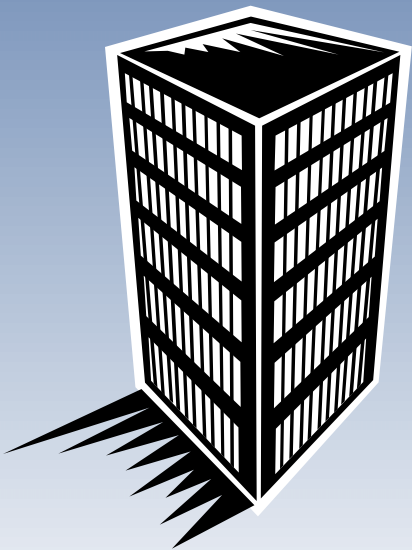


RISKS IN THE FINANCE INDUSTRY

THE STEPS TO SAFETY

The most rapidly growing category of work-related injuries are those associated with repetitive motion and poor ergonomics.



MEMIC
Partners for Workplace Safety

Call 1•888•887•8867

This publication will reveal some facts about your industry which will help you understand and reduce the costs of workplace injuries. We hope that this information will help you to **assess your workplace and to make it as safe and productive as it can be**. But if you need help, call us.

MEMIC data analysis indicates the following are areas of concern in the finance and service industry. The following list of problems with recommended solutions that — if put into practice — can help make your place of business safer.

The finance industry is primarily composed of the insurance, real estate, property management, and banking industries. Most of these employees work at a desk in an office setting. Physically, these are often sedentary and repetitive jobs. Yet often these workers are asked to perform a wide variety of tasks that — if performed incorrectly — can take a toll on the body. Property management workers, for instance, are sometimes called upon to perform alone tasks that require help, such as heavy lifting of appliances.

1. Ergonomic Training

Due to the large number of administrative or clerical support workers in the finance industry, there is ever-increasing exposure to long hours sitting at a computer terminal, typing or entering information. These motions amount to a repetitive use of muscles which can lead to soft tissue injuries to the shoulders, arms, wrists and hands. According to national data, the most rapidly growing category of work-related injuries are those associated with repetitive motion and poor ergonomics. To help avoid these hazards, employers should:

- **Establish an ergonomics team** made up of employees who will receive training in proper ergonomics. They should have the ability to train their co-workers and be able to evaluate workstations for their fellow employees. Workstation adjustments should be made to make each station fit the employee.



- **Establish a stretching program** which can be performed twice a day. Stretching will help to enforce breaks for employees who stay in a fixed position for too long. Stretch breaks should happen at least twice a day and should include the entire office, from the part-time employees to the CEO.

- **Encourage employees to feel empowered** to make appropriate changes in the way they work to avoid any discomfort or injuries.

2 Employee Involvement

The most efficient method for maintaining safe work practices in the workplace is to involve employees in identifying and eliminating work hazards and unsafe work practices. By involving your employees you will find that your safety message is heard throughout the company and that there is ownership of these rules. You can use one of these methods:

- **Hold regular safety committee meetings** with a committee of employees from all levels of the business.
- **Make safety a routine agenda item** at every staff meeting.

These efforts will help to track the company's safety performance and may even lead to future efforts such as a wellness or walking program.

3 Medical Management Program

When an injury happens every employer must be prepared to manage the outcome. Changes in workers' compensation laws help the employer to manage the injury. This will ultimately cut costs while helping to get your employee back to work as soon as he or she is able. You should be prepared to:

- **Direct an employee** who has an injury or complains of pain to a preferred medical provider or a specific medical facility which has agreed in advance to work with you in the event of an employee injury.
- **Be prepared to return the employee to work** to a modified or transitional duty assignment when they are unable to function in his or her former capacity.



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The Fact File

Finance Industry
Occupational Injuries

1. Insurance Adjustor/
Investigator
2. Bank Teller
3. Janitor/Cleaner
4. Secretary
5. Groundskeeper

Body Part injured

Upper extremity	28%
Back	19%
Multiple	17%
Lower body	14%
Body systems	9%
Trunk	7%
Head/Neck	6%

Top Injury Sources

1. Another person
2. Walkways/ground
3. Container
4. Motor vehicle accident
5. Hand-tool

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