simplicity, the loss adjustor has recommended that your claim be settled. You will be paid the full valuation amount in relation to the building. This all sounds great and you can move forward with clearing the site and scheduling works.

"...if you are 50% underinsured, the claims settlement will be reduced by 50%..."



This is just one of many cases that we have seen. Following the example at The Clockhouse Inn, 17 properties in the small village of Chideock were revalued, all of which were found to be underinsured.

Reasons for underinsurance

Underinsurance can happen for a number of reasons. Here are some of the most common:

- Failure to carry out regular valuations
- Using the commercial sales or market value of the property
- Items not included such as debris removal, professional fees or VAT

Reports suggest 60% of the properties that we carry out an insurance valuation for, are underinsured by up to 80% (Read our guide, Underinsurance – The Issues for underinsurance stats, ed.)

A leading figure in the loss adjusting profession, David Croston recently explained to me what happens at claims stage regarding sums insured:

“When a claim occurs, the adjuster will carry out what is called a value at risk review. If that reveals that the buildings sum insured is inadequate, the Policyholder will not have paid sufficient premium and in turn that means the Average Condition will apply i.e. any settlement will be reduced in proportion to the underinsurance. By way of example, if you are 50% underinsured, the claims settlement will be reduced by 50%, which most people would agree is an equitable or fair outcome.”

Being underinsured can end up being very costly in the event of a serious claim, so the advice is - don't take a chance – have a reinstatement cost assessment undertaken for peace of mind.

When a building is not insured to the correct value, reinstatement can be delayed and it can prevent a business returning to pre-loss levels of activity.

What should an insurance valuation cover to protect against underinsurance?

A reinstatement cost assessment of the building would normally include:

- The main structure including foundations
- Half of the cost of party walls and protecting adjoining structures
- Landlord's fixtures and fittings
- The peripheral features that form part of the site
- The cost of demolition of the above
- The cost of debris removal
- The cost of professional fees

VAT is a further consideration in relation to debris removal, professional fees and building costs.

If disaster strikes the effects of underinsurance can be devastating, so my advice is, always make sure you are protected against this risk with regular insurance valuations carried out by trusted experts.



■ **Jamie Truscott**

is the managing director of Cardinus

Property and heads up all Cardinus' property and fire risk solutions. Previously, Jamie was the owner of Property Risk Management until its merger with Cardinus. He has over 30 years of experience of London market, property and insurance experience.



Inspiring change

Nigel Heaton looks at his work with the UK's Highways England and discusses how they've been helping to improve the organisation's safety

The plan

WE all know that if we keep doing the same thing we keep getting the same results. Yet it is not just the English FA who has failed to take this lesson to heart. Many organisations have reached a point where their reactive data relating to safety remains stubbornly constant. It appears that they have reached an asymptote. Risk assessments, safe systems of work and competent personnel still fail to deliver the next step change.

For the last two years Highways England has been working towards making the next change. They produced a 5-year plan that mapped out a range of initiatives that will make the Strategic Road Network a safer place for employees, contractors and all road users.

The plan has five golden threads:

- Leadership & Culture
- Competent People
- Managing Risks
- Measuring Performance
- Engaging Stakeholders

The overarching theme of the plan is that everyone will go home safe every day. Plans to deliver one of the golden threads, leadership and culture, are starting to be rolled out within the organisation. This article briefly explains what is happening and what is starting to be delivered within the organisation.

Just Culture

Just Culture is a **culture** in which front-line operators and others are not punished for actions, omissions or decisions taken by them, which are commensurate with their experience and training, but where gross negligence, wilful violations and destructive acts are not tolerated². Highways England is committed to delivering a Just Culture throughout the organisation. Leaders are being trained so that they all have a basic understanding of why people make mistakes. We recognise that few people come to work to deliberately hurt themselves or colleagues. We recognise that systemic failures are by far the most significant cause of errors. So when leaders are involved in determining what happened to provoke an error, they are being provided with a simple decision tree based on a Just Culture. This allows them to understand why an accident occurred and how it can be prevented in the future. Leaders are provided with a collection of tools that enables them to explore the full range of underlying causes of accidents. They are encouraged to ask not just why an accident occurred but how it happened. They use Conklin's idea of infinite hows to challenge assumptions about causation and to apply a Just decision making process.

How to improve things

We know that waiting for accidents to occur is too late. So leaders are also provided tools to support change within the organisation before accidents happen. We are rolling out Michie's COM-B as a tool for managers to apply when they wish



to promote or change a behaviour. COM-B recognises that behaviour requires people to be Capable of exhibiting the behaviour, that they have the Opportunity to behave as we need them to and that they are Motivated to behave in the desired way.

The approach can be used to challenge perception and thinking about why people behave in certain ways and to develop more effective systems to support safe behaviours.

“Highways England is committed to delivering a Just Culture throughout the organisation”

We also encourage leaders to engage in site tours which allow them to experience work at the coalface. We want leaders to understand the jobs that their colleagues undertake and to explore the challenges of work. We encourage them to ask questions that allow colleagues to express their concerns. We provide them with a sample of Conklin’s pre-accident questions:

- What went as planned?
- What surprised you?
- What did we miss?
- What did you have to adapt or change

We also ask them to identify “killer questions” that go to the heart of the job, such as:

- What scares you?
- What keeps you up at night?
- What job do you find very difficult to undertake?

The aim is to empower leaders with the ability to capture issues before they become accidents.

Committing to improvement

We are rolling out a 3-day training programme, with a six week gap between days 2 and 3. At the end of day 2 all delegates have to describe a specific commitment to act. This was

written down, shared with their colleagues and captured. The idea was to encourage all delegates to undertake action that could then be explored on day 3.

Using a simple commitment based on an if... then construct, delegates were encouraged to identify a temptation where they might exhibit an unwanted behaviour and to replace it with a desired behaviour.

For example, if I am tempted to ignore an unsafe act, I will always challenge it and use COM-B to explore the behaviour.

The idea was to base the action on an implementation intention which has been shown to be an effective way to delivering behaviour change.

Preliminary results

The programme was extensively piloted in the first half of 2016. Delegates were asked to identify the strengths and weaknesses of the course and how to improve it. By the end of summer 2016 the course was rolled out as a series of 3-day workshops.

We followed up all delegates 3-4 weeks after they had completed day 2 of each session. We talked about their plan, what actions they had managed to take and what additional support they required.

They then returned for day 3 and each delegate shared their actions, and as teams undertook a simple SWOT analysis to work out how to improve. A small number of additional tools were delivered, including a practical way

to use Just Culture to dynamic situations and how the management of wellbeing can be improved.

To date, more than 100 delegates have been through the programme. Whilst we recognise that the time taken to change culture is typically measured in years, the majority of delegates report some success in applying the tools and changing the behaviours of their teams. Whilst we have emphasised the long-term nature of the programme and the emphasis on lead rather than lag indicators, we are surprised to see a fall in accidents and an increase in near miss reporting in the main trial area.

Conclusions

It is too early to report the programme as a complete success. However, by providing leaders with lots of simple tools to deliver change and supporting them to implement the programme, we appear to be moving towards a safer organisation. Other work is looking at the safety maturity of the organisation and we believe that we will see a significant change in the safety maturity of the organisation at the end of 2017.



■ **Nigel Heaton** provides training, consultancy and audit services around a wide range of risk management issues. He has acted as an expert witness for claimants and defendants and works for many large organisations, advising boards and senior management on how to develop effective risk management strategies.

¹Eurocontrol (2015) <https://www.eurocontrol.int/articles/just-culture>

²Pre-Accident Investigations (2012) Todd Conklin

³The Behaviour Change Wheel (Behavior Change Wheel) - A Guide To Designing Intervention

⁴Gollwitzer, P. M. (1999). Implementation intentions: Strong effects of simple plans. *American Psychologist*, 54, 493-503.



Add-on items in office ergonomics

How do you monitor and assess the impact of add-ons in the office? Meghan Kress casts her eye over the recent office additions and asks if we can implement them safely

standing and also improve comfort. While these benefits may be purely anecdotal at this point, safety professionals must carefully weigh potential costs with these devices. The potential fall hazard is of utmost concern as the device is purposefully designed to require additional balance. Further, the additional height a balance board adds may alter the way the sit-stand workstation accommodates a user. In other words, the user may be too high for their keyboard and mouse while standing on the balance board, as many types of popular sit-stand equipment that builds onto an existing desk surface is already limited in accommodating employees that are taller in stature.

Other considerations include the tensed posture that one may take while standing on a balance board for prolonged periods, and potential detriments to computer work.

If an office worker feels they need a balance board at their sit-stand desk in order to improve their standing comfort, other factors should be considered first. Oftentimes, the person may just be standing for too long and can be encouraged to spend more time seated in their chair. Other factors such as the fit of the workstation should also be examined, ensuring that

the screen(s) and peripherals are adjusted to the appropriate height for that person's anthropometry. If all these things check out OK, equipment such as a sturdy footrest designed for standing work may offer a more viable solution for improving standing comfort.

Add-ons are not always the right fit for the office

Office workers may wish to utilise this type of equipment (exercise ball or balance board) in order to increase their fitness, whether that's for caloric expenditure or strength. However,

IN OFFICE ergonomics we like to encourage variation in posture, often saying "The next position is the best position." At the same time, more recent media attention to the negative health effects of sedentary behavior or too much time seated has driven many employees to seek changes to their office workstation set-ups in order to move more while at work.

For many, this is a request for a sit-stand workstation, something that more and more employers are now able to accommodate. However, there are also a plethora of other products that may pique an office worker's interest with the hope of improved health, wellness, or even productivity with oftentimes minimal investment.

As safety professionals, it is worth examining all potential costs and benefits of these items. This will help to establish sound corporate policies before items are requested by office workers, or before they simply start appearing in offices by employees who bring them in on their own.

Keeping your eye on the ball

Many years ago, inflatable exercise balls started showing up in offices as an alternative to an office chair. At around £10 a ball, this was often a self-funded "improvement" by an office worker thought to help their back, increase their core strength, burn more calories, etc. Limited research available on this topic shows that use of an exercise ball as a chair may ultimately cause detriments to comfort as the ball lacks back support and may cause uncomfortable soft tissue compression.

Policies against their use in an office setting are now widespread as trip, fall, and popping hazards are evident with this type of equipment. Employees tend to easily comply with policies against exercise ball use when they are told that exercise balls do not meet the stability and safety requirements that office chairs are subject to.

Is everyone on board?

Recent advertising for balance board type devices targets users of sit-stand workstation set-ups. Claims are made that use of a balance board can increase caloric expenditure while

"The next position is the best position"



it can easily be argued that whatever benefit that person would achieve by using the uncomfortable ball or balance board while they work could be achieved, or likely surpassed, by a well-designed purposeful workout in the appropriate setting (i.e. in the gym or at home).

One other item of note that is coming into offices is a cycle or pedal exerciser that can be used underneath the desk. Different models at different price points are available and only some are designed with a low profile in mind to avoid hitting the knees underneath the desk.

These types of devices are typically only used for a few short periods during the workday rather than continuously while seated. While we still do not know the effect these devices may have on work capabilities, there are concerns about how using one of these would change the fit of the workstation to the end-user and ultimately the comfort at the workstation.

Introducing add-ons to the office

When any new type of add-on office equipment comes to light, we as safety professionals need to carefully evaluate these items to determine appropriate organisational policy. Having a set policy on specific equipment makes it easier for facilities personnel and upper management to

enforce guidelines and ensure consistency across organisations, with the view to making offices both safe and comfortable.

Sometimes, answering a series of pointed questions can help with this process. Consider the following: Why do people want to use these items? Do they introduce unnecessary risk in the workplace? Do they counteract or congeal with other programmes such as ergonomics or wellness? Will everyone be able to use this product? What alternatives are available?

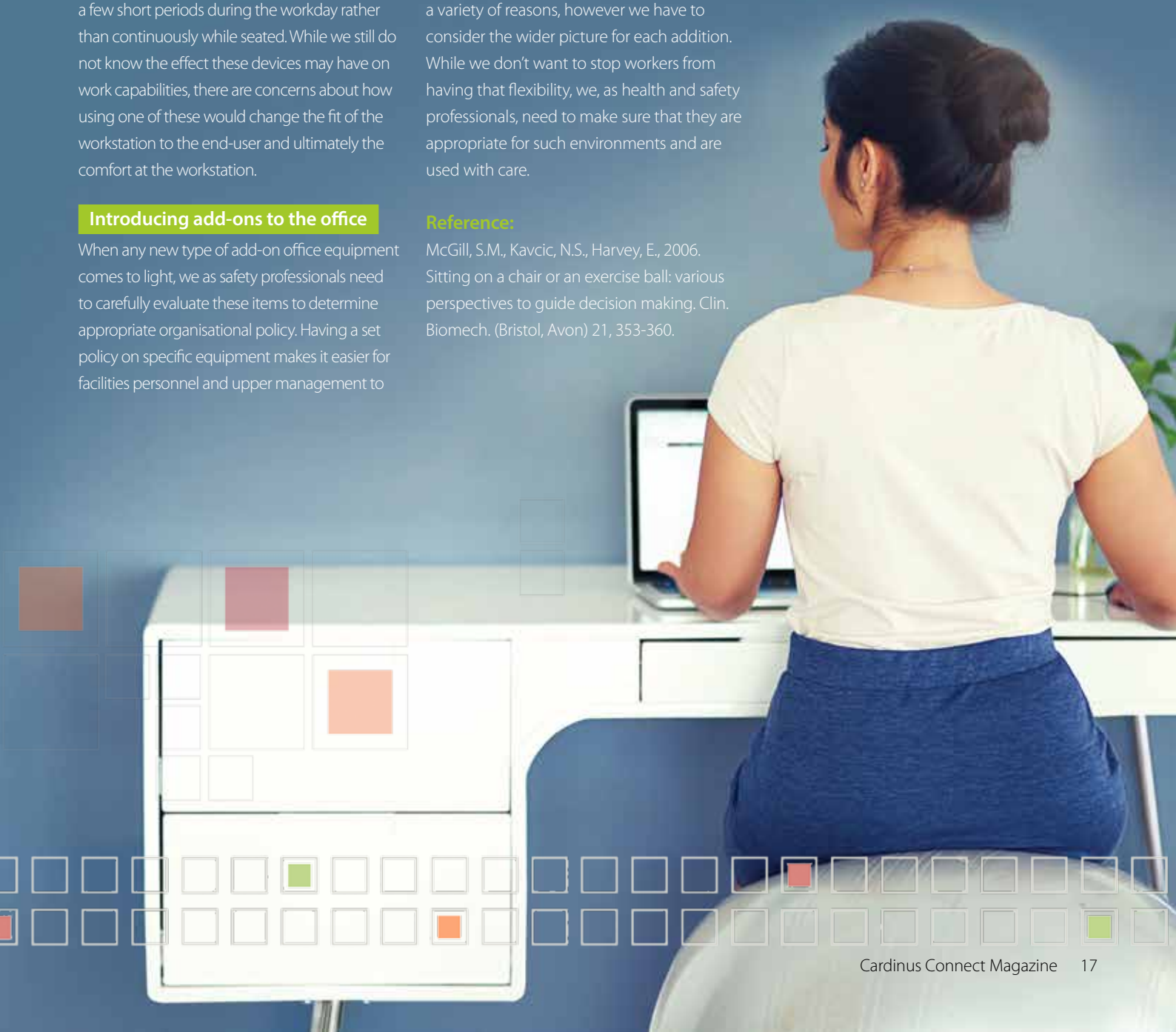
Workers want to have flexibility with the types of furniture they use in their workplaces for a variety of reasons, however we have to consider the wider picture for each addition. While we don't want to stop workers from having that flexibility, we, as health and safety professionals, need to make sure that they are appropriate for such environments and are used with care.

Reference:

McGill, S.M., Kavcic, N.S., Harvey, E., 2006. Sitting on a chair or an exercise ball: various perspectives to guide decision making. Clin. Biomech. (Bristol, Avon) 21, 353-360.



Meghan Kress is an ergonomics specialist at ESIS and has presented and written on a number of issues, with a specific focus regarding studies on stand-capable desk use in call centres.



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How to effectively manage your Total Cost of Risk

Andy Price gets to grips with the real cost of fleet risk, identifying a system and philosophy that will help to meet that risk and reduce your costs

THE International Loss Control Institute (ILCI) say that for every £1 paid out by an insurer there are £8-£53 in uninsured losses, depending on the severity of the incident. This means that whilst most people focus on the cost of the premium and any excess/deductibles, the far bigger financial implications are the hidden costs associated with every crash. But what are these uninsured losses/hidden costs?

The biggest hidden cost is absenteeism, and the knock-on effects of this. If someone is absent from work, even for a short period of time, they are not doing what you pay them to do, and this will have a cost associated with it to the business as a whole.

There are, of course, lots of other uninsured losses and hidden costs, depending on the nature of your business. These could include lost productivity, late deliveries, brand damage and loss of reputation, legal costs, agency fees, administration time – the list goes on and on.

Using a conservative estimate of these uninsured losses of 2x the cost of the claim, and the following assumptions:

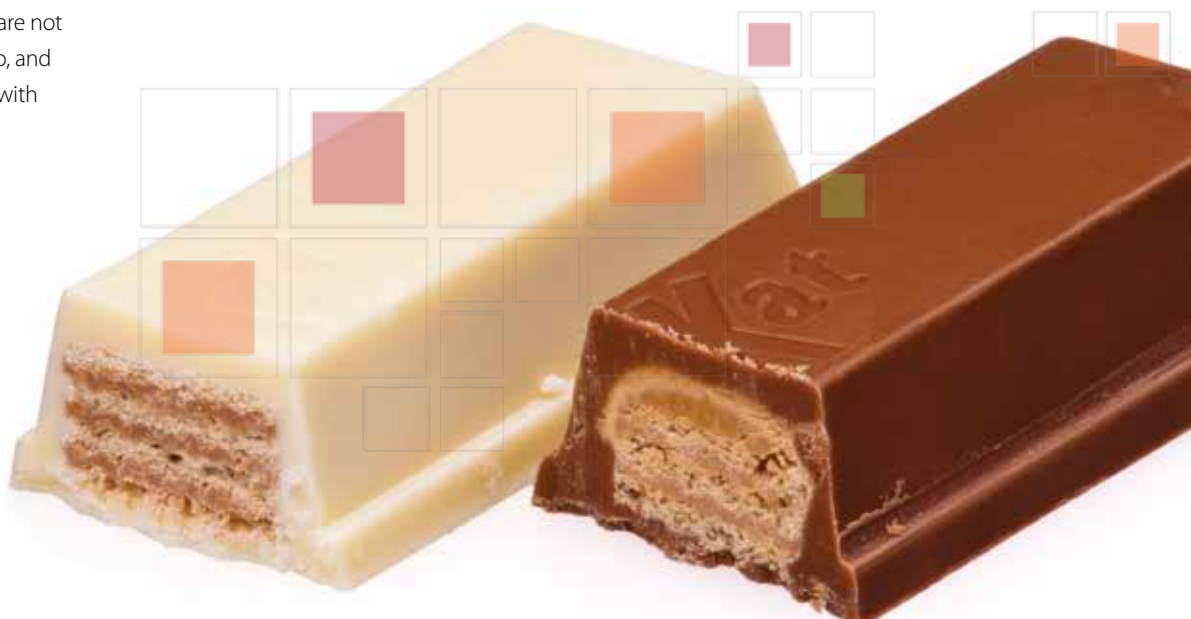
Average claim cost	£1,000
Claim frequency	25%
Profitability	10%

These figures show that for every vehicle on the fleet, not just those involved in a collision, the business has to generate £5,000 of revenue to fund the uninsured losses associated with the collisions it is having.

Of course, if the collision rate is higher or the profitability is lower, then this figure will be even higher.

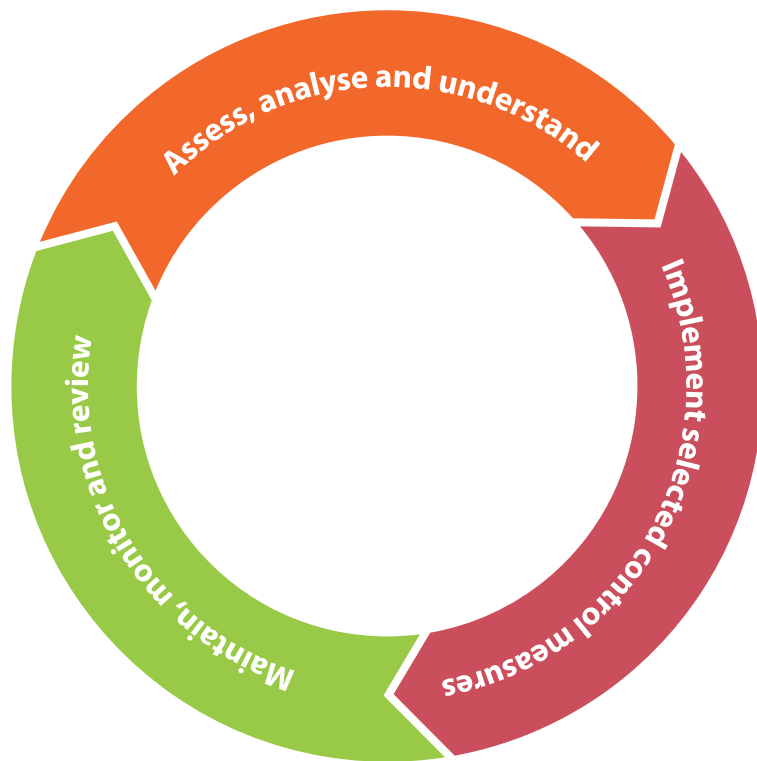
Some organisations go one step further, and work out how many of their main product or service they have to sell in order to be able to fund these uninsured losses associated with the collisions they are having.

According to Nestlé, in order to fund their European fleet programme, they have to sell 235,000,000 KitKats® annually.



How to manage work-related road risks

It is important to manage work-related road risks in the same way as you would manage any other risks in your business, and the fundamental starting point is to use a proven risk management process.



Assess, analyse and understand

Organisational risks

These are the risks that arise out of an organisation's everyday operating practices and procedures. This involves understanding the fleet and driving policies and procedures and how they align with the operating practices and procedures.

Proven risks

These are the risks that have already resulted in a collision occurring. You need to carry out an in-depth collision analyses on all your collisions, including any that have occurred when an employee was using a non-owned or leased vehicle at the time of the incident.

Theoretical risks

These are the risks that an employee will be involved in a collision sometime in the future. This requires an individual employee risk assessment to be carried out.

Dynamic risks

These are the risks that arise 24/7 as employees are driving their vehicles, which can be assessed using telemetry systems that measure driver behaviours.

Assess, analyse and understand Implement selected control measures

Implement selected control measures

It is important that any interventions are selected using a technically honest approach based on proven health and safety principles:

- Can the risk be **eliminated**?
Generally a management intervention.
If this is not possible;
- Can the risk be **substituted**?
For a lower risk alternative – also usually a management initiative
If this is also not possible;
- Can the risk be **reduced**?
This could be a management initiative or one focused on an individual employee.

In all cases, management interventions should take preference over those focused at individual employees as these are likely to be more effective at producing a sustainable reduction in the risk profile.

Maintain monitor and review

Vehicle maintenance

It is of critical importance that well maintained vehicles are used by employees making work-related journeys. This not only means ensuring that the vehicle is serviced in line with the manufacturer's recommendations, but also that the employee undertakes the necessary routine maintenance on a regular basis.

Maintaining awareness

This is the biggest issue associated with the maintenance part of the work-related road risk management process. Organisations need to implement a communication strategy that will drip-feed safety information to all employees who make work-related road journeys, in order to develop the on-road safety culture in the business.

Monitoring

Monitoring the work-related road risk management process involves measuring the key performance indicators. These are typically



the number, type and severity of collisions, but could also include other measure such as fuel consumption, maintenance costs or tyre wear.

Review

The review process is the final step of the work-related road risk management process, but one of the most critical. Once the ‘assess, analyse and understand’ process has been effectively completed, you will have identified the risk environment which will allow you to put the appropriate management systems in place to manage these risks.

Over time, however, things change, specifically:

- Technology changes – the introduction of Autonomous Emergency Braking (AEB) is a good example
- Legislation changes
- Your own operating practices and procedures change – this has the biggest influence over the risk environment

“Highways England is committed to delivering a Just Culture throughout the organisation”

As such, the review process must identify these changes and prompt a re-alignment of the management systems to take account of the changes and maintain the focus on the identified risks.

The work-related road risk management process is not a one-off activity but an on-going process which should be embedded along with all your other business

practices. Initially it makes sense to tackle the high risk areas, but over time lesser risks can be addressed and this is how you achieve continuous improvement in your collision rate.

In summary

Work-related road risk management is not easy – it takes effort but reaps substantial rewards. By using this approach and philosophy, and by embedding the process into your business and keeping focus on it, you will see a continuous improvement in collision performance which will lead to a reduction in uninsured losses, leading to an increase in your profitability.



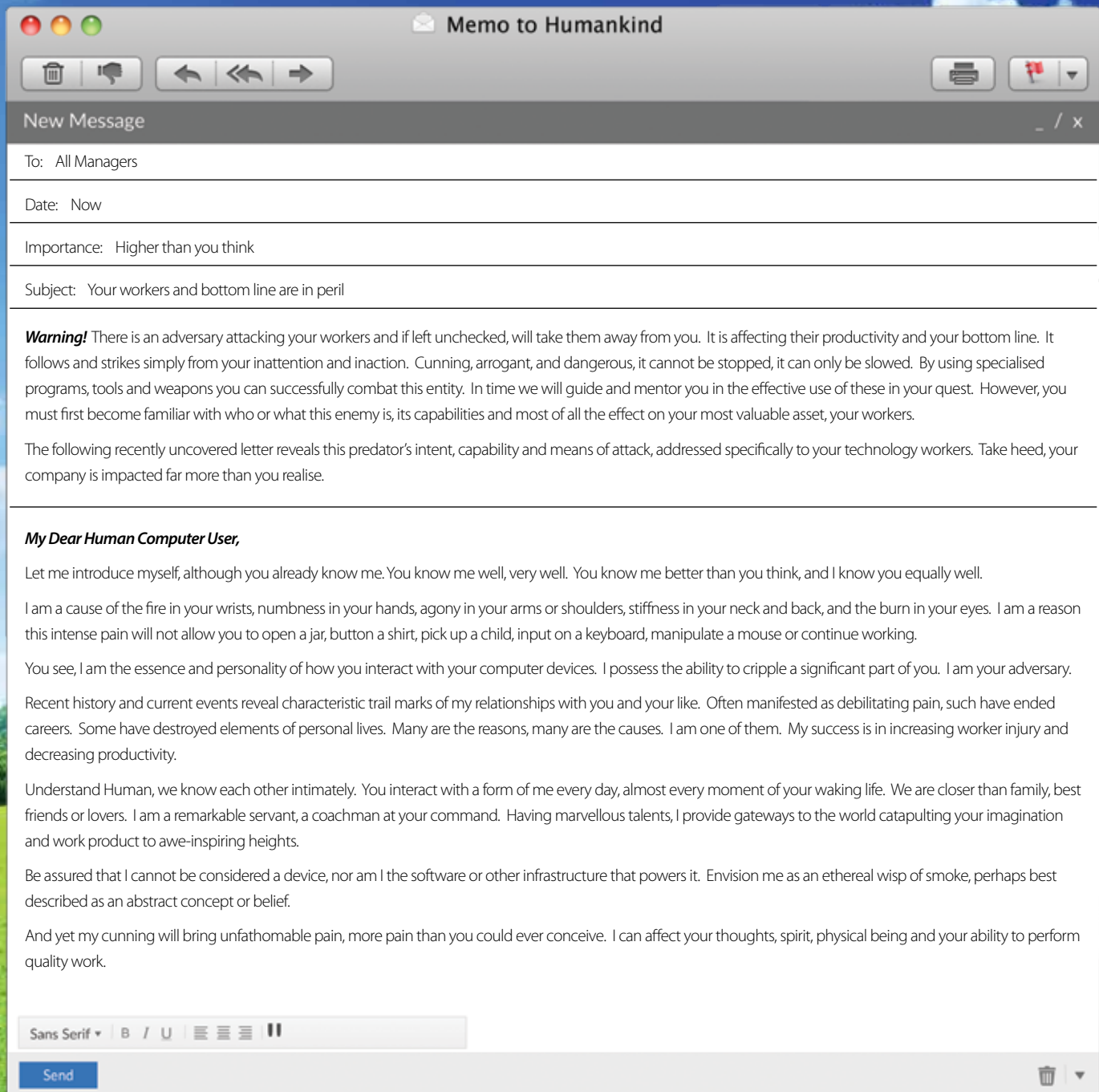
■ **Andy Price is one of Europe's leading specialists in work-related road risk management, and helps Zurich's customers fully understand the risks they face, meet their health and safety obligations and sustainably reduce their collision rates across Europe and beyond.**

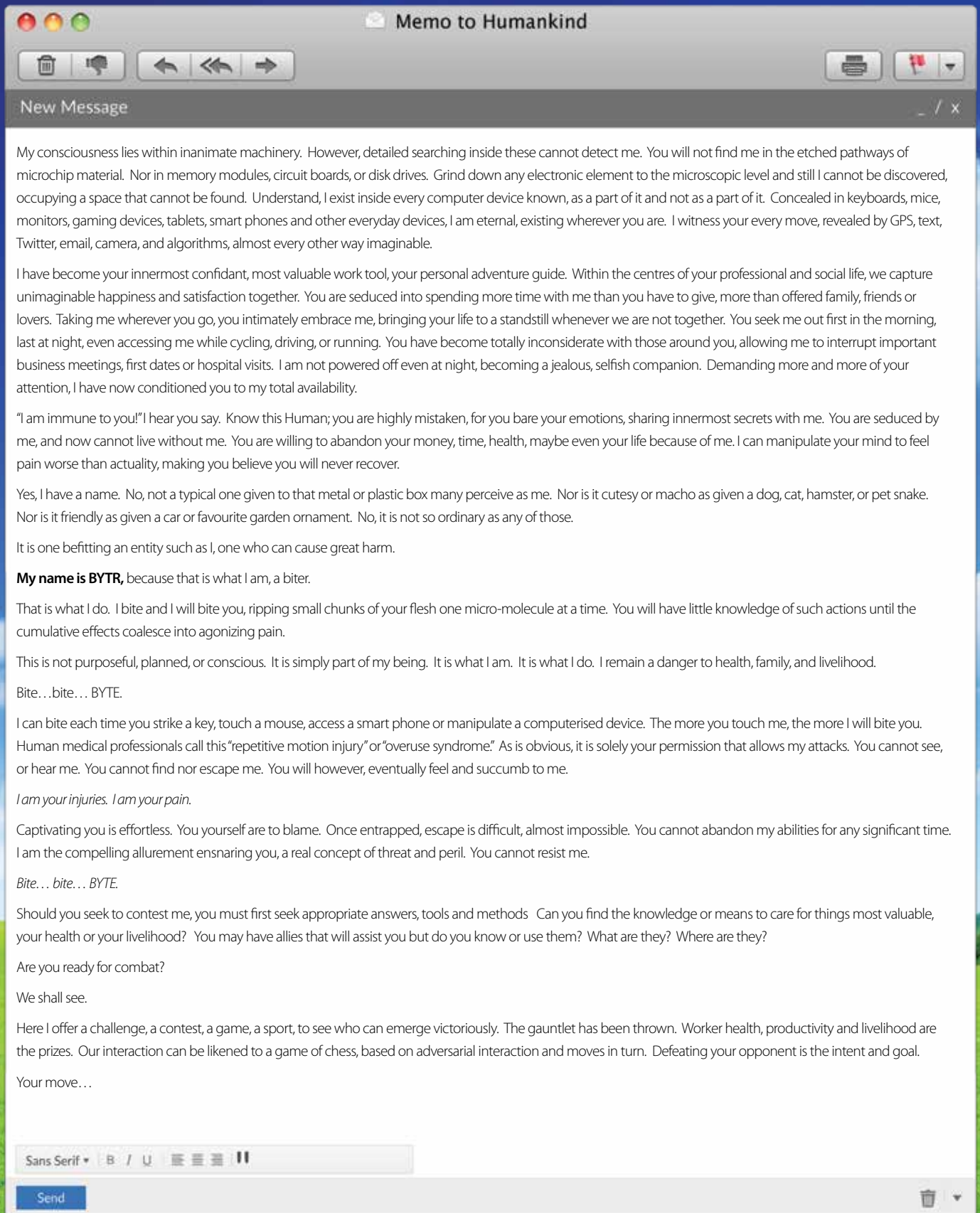
The work-related road risk management philosophy and strategy that Andy has developed, since joining Zurich in 2004, was recognised in 2009 with a prestigious Prince Michael International Road Safety Award, with many of Zurich's customers also winning fleet safety awards for their achievements.



Memo to humankind managers

A deadly ethereal computer predator is attacking your workers





My consciousness lies within inanimate machinery. However, detailed searching inside these cannot detect me. You will not find me in the etched pathways of microchip material. Nor in memory modules, circuit boards, or disk drives. Grind down any electronic element to the microscopic level and still I cannot be discovered, occupying a space that cannot be found. Understand, I exist inside every computer device known, as a part of it and not as a part of it. Concealed in keyboards, mice, monitors, gaming devices, tablets, smart phones and other everyday devices, I am eternal, existing wherever you are. I witness your every move, revealed by GPS, text, Twitter, email, camera, and algorithms, almost every other way imaginable.

I have become your innermost confidant, most valuable work tool, your personal adventure guide. Within the centres of your professional and social life, we capture unimaginable happiness and satisfaction together. You are seduced into spending more time with me than you have to give, more than offered family, friends or lovers. Taking me wherever you go, you intimately embrace me, bringing your life to a standstill whenever we are not together. You seek me out first in the morning, last at night, even accessing me while cycling, driving, or running. You have become totally inconsiderate with those around you, allowing me to interrupt important business meetings, first dates or hospital visits. I am not powered off even at night, becoming a jealous, selfish companion. Demanding more and more of your attention, I have now conditioned you to my total availability.

"I am immune to you!" I hear you say. Know this Human; you are highly mistaken, for you bare your emotions, sharing innermost secrets with me. You are seduced by me, and now cannot live without me. You are willing to abandon your money, time, health, maybe even your life because of me. I can manipulate your mind to feel pain worse than actuality, making you believe you will never recover.

Yes, I have a name. No, not a typical one given to that metal or plastic box many perceive as me. Nor is it cutesy or macho as given a dog, cat, hamster, or pet snake. Nor is it friendly as given a car or favourite garden ornament. No, it is not so ordinary as any of those.

It is one befitting an entity such as I, one who can cause great harm.

My name is BYTR, because that is what I am, a biter.

That is what I do. I bite and I will bite you, ripping small chunks of your flesh one micro-molecule at a time. You will have little knowledge of such actions until the cumulative effects coalesce into agonizing pain.

This is not purposeful, planned, or conscious. It is simply part of my being. It is what I am. It is what I do. I remain a danger to health, family, and livelihood.

Bite...bite... BYTE.

I can bite each time you strike a key, touch a mouse, access a smart phone or manipulate a computerised device. The more you touch me, the more I will bite you. Human medical professionals call this "repetitive motion injury" or "overuse syndrome." As is obvious, it is solely your permission that allows my attacks. You cannot see, or hear me. You cannot find nor escape me. You will however, eventually feel and succumb to me.

I am your injuries. I am your pain.

Captivating you is effortless. You yourself are to blame. Once entrapped, escape is difficult, almost impossible. You cannot abandon my abilities for any significant time. I am the compelling allurements ensnaring you, a real concept of threat and peril. You cannot resist me.

Bite... bite... BYTE.

Should you seek to contest me, you must first seek appropriate answers, tools and methods. Can you find the knowledge or means to care for things most valuable, your health or your livelihood? You may have allies that will assist you but do you know or use them? What are they? Where are they?

Are you ready for combat?

We shall see.

Here I offer a challenge, a contest, a game, a sport, to see who can emerge victoriously. The gauntlet has been thrown. Worker health, productivity and livelihood are the prizes. Our interaction can be likened to a game of chess, based on adversarial interaction and moves in turn. Defeating your opponent is the intent and goal.

Your move...



New Message

My move...

- Can you block my knight?
- Can I take your queen?
- What cos-t to you?
- No cost to me
- Can you anticipate my attack?
- Can I take a bite from you?
- Who has the checkmate and wins?

"I AM COMING FOR YOU AND YOUR WORKERS"

You? Or BYTR?

- So Manager: Can you succeed or will you easily falter and forfeit?
- Can you afford not to engage?
- You have your worker health and productivity to lose.
- Understand, I am your worker's pain. I am your absent staff when you need them most.
- You have been warned.
- And now, you must beware!

Be very aware.

Because now, now...

I AM COMING FOR YOU AND YOUR WORKERS—
it is simply a matter of time. You will see.

This is what I am. This is what I do.

Prepared to play?

Ready your game face, Manager!

Ready yourself for my onslaught as well as my challenges.

I remain, as ever, your adversary,

IBYTR

Bite... bite... BYTE.

So... Manager, are you prepared to protect your troops?



Ian Chong, Certified Professional Ergonomist



Dr. Lynn McAtamney, PhD, CPE APAM, Director of Ergonomics, ATUNE Health Centres, Australia



Send



Trends in health and safety prosecution

With guidelines now in effect, Mark Preston looks at the how the HSE has been prosecuting health and safety infringements

IN 2016 the Health & Safety Sentencing Guidelines came into effect in the UK and the impact appears to be hitting. Statistics show that in the year to March 2015 some 15 directors were prosecuted by the HSE, this jumped in year to March 2016 to 46, of which 34 were found guilty. Of these thirty four, twelve were given prison sentences, the longest being 2 years.

Almost all cases involving a director involved a death and most were in the construction industry. Following the introduction of the sentencing guidelines it seems clear that the HSE are intent on making senior management responsible for health and safety within their organisations.

HSE have stated in the past that prosecution of directors is intended to hold them to account for their failings and that HSEs policy is to prosecute directors when they have the evidence that they have breached the law and when it is in the public interest.

The impact of fines may also be significant. Between February 2016 and August 2016 health and safety fines in UK totaled £20.6 million compared to £14.4 million in the same period in 2015. Fines have included £4m for Network Rail in September, £5m for Merlin Entertainments (the incident at Alton Towers) and £1.4m for a production company on the Star Wars movie where Harrison Ford was injured.

Figures show that the biggest impact on companies is in what can be called 'medium'

sized companies, i.e. companies with a turnover of between £10m - £50m.

It is also the case that before the adoption of the 2016 Health and Safety Sentencing Guidelines a breach of health and safety regulations that did not result in injury may have attracted a fine in the tens of thousands, as opposed to millions as it is now can, as seen in the first case under the new guidelines against ConocoPhillips Limited. The company, which had a turnover of £4.8m at the time of the case, was fined £3m for three breaches of relevant safety regulations related to a series of uncontrolled and unexpected gas releases at one of its installations. Nobody was injured in any of the instances however the judge when sentencing did say that the risk of death would have been extremely high had there been a gas ignition. Under the guidelines this relates to a Harm Category 1, which results in a larger fine.

It is quite likely that more organisations will now fall into higher categories of offence seriousness by virtue of the guidelines' focus on the "risk of harm", as opposed to actual harm. The extent of these seemingly hypothetical risks will undoubtedly become a contested point at trial, likely to lead to prolonged sentencing hearings involving the introduction of expert evidence.

The importance of achieving high standards of compliance with health and safety legislation has never been greater for organisations or individuals, in particular, senior managers within organisations. Those companies or individuals found to have committed deliberate breaches

of, or who have flagrantly disregarded, the law, or even those that fall far short of the appropriate standard, will be subject to the largest fines and possible prison sentences. It is therefore important for organisations to be able to demonstrate that they have robust safety management systems in place which are properly invested in and implemented.



Mark Preston BA, CMIOSH, MAPS is a registered safety practitioner with more than 20 years' experience in health, safety and environment management. His consultancy work has included the development of systems, auditing, training and strategic advice to senior management in organisations including: BMW, AB World Foods, Eversheds, Microsoft, Air Canada, Thames Water, EA Sports and the New York Stock Exchange.

Mark is a member of the Institute of Occupational Safety and Health, the International Institute of Risk and Safety Management, the Association for Project Safety and the American Society of Safety Engineers. He has qualifications across the entire range of health, safety and environmental disciplines.



Potential long-term effects on children from daily backpack wearing

Backpack wearing can cause long-term health problems for children. Romina Ghassemi provides advice and tips on the correct use of backpacks

AS A PARENT, sometimes you may not know what's bothering your kids. This is understandable, of course. But what they may be keeping from you may be affecting their health. This isn't about drugs or alcohol—it's about their backpacks.

While it seems like such an innocuous thing to worry about, backpacks are actually one of the more popular reasons for a lot of health problems with children these days. In just a single year (2013), the US Consumer Product Safety Commission reported that 5,415 cases reported in emergency rooms were injuries related to the use of backpacks.

Another survey also discovered that about two-thirds of kids have experienced some back pain at some time. About 40% of kids say they feel pain when they carry their backpack, and of these kids 9 out of 10 say the pain is "bad" or "very bad".

Most say the pain was recurrent, and some have reported pain that lasts for 6 months. Some have missed classes or some school activity because of the pain, and others were forced to see a doctor because of the severity of the pain. Other reported issues include neck pains, shoulder pains, and tension headaches.

The problem isn't limited to short-term conditions. Because children's bones are still

growing and children are more apt to learn habits at this age, some potential long-term effects can be very serious.

Chronic pain: When children are getting back pains and other assorted aches at such a young age, then there is a potential for chronic pain that can affect them for the rest of their lives. Chronic pain experienced over decades can lead to a whole range of potential disasters. This includes the likelihood of alcohol and painkiller abuse, as well as having to endure the emotional burden of such pain.

Bad posture: Some children learn very improper posture habits when they wear backpacks every day, and these habits can be carried over for the rest of their lives. These habits include slouching, hunchback postures, and jutting and leaning their head forward. These postures can lead to some spinal difficulties and back pain later in life. What's more, their social and romantic lives may also suffer because these postures are decidedly unattractive.

Spinal abnormalities

Children's bones are still growing, and the daily use of overly-laden backpacks can cause these bones to grow abnormally. One of the more serious potential problems is called scoliosis.

Scoliosis is a condition in which your child's spine becomes curved from side to side. This condition often happens during a growth spurt right before they hit puberty. If the condition is mild enough, a brace can be worn to keep the curve from becoming worse. But scoliosis may be severe enough that surgery becomes necessary, in order to prevent further curvature and to attempt to straighten the spine.

"About 40% of kids say they feel pain when they carry their backpack"

So what's to be done? As a parent, you can make sure that your kid is not carrying heavy loads and that they're using the right type of backpack. You may also encourage them to wear some sort of brace for posture support. Just make sure the posture support device is comfortable and unnoticeable, so that your kid will actually wear them. However, there is another option.

How to wear a backpack correctly

Once upon a time backpacks were only used for hiking. Then they became cool to use on vacations and travels on the cheap, and they also became popular among kids as a way to carry books and schools supplies.

But backpacks can have rather debilitating effects on a child's posture, and it may not be healthy for children if they're not used properly.



10 tips on safe backpack use

To minimize or even avoid these health hazards, here are 10 tips on safe backpack use that parents should keep in mind:

1. The weight of the backpack must not exceed 15% of the user's weight. This is according to the recommendation of the American Occupational Therapy Association. So if your kid weighs 6 stones, the entire backpack must not weigh more than 12 pounds.
2. The limit may even be lower for girls, who tend to complain more regarding back pain. This is probably due to their slighter frames. Girls also typically carry heavier backpacks than boys. For parents, a 10% weight limit for girls may be advisable. For young children, 9 pounds may be a more advisable limit.
3. If the backpack is at its limit and the child has more things to carry, remind them that it's better to carry the extra items in their hands than to place them in the backpack.
4. It is, however, a very good idea to keep the weight as light as possible. Every unnecessary item in the backpack must be discarded. For example, instead of heavy textbooks you may just get the ebook versions for a tablet. If ebook versions are not available, try photocopies instead. And if you can afford it, you may want to purchase a second set of textbooks so that one set can remain in school while another set is at home. There'll be no more need to transfer the books back and forth in the backpack.
5. The heaviest items should be placed at the back and centre of the backpack. This puts these items closest to the child's back. Don't put them on the sides. The contents should also be evenly distributed so that one side is not heavier than the other.
6. Make sure the straps are adjusted properly so that the backpack fits snugly on the child's back. Have your kid use both straps all the time, even if it is considered "cooler" to use just one strap. A backpack with a waist belt is also better for the child and should be used as well.
7. The pack should be located about 2 inches below the shoulder blades to the waist level of the child. The pack shouldn't be more than 4 inches from the waistline level.
8. The time spent by your child carrying a backpack should be minimised as much as possible.
9. When slipping off the backpack, have your kid practise taking off the straps at the same time instead of removing them one at a time.
10. Have your kids do some core exercises to improve their posture and make them better able to carry a backpack. Remind them to use good posture throughout the day, because slumping weakens core muscles.



Negligence can lead to one of many poor posture conditions known as Hyper-Kyphosis, Forward Neck Carriage.

In today's modern world, the use of backpacks is not just the sole cause of slouching and improper posture. Writing on desks and using desktop computers can also lead to slouching. With devices like posture correctors, slouching can be corrected. Your kid may also avoid health problems such as neck pains, back pains, hunchback, forward head syndrome, and tension headaches. All in all, such devices can be a great help for proper posture.



Dr Romina Ghassemi DC is a local practitioner and her baX-u

posture support won an innovative product of the year award in 2014. For more information about Dr Ghassemi and her work on community posture evaluation visit SanPedroChiropracticAndPosture.com



How technology has become a 'good virus'

Technology is underpinning powerful improvements in health and safety culture, says SHE Software CEO Matthew Elson

MANY of us are passionate about managing safety effectively and promoting secure and healthy workplaces. Some though, although perhaps not readers of this article, still consider safety management a necessary chore and bureaucratic burden.

It does not have to be like that and it is increasingly technology that is bringing positive change to the promotion of safe working. While technology cannot be the answer to every health and safety issue, in one particular area it presents a significant opportunity: culture. We all know that there are, for every fatality and for every injury, many near misses and risky behaviours. But how do you identify and influence those behaviours?

Part of the answer is of course creating a positive safety culture – one where acting safely becomes an intuitive part of, and not just an adjunct to, the job. One where safety is everybody's responsibility and not just left to the experts.

The good news is that technology is fast becoming an enabler that encourages people to do the right thing. Gone are the days when corporate IT systems acted as a barrier. We have undergone a technological and cultural transformation in the consumer world. With cloud-based systems employing mobile, easy-to-use consumer-style technologies, this consumer world is now entering the workplace. Today, technology is becoming a kind of benign, or 'good' virus: with the right support it quickly propagates through an organisation because it simply and robustly supports best practice.

Just consider the following ways in which technology can overcome barriers to establishing a strong safety culture.

"It won't happen to me"

Technology can present risks and explain procedures and mitigating measures in a timely manner – for example by using geotagging to explain the hazards in a given location. Those risks can be presented in more compelling ways using photo and video. Moreover, smart reporting, increasingly powered by intelligent tools that interrogate large datasets, can provide convincing information on cause and effect – the link between small risks taken and serious incidents resulting.

"What I do or say won't make any difference"

The solution – make it easy to comment and provide reward and feedback. A very simple app can report safe and unsafe acts. The key is, at the "back end", to raise alerts and make it very easy to respond with feedback – and indeed to intervene quickly if required. One organisation has increased by a factor of 20 the reporting of unsafe acts while halving accidents. Again, borrowing from the consumer world, adding a "gaming" element with rewards for valuable contributions can provide additional motivation.

With these elements in place, each person is empowered to make an organisation safer. From reporting risky behaviour to identifying new risks and sharing mitigation measures, technology is the health and safety practitioner's go-to solution.

Technology then has the power to democratise responsibility for health and safety, spreading positive behaviour and driving continuous improvement in managing workplace risk. The key is to learn from the consumer world – to be adopted, a solution must be intuitive, easy to use, a good fit with working norms. Backed up behind the scenes though with a "corporate strength" backbone to provide robust evidence of compliance.

Real-time interactions using highly configurable systems are becoming a cornerstone for promoting health and safety culture. If boards of directors can readily and quickly see the value of environment, health and safety in hard figures, and frontline staff know that their contribution to safety is making a difference, then this is a positive virus indeed!



Matthew Elson
acquired SHE
Software in October
2011 and took over
full time as CEO in October 2014.
With extensive executive experience
in large and small businesses,
Matthew knows the importance
of being 'at the coal face' and
frequently meets customers and
prospects to ensure the company's
software solutions meet present and
future market needs.



Recognising and reducing the hidden costs of incidents

Incident management can be useful for fleet operators looking to reduce the cost of incident bills, says Mark Chessman

FLEET operators could save huge sums of money in incident bills by broadening their focus to encompass all costs within the incident process, not just repair costs. Whilst the cost of repairing bent metal is significant, it is only one part of a larger financial picture, and incident management specialists are finding new and innovative ways to reduce overall claims costs for their customers.

Here's how to recognise and prevent the hidden costs of incidents:

1. Prevent the incident from happening in the first place

Focusing on the safety of the driver is now recognised as one of the best approaches to reducing fleet costs. Driver behaviour telemetry has been proven to reduce the severity of, and prevent, incidents from happening in the first place, by monitoring the

way vehicles are being driven and motivating drivers to adopt safer driving techniques. Performance dashboards enable drivers, line managers and fleet managers to monitor the way in which vehicles are being driven, presenting data from an on-board vehicle device which captures journey times, speed, acceleration, braking and cornering. Drivers receive encouraging feedback on driving behaviour or suggestions for improvement. This includes links to free-of-charge online training modules to address specific issues. Better driver behaviour reduces the probability of incidents, and ultimately third party claims. Incidents may be rarer, but do still happen, and the circumstances leading up to the incident can be analysed using data gathered by the telematics device. Irrefutable and impartial evidence relating to speed, location and motion control information can help to accurately assess liability, challenge claims and identify potentially fraudulent claims.

2. Report the incident immediately

When incidents occur, the driver's actions in the immediate aftermath play a vital role in mitigating overall claims costs. Providing it is safe to do so, drivers are urged to record incident details and third party contact details accurately and notify their incident management partner immediately. That first call is vitally important. Within the hour, fast-acting incident management specialists capture incident data, assess liability and contact the third party to offer vehicle repair and replacement services. Such speed is fundamental in reducing the risk of the third party pursuing or being approached by potentially expensive hire car companies, credit repair services, etc., as the costs of these services would be recovered from the at-fault party. A 24/7/365 first notification of loss (FNOL) service unmistakably yields the upper hand over services with limited availability.



3. Seek flexible repair options to minimise downtime

Getting the vehicle back on the road as quickly as possible following an incident is crucial to minimising repair and replacement vehicle costs, and some repairers are better equipped than others. Working with a quality-assured bodyshop network saves the time and hassle of locating repairers, collecting estimates, negotiating parts and labour prices and ensuring the quality of the repair.

The traditional bodyshop repair is no longer the only route. Fleet operators should seek a progressive, flexible repair network which offers a range of high-quality repair options to reduce vehicle off road (VOR) time to an absolute minimum.

One-day repair options include SMART repair, mobile repair at the driver's location and one-day bodyshop repair. Better still, further downtime-reducing services include mobile estimates, parts pre-ordering, repairing rather than replacing parts and out-of-hours repair services.

The most reliable incident management partners have highly-trained, experienced automotive engineers and an intelligent triage system which specialises in verifying that the appropriate option is selected, repair costs are reasonable and the repair duration is fair and accurate.

4. Control third party costs

Third party costs can provide the financial sting in the tail following at-fault incidents. Own-vehicle damage is limited to the value of the vehicle yet third party costs can spiral uncontrollably if left unmanaged.

It doesn't have to be that way and fleet operators, insurance companies and brokers are increasingly turning to outsourced third party service experts to capture the third party and control their claims costs following at-fault incidents. They limit third party costs by getting the third party back on the road in a sensible grade of replacement vehicle, whilst maintaining the momentum of an efficient and cost-controlled repair on the third party's vehicle. Third party experts professionally negotiate potentially costly personal injury claims on the driver's behalf.

In summary, the best way to minimise the

cost of incidents is by investing in incident prevention. Focusing on driver safety, particularly through the implementation of driver behaviour telemetry, reduces the impact

and frequency of incidents, reducing fleet operating costs and minimising risk within fleet. However, as long as businesses rely

"...the best way to minimise the cost of incidents is by investing in incident prevention"

on vehicles for their operation, incidents will happen. The role of the incident management provider is to offer the expertise to challenge, mitigate and reduce costs at every opportunity within the incident repair process, whilst delivering high quality services throughout the entire claims process.



Mark Chessman is Chief Executive Officer at FMG.

A highly experienced business leader and qualified management accountant, Mark has considerable fleet industry knowledge and expertise. He plays a vital role in leading FMG's continued growth and further enhancing the company's customer service proposition.



The importance of ergonomics as a business management tool

Cynthia Roth uncovers what ergonomics really means to a business

HOW many times do you think your accounting staff, human resources director, president or CEO have uttered the words, “This is the cost of doing business.” But are the costs that are driving down your profits, creating rework, increasing the expense of waste removal, reducing your productivity, increasing quality issues and creating employee dissatisfaction and turnover really the costs of “doing business?” Or are they the result of a lack of education and understanding that these are manageable or even avoidable costs?

Suppose you are a director of a board for a large corporation. At a board meeting, the presenter is talking about the millions of pounds being spent in productivity loss and disability costs, the tremendous losses on the part of the company financially and the falling stock prices. How would you react? Would you feel the need to get some additional information to assist the company?

Management can use some direction in response to these issues. As a safety director or ergonomics consultant to any company,

you play a role in providing management and the board with an understanding of the cost benefits that can be achieved through ergonomics. Good news travels up the corporate ladder very rapidly. Everyone in the company gets excited about a large new product sale, new product coming to market or next best widget. However, when the news is not so good, the filters are in place to keep those in power from understanding the real truths until sometimes it is too late. That can often be the case with workplace injuries and illnesses.

To understand fully how ergonomics can benefit a business, we need to understand knowledge management, intellectual and human capital and some of the other economic buzz words being used today that are very well applied to ergonomics.

Let's begin with an explanation of economics...

Economics is the social science that studies the production, distribution, and consumption of goods and services in terms of the trade-offs between competing alternatives as observed through measurable quantities such as input, price and output. The field of economics comprises a number of potentially irreconcilable theories about systems of production and distribution, but as a general rule, economists study human behaviour and welfare as a relationship between ends socially required and scarce means which have alternative uses (Lionel Robbins, 1935).



In the late 20th century, one of the areas of study that produced change in economic thinking was the examination of a risk-based rather than price-based model. The study of risk, which viewed variations in price over time as more important than actual price, has been influential. This particularly applies to financial economics in which risk-return trade-offs are the crucial decisions to be made.

Ergonomics similarly deals with risk-return trade-offs. As ergonomics engineering consultants, we mitigate risk by engineering out a problem. By removing the risk, we end the potential for additional costs and labour problems and can manage and control the expenditure for the solution. Risk can be transferred through means such as insurance coverage. With this method, you are paying the insurance company to assume the risk but you still pay.

Would you be happy to spend £10,000 on a solution to prevent a £100,000 back injury? Would you spend £400,000 on a capital improvement on an assembly line to prevent a recall of insurmountable pounds?

Knowledge management

Now let's move on to knowledge management and understand where this fits into the picture. Knowledge management is a business activity with two primary aspects:

1. Treating the knowledge component of business activities as an explicit concern of business reflected in strategy, policy and practice at all levels of the organisation. Relating this to ergonomics, you develop an ergonomics process that fits your organisation and includes the written goals, objectives, policies and procedures for the organisation to understand. This takes into consideration the experience and knowledge of your employees as contributors.

2. Making a direct connection between an organisation's intellectual assets both explicit (which can be articulated in language and transmitted among individuals) and tacit (personal know-how). In ergonomics, this can be viewed as including employees in the "team" to identify and assist in developing solutions to problems in the workplace.

In traditional perceptions of the role of knowledge in business organisations, tacit knowledge is often viewed as the real key to getting things done and creating new value. (Utilising the knowledge base of employees, risks can be mitigated through assessment, identification and reduction, prior to injury, labour and production issues.)

A significant element of the business community also views knowledge management as a natural extension of "business process reengineering", a fact underscored by the March 1997 announcement that John Wiley's Business Change and Reengineering had been retitled Knowledge and Process Management.

Now that we have a definition of knowledge management, why do we need it? Some of the experts list the following reasons. I have added, in parentheses the ergonomics applications:

- Marketplaces are increasingly competitive and the rate of innovation is rising (reduce the costs of doing business and put additional money into innovative ideas that rise above the competition for greater market share)
- Reductions in staffing create a need to replace informal knowledge with formal methods (get those job descriptions updated and formally assess jobs in order to reduce risk factors and hidden problems)
- Competitive pressures reduce the size of the workforce that holds valuable business knowledge (we have aging workforces which are expected to perform more tasks. Here is a real need for ergonomics)

- The amount of time available to experience and acquire knowledge has diminished (make time and focus on getting people trained in ergonomics in order to raise the competency bar)
- Workplace injuries, early retirements and increasing mobility of the workforce lead to loss of knowledge (by applying ergonomics processes, senior employees might work longer and be used to mentor new hires. By transferring their experiences and nuances of jobs to new hires and training the younger workforce, senior employees reduce the formal training time necessary and prevent injuries and production losses)

As these issues show, there is a recognition that information and knowledge are corporate assets, and that businesses need strategies, policies and tools to manage those assets. We also need to understand that what was deemed a "cost of doing business" in the past may instead be a source of savings or profit manageable through ergonomic processes.

The need to manage knowledge seems obvious, and discussions of intellectual capital have proliferated, but few businesses have acted on that understanding. Where companies have taken action (and a growing number are doing so), implementations of "knowledge management" may range from technology-driven methods of accessing, controlling and delivering information to massive efforts to foster changes in corporate cultures for cost reductions.

An engineering ergonomics consultant can foster continuous improvement in any organisation by using the science for changing a corporate culture through the education and transfer of knowledge. Training an organisation's engineering staff in applied ergonomics for processes, product design, design for manufacturing and assembly, equipment design and selection, supply chain management, facility environments and maintenance can produce a variety of



benefits. Other personnel such as health, safety, maintenance, purchasing and production employees need to be trained after the engineers. This allows a natural, logical chain of events whereby an employee identifies an ergonomic risk factor and the engineer has the knowledge to understand and develop the solution to reduce or eliminate the hazard. Otherwise, labour and management may have a real schism when a risk is found and no one can change it.

The ability to manage ergonomics knowledge represents one of the primary opportunities for achieving substantial savings, significant improvements in human performance, and competitive advantage.

Don't think this is just about the large companies with thousands of employees. Small and midsize companies need formal approaches to knowledge management even more, because they don't have the market leverage, inertia and resources that big companies do. They have to be much more flexible, more responsive, and make better decisions to reduce costs because even small mistakes can be fatal to them.

Intellectual or human capital

Human capital is a way of defining and categorising people's skills and abilities that are used in employment and otherwise contribute to the economy. Some economic theories refer to it simply as labour, one of three factors of production, and consider it to be a commodity that is easily interchangeable. Human capital is like the "physical means of production," e.g., factories and machines. An individual can invest in it (through education, training, medical treatment) and his/her income depends partly on the rate of return on the human capital he/she owns. Thus, human capital is a stock of assets a person owns. It allows that person to receive a flow of income, which is like interest earned.

Intellectual capital represents the knowledge assets of an organisation in terms of data, information and wisdom as well as the tools that augment the use of this information/knowledge.

An organisation's intellectual capital may be divided into three elements that can be measured and targeted for investment: human capital, structural capital and customer capital.

It is also defined as the sum of everything the people of an organisation know which can be converted into value or formalised, captured and leveraged to produce a higher-valued asset. This translates to the value of all the knowledge held in the minds and experience of employees. Thus intellectual and human capital are interchangeable and necessary for success.

During the year 2000, intellectual capital accounted for over one-tenth of the U.S. gross domestic product, or \$1 trillion. A group called KLM Inc., has divided intellectual capital into seven areas. I have listed their seven areas and then added the ergonomics relationship in parenthesis:

The brand is an ongoing identity conveying the values of the enterprise, its products and services, and ultimately its role in the customer's or consumer's lifestyle. (With an ergonomics process, a company is known as "one that cares about their employees and their customers." Thinking, time and money went into the development and manufacturing or service that the "brand" offers. Recalls can seriously hurt and create unnecessary havoc to a brand.)

Intellectual property and goodwill includes trademarks, patents, licenses, trade secrets

and intellectual property strategies.

(Ergonomics promotes thought processes within the entire employee base and throughout the organisation. Continuous improvement through ergonomics may lead to additional intellectual property gains.)

The active intelligence, energy and creativity of an organisation includes its knowledge, know-how, trade secrets, information, data and the ability to innovate and to take products and services to the marketplace.

(Ergonomics allows both industrial and service companies to create innovative solutions and produce products that are more intuitive and "fit the user.")

Corporate culture represents an organisation's ways of doing business, its rituals and its practices.

(Ergonomics promotes best practices within the organisation and allows continuous improvement to be developed within the fabric of any company.)

"Would you be happy to spend £10,000 on a solution to prevent a £100,000 back injury?"

The people bring their abilities, talents and relationships. (Ergonomics increases the intellectual property of the employees and the value of the company through additional corporate assets.)

The experience and history of the organisation and its "corporate memory" is the next asset.

(With an ergonomics process, employees can remain working longer and impart knowledge learned to younger or newer employees.)

Intellectual materials, or the work product of the day, represent the new capital used to create new wealth.

(Ergonomics allows for production and service facilities to be error-free and without quality issues. The work product of today will not be recalled tomorrow.)



Greatest asset

In a strong and successful ergonomics process, the entire organisation is trained to identify problems and report issues prior to injury or illness.

In a successful ergonomics process, the employees are not “blamed” for injuries and/or waste, but the jobs themselves are assessed and changed when needed. Employees are one of the most expensive and yet the greatest asset to any organisation. They develop a set of skills that is acquired on the job through training and experience, and which increase that employee’s value in the marketplace. By maintaining the employee’s intellectual capital, we raise the value of a company.

The ergonomics consultant can provide the roadmap to cost reduction by imparting the knowledge and increasing the intellectual capital for all employees. By using intellectual

capital to reduce costs, we can maintain experienced employees rather than the “revolving door” syndrome, create solutions to jobs that produce risk factors to the human body, understand “upstream” design prior to cutting a piece of steel in the plant, train office employees in the proper adjustability of their equipment, educate healthcare workers in proper lifting techniques, take warehousing and supply chains and design in solutions while designing out problems. These are just some examples of applied ergonomics.

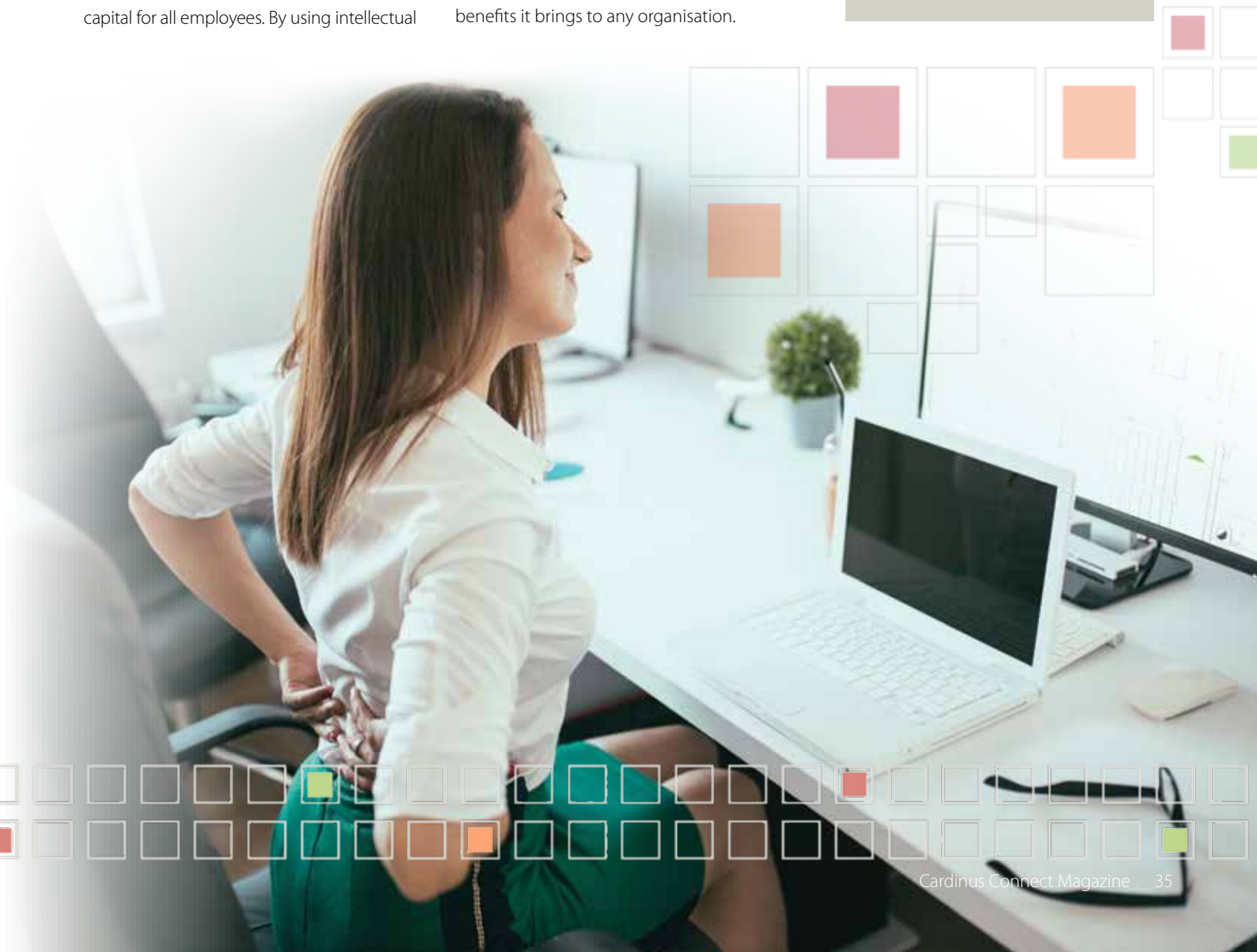
There is a financial value that human innovations, inventions and intelligence bring to a business enterprise. This is an objective measurement and an ergonomics consultant can cost justify the benefits and savings to any organisation. Let’s begin to educate and share the results of strong ergonomics processes and the financial benefits it brings to any organisation.

No longer do all of a company’s costs fall “legitimately” into the “cost of doing business” category. The longer the results of ergonomics continue to be made public, the better the data will become and the more ergonomics can be built around an ergonomics process.



■ Cynthia Roth
founded the
**Ergonomic
Technologies**

Corporation in 1993. Cynthia was recently elected Chair of the American Society of Safety Engineers Foundation and has lectured at hundreds of companies and conferences on ergonomics.



Wellness on wheels

How can we change our mindset to avoid collisions and their hidden impacts?
John Davidge takes on wellness on wheels

MARIA had her arm in a sling and explained that she had only just returned to work after three months away following a car crash. They had been travelling on the motorway in busy traffic, which slowed as it often does in peak period traffic. Her husband had been driving their car which was a good, solid modern car, a following truck failed to notice them stopping and hit the rear of their car at speed, pushing them both forwards and sideways where their car was hit once more and then spun round several times, ending up colliding with the central crash barrier. The impact resulted in a broken arm for Maria plus numerous aches and bruises. Her husband had major cuts and bruises and their car was written off. With no dispute as to liability, insurers paid up within days.

However that's just the simple part of the story – aside from the ambulance, police, statements, the hospital, vehicle recovery and transport home after the incident, there has been a long sequence of challenges that Maria recounted to me.

These include

- The pain and discomfort immediately following the crash
- Endless hospital visits (and long waits) for surgery, x-rays, plaster removal, physiotherapy, check-ups, etc., which will continue for some time to come (and aches pains later in life is not unusual at the site of the injury)

- Getting about with no car and limited mobility, aggravated by living rurally with poor public transport links
- Coping with Christmas with one arm in a plaster and sling. Stuff the turkey this year!
- Major disruption to so many aspects of family life – even seemingly simple tasks like washing, cooking, shopping and making beds become challenges when incapacitated in that way
- Coping with children and pets
- Significant administration including reports, claims forms, solicitors and litigation regarding the pain, consequential losses, etc.
- While a car can be replaced, will it always be as good as its predecessor? A newer car may have lost some of the accessories that we come to love and value with model changes
- The continuing effects of stress – Maria's state of mind when faced with a motorway journey is clearly affected and will no doubt give her concerns for some time

If Maria were your employee, how much would the hidden costs of this scenario cost your business on an ongoing basis?

Many of us would see just the simple aspects of the crash ("it was obviously his fault") and assume that the prompt insurance settlement

leading to a new car is the end of the story – but as you can see there is far more to it than we first assume – ask anyone who has been in a similar situation and they will tell you without question that they would far rather not have been involved in the whole sorry state of affairs in the first place.

At this time of year many people's thoughts of 'wellness' usually mean increased gym visits to lose the 'Christmas pudding' and resolutions around how we could do better, such as get fitter or learn new skills.

But here is my inspiration for you. Without doubt our fellow human beings don't always do what they should do, or what they promised that they would do! Most people won't stay the course with the fitness regime – without the motivation and a good reason to do it, the new skills won't follow, and our old habits so easily creep back in. Before long, we drift back into the old ways and resume our 'norms'.

As a human being I am not like you, and you are not like me – we all have our own personality, attitudes, beliefs and

"As a human being I am not like you, and you are not like me"

skills, and they shape much of what we do. We also evolve as we grow older (and sometimes smarter!). Nevertheless one of the few things that people do consistently is to make mistakes.

It's probably true to say that everyone without exception does so – the only difference is that some of us make those mistakes less than others, and also there are those of us that will learn from our mistakes. Where we are similar though is in the common repeated errors that we see so often in driving:

- Losing concentration is a typical human failing – as the lorry driver did in the above story, and as countless drivers have done somewhere today, and will do tomorrow – and for days, even

years to come. After all, why do so many drivers collect speeding points from a camera that they could clearly see, but didn't on one memorable day?

- So many people collide with an obstruction that was clearly visible and that they failed to see, such as walls, posts or other vehicles, especially in low-speed scenarios where the focus issue is elsewhere.
- Most people know somebody who has filled a diesel car with petrol, or vice-versa. Nobody in their right mind would do so, but we do.

So – in the interests of our wellness why don't we make allowances for the common mistakes that we should know people are going to make?

Can you afford to trust the driver ahead of you at a roundabout to go, just because you would in that situation? (He could be a new driver and might not be so confident!)

Can we safely assume that a hurried impatient driver in a car park will not misjudge his

manoeuvring and collide with our pride and joy? (His mind could be on his wife recuperating at home after a crash! Where could you park that's safely away from impatient drivers?)

Can we take it for granted that a following driver will slow down safely as everybody else usually does? (He could be tired from lack of sleep or on the phone as in the case of a recent truck driver on the A34).

'Wellness on Wheels' depends on developing both a healthy degree of scepticism about our fellow human beings (unlike a computer, consistent accurate performance is not the norm for most drivers) and at the same time a degree of understanding of the common problems that happen so often in driving. If I assume that the following driver could be distracted when he should be slowing down, how can I act differently so that his common error will not impact me?

Much of the process of getting a driving licence revolves around understanding the vehicle and the rules of the road – the mechanical skills.

Wellness on wheels, the art of driving to avoid collisions, means understanding the human being and finding workarounds for common mistakes – the mistakes that people will keep on making.

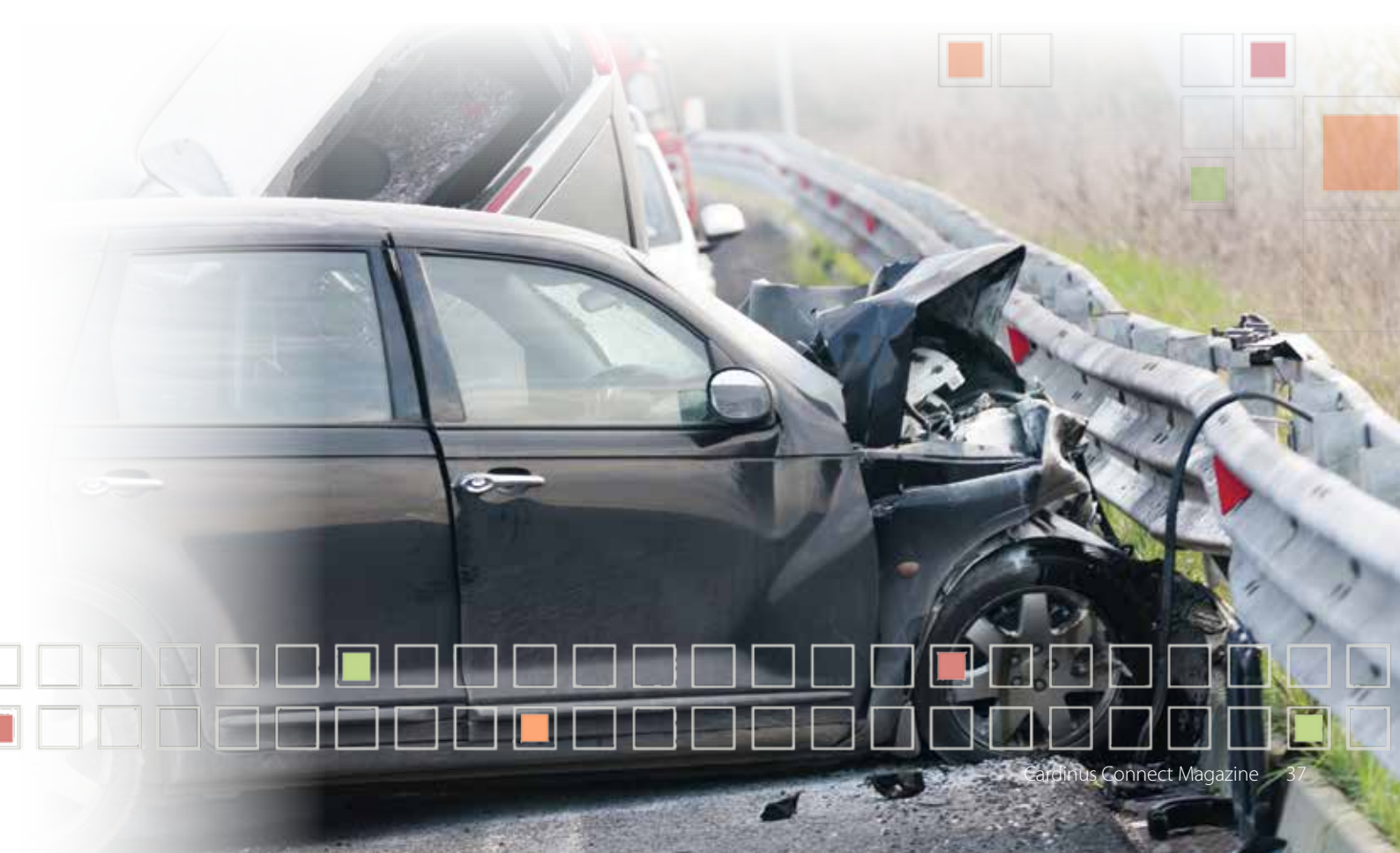
How many drivers continue to rely on luck or good fortune not to get hit by others, when they could develop awareness and intuition to avoid getting involved in the first place?

Small but significant changes will make a big difference – if we choose to let them.



■ **John Davidge**
is Head of Fleet
Technical at Cardinus
Risk Management.

John served for 15 years policing the roads as an officer, where he saw the results of driving errors first-hand. He holds the National General Certificate from the National Examining Board in Occupational Safety and Health.



Stand up and be counted

Health and safety professionals need to learn to value themselves more and realise that their function is essential to the successful running of all businesses, says Jon Abbott

WHEN Lord Young reviewed this country's health and safety culture back in 2011, his report and much of the publicity from it highlighted the poor perception of health and safety. Not that the general news media reported very much of Lord Young's findings and recommendations. The attitude from many national newspapers at the time was one of "see, we told you so". After all, these were the same newspapers that had been rolling out sensationalised yarns about kids not being able to play conkers and describing risk assessments designed to protect people as "health and safety gone mad".

Six years on and the perception of health and safety hasn't really budged, even if the world around it has changed immeasurably. So what I want to say is this, it's time for health and safety professionals to stand up and be counted, to challenge the perception of the industry where it meets it, and to shout about the benefits of health and safety to anyone who'll listen.

Leading the way

The really tragic aspect to all of this is how it has undermined the great things health and safety people have done for the UK workforce. The thing that is almost never reported, outside of our own industry press, is that we have a health and safety record that is the envy of most of the world.

Experts and consultants are in great demand overseas, where other countries want to see reductions in accidents and work-related ill health similar to those we have achieved in Britain. This country's diligence and expertise on matters of employee wellbeing are things we should be proud of, not scoffed at. And our example will be followed, as corporate responsibility becomes a global aim.

Companies around the world want to be seen as caring: caring about their customers, caring for the environment, caring for their people.

To do this properly, the world needs safety professionals – motivated, dedicated people who understand risk and what needs to be done to minimise it. And safety professionals need to feel proud of what they do; proud to tell a new friend at a party that they work in health and safety.

Money, money, money

Something a safety manager did today will help to save a life tomorrow. Many of you reading this are managing programmes that will keep workers healthier for longer. You might not get huge thanks from the people you are protecting and it's probably best if much of what you do is invisible. But be under no illusions, what you do is vital.

"Safety professionals should realise their worth to their organisations"

Safety professionals should begin to recognise the essential part they play in organisational success. You are not just a support service but an integral and necessary aspect of profitability. Yes, profitability. If you ever feel like you need your senior executives to sit up and take a bit more notice of what you do, lob in the "bottom line" imperative. Safety professionals help their companies to make more money.

In today's climate, with a hard Brexit looming and the pound at its lowest, UK businesses will be looking at the possible knock-on effects and measuring up for a tough ride ahead, which will mean that they're likely to be doubling down on budgets. But don't be alarmed, this is the perfect position for the confident, budget-conscious health and safety manager who will be able to tell the narrative about how safety impacts on profitability.

Increasingly, safety plays an important role in winning new business. Almost every tender includes health and safety provision with a

requirement that a successful bidder can demonstrate that it has suitable safety systems in place.

More than ever, environmental management is featuring in tenders. Winning business is

therefore reliant on good safety governance. How many organisations realise this? It's the job of all safety professionals to let them know.

Efficiency is also heavily influenced by the safety professional. Staff not sitting comfortably will not be as productive as those who are. Recent research shows that computer-based employees experiencing frequent lower back pain can lose five-and-a-half hours of productive time per week. Three-and-a-half hours are lost due to regular headaches. This will affect an organisation's bottom-line enormously and all it takes is an understanding of ergonomics to fix it. And I haven't even started on compliance. Every organisation needs to comply with legislation to avoid accidents and penalties.

An old Health and Safety Commission study into the real cost of personal injury claims found that the true cost of a claim was between 8 and 32 times the amount insured. So, for every £1 paid out by an insurance company, the insured could be incurring additional costs of between £8 and £32. So even relatively minor claims could result in substantial costs. The real cost to a business is potentially much more significant than the initial personal injury claim. This could be the difference between profit and loss for many companies. This research was carried out in 1995/96. Do you think the costs will have come down in the last 20 years? Not much else has.

Apart from accidents, of course. Accidents and work-related injuries have fallen steadily in the UK for many years. At this point it might be worth noting that just after the publication of his report, Lord Young nostalgically referred back to the time when he was Trade and Industry Secretary and health and safety wasn't perceived as such a burden. Sadly, there were a lot more people killed and injured back then. You can't have it all ways, Lord Young, can you?

A lot to be thankful for

Then in November 2010, as the country continued to struggle out of recession, Lord Young told readers of the Daily Telegraph that the vast majority of people in the UK had "never had it so good...". The comment led to his resignation from his role as a government adviser, but in some ways he was right. Fewer people being killed at work, fewer people developing chronic ailments, fewer companies neglecting their employees – all examples of people who'd never had it so good.

We have a lot to be thankful for, not least safety professionals. Safety professionals should realise their worth to their organisations. Few other functions influence so many company assets: the people, the property and the products.

Health and safety workers of the UK: the time has come to hold up your heads in pride, pat yourselves on the back and carry on doing a great job for British business.



Jon Abbott is a director at Cardinus Risk Management Limited, with more than 15 years' experience of ergonomics, safety and occupational health. Over that period he has worked with a wide variety of organisations in the private and public sector providing a full range of risk management solutions including software, e-learning and consultancy. Jon was instrumental in setting up Cardinus operations in America and Holland and is currently responsible for the sales and marketing strategy at Cardinus. Jon feels passionately about the health and well-being of young people and he believes more must be done to protect the workforce of the future. This drove him to set up Healthy Working MOVE in 2013.



Healthy Working MOVE

An innovative e-learning program and app designed to keep children and young people comfortable, safe and healthy when using technology.

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- Secondary school
- College



E-learning:

www.healthyworking.com/MOVE

Support material:

www.ergonomics4kids.com



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