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# CONNECT

*The magazine for the risk professional*

Summer 2017

## Hand in hand for health

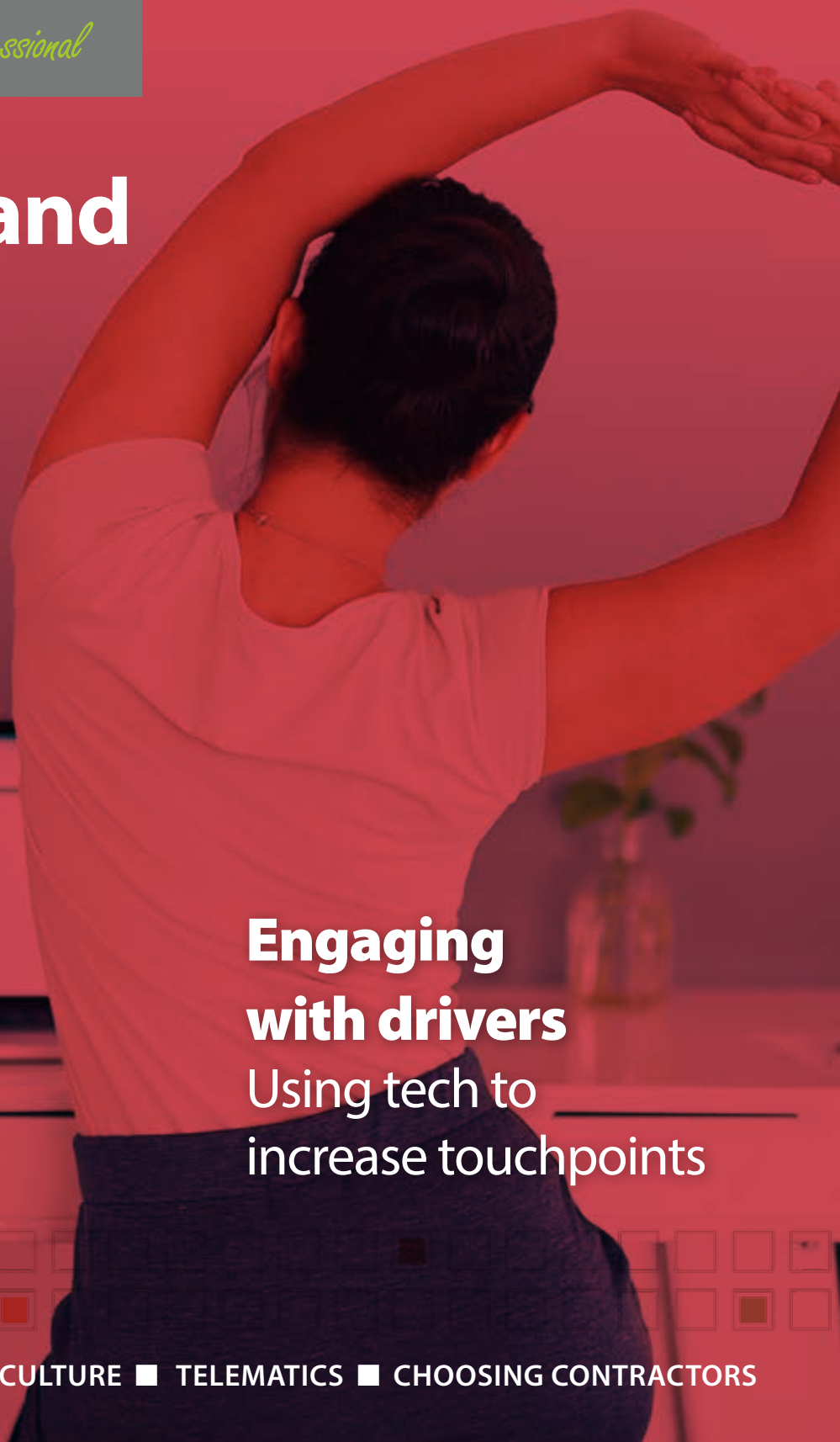
Ergonomics and habit change working together to improve health

## Medical wearables

Shining a light on unseen risks

## Engaging with drivers

Using tech to increase touchpoints



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# Welcome

***It's Summer 2017 and boy do we have a sizzler for you! In this edition of our popular risk management magazine we're going to be covering both sides of the telematics argument, we're going to be looking at future technologies (and their risks), and we'll be revealing how to pick the perfect contractor.***

Our lead article from Bupa's Roy Cochran-Patel is the perfect explainer for understanding why ergonomics is a good for business. In his article he discusses how wedding ergonomics to good working habits can help to reduce health risks, bringing with it a number of positives to any business. This excellent read delves further into new technology and new work practices with some positive guidance on the types of actions and activities that can meet the variegated risks with which a modern workforce is presented.

Our friends at Protaris, a business travel safety and security organisation, have, in light of recent events, put together an instructive article on surviving a lone wolf attack. This helpful article, which can be passed around to colleagues in your own organisation, gives you guidance on assessing and surveying environments, instructions on what to do in the early stages of an attack and how to escape.

Tony Harbron discusses the latest technology used in fleet safety management, a type of telematics that includes behavioural triggers to increase engagement with drivers. He argues that trying to restrict drivers with further penalties, controls and more monitoring hasn't really worked, and instead we should think about engineering 'smooth driving' techniques. This is achieved through a technology that teaches efficient driving with real-time feedback and appropriate behavioural nudges.

On the other side of coin, our own fleet expert John Davidge reminds us of the need for one-on-one, face-to-face instruction, which help to teach invaluable skills that, often, telematics can't. Put together, both these articles help to create a bigger picture of fleet safety and the need for multiple touchpoints for reducing fleet risk.

Jamie Truscott contributes an article on picking the perfect contractor, with ten top tips. Some of it you'll know, some of it you'll wish you knew, and some of the suggestions will come as a surprise. It's not always easy to pick a contractor, what with the various difficulties involved in it, but this article will help you take ten large steps forward.

We also have a contribution from Ryan Pavey discussing how we painstakingly redesigned our best-selling product to make it into the celebrated program it is today. This is fascinating both for Cardinus customers and for those on the outside looking in.

Finally I'd like to thank you for taking the time to read this fantastic magazine. Many long hours are put into its production so it's always nice to hear your feedback – good or bad – so that we can continue to make it better and bigger. You can ensure you get every new edition by signing up to our mailing list at Cardinus.com. Once more, thank you!

Jon Abbott

## Contents

# How good ergonomics and working habits can help reduce health risks

The working environment has undergone a number of changes in recent years. This is mainly due to improved technology, but what does this mean for our bodies and how can we manage the risks? Roy Cochran-Patel, Ergonomist at Bupa, takes a look

## Health risks

**WE have known for a number of years that too much time sitting or standing, poor posture, poor ergonomics and task design can have a negative effect on the musculoskeletal system. Research tells us that a sedentary working environment, that is inactivity like sitting for long periods of time, can have a negative impact on your body. In recent years, sitting has had a bad time in the press, and this is likely to continue as more research is done into what is often referred to as 'the new smoking'.**

Often characterised as discomfort and pain in joints, muscles and soft tissues, musculoskeletal disorders (MSDs) are one of the most commonly reported work-related illness. The HSE report that work-related MSDs affected 0.5 million workers in 2015/16, and resulted in approximately 8.8 million lost working days (HSE 2016). This applies to all industries, from sedentary office-based workers through to manual industrial roles. Ergonomists, both practitioners and academics, continue working to increase awareness and reduce the prevalence of MSDs.

Research in the area of sedentary work and lifestyles continues to focus on musculoskeletal risks and is likely to continue. Now adding to the literature, there has been a growing interest and increased focus on the other risks associated with being sedentary. Research shows a link between sedentary behaviour and the leading causes of morbidity and mortality (cardiovascular disease, diabetes and some cancers).

We have seen this receiving a lot of press over the past 5 years; therefore it may feel like this is new information; however we have known these risks for some time now. In 1950 Dr Jeremy Morris and his colleagues compared the rates of coronary heart disease between bus drivers and conductors. They concluded that those in the more physical role (conductors) had lower rates of coronary heart disease, compared to the more sedentary bus drivers.

***"We are all guilty of getting so involved in tasks that we forget to move"***

The research is clear; too much sedentary time is bad for us, not only for the musculoskeletal system but for our general health. Some 67 years after Dr Morris' study we are still talking about these risks but with much more urgency. This increased attention could be attributed to the fact that we have become much more sedentary as a society, not only at work but also at home. Many of the technological advances we have seen have removed the natural movement we use to have, especially at work. Years ago we could break-up office work by moving from sedentary desk-based activities to carry out non-desk-based tasks of printing, faxing and filing.

If you are a sedentary worker, and you add in poor ergonomics you might start to feel these negative effects. Working in an office may not seem all that risky, however many office workers do suffer from muscle and joint aches and pains, which can be linked to poor posture or working practices. Some common complains are back ache, shoulder pain, neck pain or hand / wrist discomfort.

## How can ergonomics help?

Ergonomics is about making the environment fit you, rather than making you fit the environment. Have you ever had to get into an

awkward position to do a task? If you have it's likely ergonomics weren't a factor in designing the task, equipment or the environment it takes place in.

We are all individual and no single posture or work environment is 'ideal' for everyone. You need to find what feels right for you; this is why your workstation equipment is adjustable – ergonomics have been involved in the design of your chair, screen, mouse and keyboard!

The first step to improve both your comfort and the ergonomics of your workstation is to familiarise yourself with your workstation equipment. Don't be afraid to adjust the chair, pull the levers and press the buttons, you may be surprised by how flexible your chair is! Here are some best practice tips which could help improve your comfort:

- Adjust the backrest so it is supporting your back and lumbar region (that's the curve at the bottom of your back)
- Set the backrest with a slight recline
- Set your screen about an arm's length away
- The top of your screen should be at eye level
- Centrally align your keyboard and monitor
- Adjust the height of your chair so your forearms are horizontal to the desktop and in line with your keyboard
- When typing, keep your shoulders relaxed and 'float' your hands over the keys – try not to rest on the desk-top while typing or using the mouse
- Your feet should be flat on the floor, or on a foot rest
- Reduce your sedentary time while at your desk, in meetings and at home. Aim to stand up and have a stretch every 20-30 minutes
- Change your posture regularly – the best posture is your next posture!
- Don't leave non-desk-based tasks until the end of the day; mix them into your day. This will keep you moving

## Reduce sedentary time and move more

Office workers, especially call centre workers often feel they have no choice other than to sit at a desk and only get up for designated breaks. It's important to build movement into your day and a great way to do this is in a call centre environment is to stand up between calls. Most headsets are wireless or on an extendable cable so this should be easy to do. Simply standing up and having a stretch, and changing your posture can help improve your comfort.

We are all guilty of getting so involved in tasks that we forget to move, if you find it difficult to remember to get up and change your posture; consider setting yourself an implementation intention. This is a goal linked to something that will act as a reminder for you. You write this down as an 'if-then' statement. For example, I keep a pebble on my desk, and have a statement of 'if I look at the pebble then I will stand up and have a stretch'. I know I look at the pebble numerous times in the day so I get lots of stretches in! Before you know it you have formed a new, healthy habit!

We also know it is important to move more. Other ways to increase activity and reduce sedentary time include:

- Take the stairs – avoid the lift! Make the stairs interesting. Posters highlighting how many steps and calories can be a great motivator
- Set up a steps challenge or other wellbeing activities to encourage more movement
- Move printers and drinks machines to an area staff have to walk to
- Map out local walking routes staff can do on their lunch break
- Have standing meetings – you may find the room more energized and the meeting more productive!

## What if you're not in an office every day?

As well as the traditional working environment, many companies have introduced different ways of working meaning we no longer need to be in the office every day. Usually packaged up under terms such as agile or flexible working, home working and hot desking, many of us now have a lot of flexibility when it comes to where and how we work.

Of course, not everyone works in an office – you might have been working 'mobile' for years. If you work in sales or account management for example, you might often spend lots of time on the road, either driving or on the train.

## What are the benefits?

There are some real benefits to having a more flexible work environment. If you're able to work from home and be productive at work it gives you the ability to be able to work even when you can't get into the office. This work-life balance can be extremely good for both employee and employer.

## What about the downsides?

One of the downsides to this is that you may find yourself often working longer hours, or working until later in the day. It's really important to have a work routine, even if you are working from home; this will benefit both your physical and mental wellbeing.

One of the biggest concerns from an ergonomic perspective is that working mobile can often mean working in unconventional environments at makeshift workstations that are not adjustable or designed for work. How many times have you gone into a coffee shop and seen someone hunched over a cup of coffee and a laptop, usually working away until that next meeting? Perhaps you recognise that you do this too. This type of posture can result in neck, shoulder and back discomfort.

## Getting the most out of working mobile

To improve your posture, support your body and reduce the risk of discomfort while you're working on the go, here are a few points to think about:

- Due to the awkward posture you are likely to be in, try to break more regularly than you would in the office. Aim for a rest break every 15 minutes – this could help reduce discomfort associated with poor posture
- If you're using a tablet computer avoid typing on the screen whilst it is flat, or angled. This may hurt your neck and wrist. Use a stand and Bluetooth keyboard to keep your hands in a more comfortable position, this will also raise the screen and help reduce neck strain
- Using a laptop? An external mouse will improve your comfort, rather than using the track pad. You may not be able to raise the screen height so will most likely be flexing your neck to look down, over time this could lead to discomfort so make sure you regularly look up

- If you are carrying your laptop around, use a backpack-style bag and wear this on both shoulders. This will help to distribute the weight. Try not to carry unnecessary items which could add more weight to you bag
- If you are using your mobile phone for email, try to limit this to just reading them. If you need to reply, keep it short – you can type out a longer response when you have access to a larger keyboard. Also avoid using your thumb to type, hold the phone in one hand and type with a finger on the opposite hand – your thumb will thank you!
- If you spend a lot of time driving, make sure you take time to adjust your driving posture. Plan rest breaks on journeys of two hours or more
- If you need to work from the car between appointments, sit in the passenger seat; push the seat back to give yourself lots of leg space. Limit the time you work in your car to 10-15 minutes without a rest break

Remember all things in moderation, don't switch too quickly and gradually increase your activity levels. It's important that we aim to sit less, this doesn't mean stop sitting, just do it less, and move more!

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***Roy holds a Master's Degree in Health Ergonomics from the University of Derby. He joined Bupa's Occupational Health department in October 2005, working closely with corporate clients to support employees return to work following illness or injury. During this time he worked within a number of sectors including manufacturing, retail, contact centres and healthcare. His skills enable him to identify and reduce ergonomic risk factors to improve the working environment, job design, and employee health and wellbeing. Roy has a passion for raising awareness of good ergonomic practice and design, regardless of the working environment. He has a specific interest in reducing sedentary behaviour. Since 2014 Roy has worked in Bupa's health, safety and wellbeing team, focusing on Bupa's own employees in office locations, health and dental centres and care homes.***

# A story of technological addiction, young people and the future of work

With screen-time increasing, it's time to ask some important questions around the way screen addiction could impact our future workforce, says Stephen Smith

**IN 2014 app developer Kevin Holesh moved in with his fiancée. After a hard day at work they would settle down on their couch with their smart phones in hand and lose themselves for a while. Initially, this gave them a chance to unwind, to relax, and drown in the ludic joy of the screen's calming glow. However, it also took up precious time. Kevin realised that less and less of their spare time was spent in productive leisure, or even doing anything exciting, but instead simply fixated on the screen.**

After living in distraction for six months, Kevin realised that there was a problem and that he was 'addicted' to his phone. So he decided to come up with a solution in a way only he knew how. He was going to design a mobile app to combat his addiction to the mobile phone.

The app eventually became Moment. Moment is a tracking app for mobile phone use. It sits silently on your phone, discreetly tracking your usage and totting up the hours you've spent and the activities you've carried out on the device.

When he started he found that he was using his phone for approximately 75 minutes every day.

The Moment app monitors phone use allows you to set daily usage limits.

Now he's limited that to just 45 minutes a day. This app is now available on iOS and Android and comes with a bunch of paid-for features that can help you limit this neurological time-drain. But that's not the whole story. Let's see what else this we can learn here.

## Technological addiction

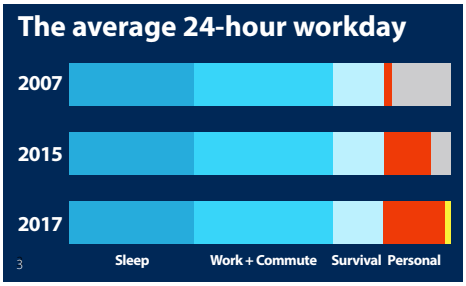
In early 2017 Adam Alter, Associate Professor at New York University's Stern School of Business, released his book *Irresistible: The Rise of Addictive Technology and the Business of Keeping Us Hooked*. His work aimed to expose the underlying psychological and behavioural triggers that have seen mobile phone use and on-screen time increase (now, on average, Americans spend 10 hours and 39 minutes each day across all screens[1]).

A couple of years ago Adam realised that he was spending too much time on his phone, and was looking for a way to limit it. He could see the impact it was having on his life and how much time was being eaten up by it. So, searching around one day, he found Moment.

Tracked across thousands of Moment users, a picture of our technological addiction, and its increased prevalence, begins to build up. Two years ago, the average time spent on mobile phones was 2 hours and 48 minutes per day. In 2017 this rose to a whopping 3 hours and 42 minutes[2]. That's nearly 4 hours in every 24.

However, I grant you, the figure might not be that alarming. We have plenty of free time, so how's a little skip through Facebook every now and then going to hurt us?

## Work, rest and screen-time




This chart, taken from Adam's recent Ted Talk, shows the estimates of how much time is taken up doing things across the average 24 hour day. The blues shades focus on our core daily activities, like going to work, sleeping, cooking, eating and other survival and necessary activities. Grey and yellow highlights free time, while the red shows the burgeoning, all conquering tide of screen-time.

In his book, Adam calls this extreme phone use an addiction. The American Society of Addiction Medicine defines addiction as such: "A primary, chronic disease of brain reward… this is reflected in an individual pathologically

pursuing reward and/or relief by substance use and other behaviours", causing "significant problems with one's behaviours and interpersonal relationships[4]". In this case, not only is it an activity that is characterised by brain reward, but it's damaging the relationships we have with people. Indeed, Adam's main concern is a social one, that more and more screen-time will lead to isolation, an inability to adequately interact socially, and ultimately depression.

## Good app, bad app

There is an upside though. Thankfully, all that disappearing free time isn't just used up fruitlessly spinning from one app to another. Smart phones are incredibly useful. They help us navigate the world anew, with fresh perspectives and un-blinkered eyes, they connect us and bind us, and bring new insights and information with a minimum of difficulty.

However, Adam's research shows that, pitifully, we only spend an average of 9 minutes per day on healthy, constructive apps that enrich our lives. The rest of the time is taken up on the types of damaging apps that cause fear, isolation and depression, like social media and news sites. A much larger figure than healthy app use.

## Ludic loops and stopping cues

The question remains, if the outcome of spending so much time glued to mobile phones is likely to damage us, then why do we spend so much time doing it?

Research over a 10 period by Natasha Dow Schüll, a cultural anthropologist from MIT, into highly addictive Las Vegas slot machines discovered that people enjoyed the game despite the low chance of success and repetitive nature of the activity. In fact, she discovered, heavy users were actually disappointed to win, precisely because it broke the repetitiveness of the game[5]. She called the lulling, dream-like state of pleasure aroused by these types of games a 'ludic loop'. The loop in question being the pathway, littered with small rewards, that gently nudges you to pull a lever here, a button there, but always with the view to keep you playing.

Schüll eventually associated her ludic loop to popular smart phone games, such as Candy Crush. In an interview with NPR she characterised the game in this way: "It's you and the machine… there's no real character development or narrative arc. Kill the monster; kill the monster again; kill the monster again. You never know when you're going to get the reward [or] how much the reward will be. It's these little ludic loops."

We've probably all played these games at one time or another and found ourselves looking up at the clock to notice another thirty minutes has gone by. But it's not just games that utilise the ludic loop formula. The entire design paradigm of our mobile phones encompasses this exact type of thinking.

Common ludic loops are those time-wasting activities that go unnoticed. I might check Facebook for instance, and then once I've had

my fill, close that app and move on to Instagram. From there, I might go to Twitter and then after that, refresh my email and see if anything has popped up there. Once I've completed one loop, I might head back to Facebook and do it all again. The type of design that enables this unconscious looping is the part of the reason why we can easily spend upwards of 4 hours every day on mobile phones.

## Design it out

Adam Atler gives further analysis by talking about stopping cues. Newspapers, books, even television shows, have natural stopping cues. Once you get to the last page of the book, there's nowhere else to go. Once you've been through a newspaper cover to cover, there's nothing more to read. A television show lasts 30 minutes and once it's done, that's it.

The problem with apps is that they've been designed to reduce the number or visibility of stopping cues.

Take Facebook. The newsfeed is designed to keep throwing out more and more consumptive material to keep you engaged at all times. So too with online newspapers, particularly live-feeds on political or sporting events. And again with modern streaming services, such as Netflix. It now has technology in-built to play the next episode of the series, so that you never have to think, you just sit back and let Netflix take you on the journey.

## Young people and screen addiction

It seems that society's youngsters are using their phones more and more. In an interview Adam Atler describes how, at the start of every new class, he gets his students to download Moment to track how often they use their phones.

Incredibly, he says, most of his students are using their phones between 6 – 10 hours per day![6]

Adam remarks that, along with sleeping and all the other necessary survival activities, there's not even enough time to fit that many hours in without them being on the phone during his lessons.

Although studies have not yet given us the data we need on this, a recent study shows that average US smart phone screen-time over 30 days corroborates Moment's claim and puts it at 3.7 minutes per hour per day.

But I don't think we can ignore anecdotal evidence as given by Atler. Screen-time seems to be on the rise, especially for the young.

## Neuroplasticity

But, why does it matter that young people have grossly high levels of screen-time? Well, neuroplasticity, the term that describes how our brain changes over time, is the key factor. Our brains change throughout our lives. The neurological structures, the architecture of our brain and by extension, our thoughts, are changing through internet use.

***"…students are using their phones between 6 – 10 hours per day! "***

Some have spoken about IAD (Internet Addiction Disorder)[7]. Studies into this disorder show that the brain has responded to society's growing internet use in ways that are similar to other addictions.

The authors of a study into IAD, Dr Hao Lei and colleagues, write: "Overall, our findings indicate that IAD has abnormal white matter integrity in brain regions involving emotional generation and processing, executive attention, decision making and cognitive control."

With increased screen-time, the impacts on the brain could be incredibly dangerous. There's evidence that excessive screen-time in early life can change the circuits in developing brains[8]. This sort of rewiring could have large impacts on young people's ability to focus, to process information, to make decisions and more.

Leah Krubitzer, an evolutionary neurobiologist, takes a different view on the negative case spelled out above. She states that there could be positive effects, especially in our over-stimulated sensory world. Young people could have greater resilience to multiple attention-seeking triggers, which could be useful in a world with ever more stimuli attempting to distract us.

"Less than 300 years ago we had an industrial revolution and today we're using mobile phones and we interact on a regular basis with machines… There's a tendency to think of the good old days, when you were a kid, and [say], 'I didn't do that and I didn't have TV and look how great I turned out."

However, without the appropriate studies, we're yet to fully understand, or grasp, the impact of this huge societal change that could cause fluctuations and ripples at a greater pace than ever before.

## Business needs and the future

For businesses, understanding the impacts of this societal change and how the younger workforce could be affected by this addiction will be vital. Cardinus have already highlighted how future workforces could be afflicted by the physical effects of mobile phone use, in previous articles like Generation Pain and Ergonomics Tsunami. We have also spent a lot time putting together free resources for parents and young people, including a website, app and downloadable PDFs. But very little time and effort in our industry has been spent on the psychological impacts of smart phone use.

Understandably, we've shied away from discussing it as less is known about the future impacts. Indeed, as Krubitzer points out, it could all be fine and we're fretting about nothing. But what we do know is that the brain adapts to the stimuli it is given, and if that's almost entirely screen-based, then that's something that has never happened before. The fallout could be dramatic.

From Adam Atler's point of view, he's worried about the social impacts of this change. That young people may not be getting the right kind of face-to-face stimulus required to cultivate and retain meaningful relationships. He goes as far as to suggest that, in years hence, we might view it with the same kind of health risk as smoking and that it could eventually become a regulated resource.

Right now, there's no appetite for that, or the scientific evidence to back it up, but the suggestion does belie the gravity with which Adam sees this change. Businesses should take heed and keep an eye out on their younger population.

## My own Moment stats

When I began researching into this article I decided that I should open the door on my own screen-time usage, and so, I downloaded Moment. Here's my stats.

**Average screen time: 1hr 25 minutes**
**Pickups – 40**

I was astounded that I used my phone that much. I don't even recall using it for any length of time, and I didn't even ring anybody on the day in question, so that is all app-based usage. My aim is to bring it down to around 40 minutes per day, but I have no idea how!

***Stephen Smith is a Marketing Executive at Cardinus. He has worked in marketing for a little over 4 years and has written for numerous publications. He has a Master's in Philosophy and enjoys long walks in the country. He also lovingly puts together this superb magazine each time.***

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# Are we overlooking our biggest opportunity to rapidly reduce road risk?

Lightfoot's Tony Harbron asks if the industry should be focusing on engaging with drivers – rather than just finding ever-increasing ways to restrict and control them – to make a real, rapid and sustainable impact on accident rates

**WE have several significant problems on our roads and in our fleets. Most significantly, and despite increased safety standards in our vehicles, there are still more than 22,000 deaths or serious injuries each year in the UK from road accidents. In addition, air pollution from our vehicles' emissions is claimed to be responsible for 25,000 premature deaths each year. We are also wasting £billions because of unnecessarily poor fuel economy.**

None of the above is going to be news to anyone working in the fleet sector and we know policy makers are very active in looking for solutions. However, the approach taken all too often seems to focus on more restrictions, more control or more monitoring of drivers. For example, stricter penalties have recently been introduced to deter people from using a handheld device behind the wheel to limit distraction, and we are all familiar with telematics devices that track and monitor increasing numbers of fleet drivers. The result of all this is that drivers are often positioned as the problem.

And if it is not the drivers getting the blame it is their vehicle or engine types. First, diesel was seen as the saviour and it's now being condemned as the bad guy. Of course, the science is more nuanced than this but it's little wonder consumers and fleet drivers alike are left feeling confused and unsure of how on earth they could make even a small difference to these ever-growing issues.

## Time for another approach?

Despite the stricter penalties and harsher punishments, road accidents are still far too common. And despite incentivising cleaner engines, much of the country resides within zones where the legal air pollution limit is breached to a dangerous extent. So, what can we do instead?

***"…we believe drivers should be seen as the solution rather than the problem"***

Well, it just so happens that there is something every one of us can do, and if we choose to, it could make a huge difference: the kind of difference, for example, that might mean our Government isn't taken to court for breaching air pollution limits. It would also reduce accident rates and cut the amount of fuel we are wasting. What is this solution? In a word (or two) it's smoother driving.

Driving in a smoother, steadier style can quickly reduce risk, lower emissions and cut waste. In other words, it is the common denominator that can simultaneously address all three of the major challenges we are discussing. What's more, it works immediately and makes a difference in any vehicle type.

At the end of last year, NICE (the National Institute for Health and Care Excellence) published a draft guideline about air pollution and suggested smoother driving could be a potential solution. However, the report struggled for any credible, practical suggestions in terms of how the widespread adoption of smoother driving styles could be facilitated. For example, their most eye-catching suggestion was to remove speed bumps because they cause drivers to accelerate and decelerate harshly.

## So how can we take smooth driving mainstream?

1. First, and perhaps most obviously, you need to be able to tell whether the vehicle is being driven efficiently or not. However, this information only illuminates the issues with inefficient driving; it does not solve it. That's because the way we drive is a deeply ingrained habit and changing behaviour like this cannot be achieved by retrospective analysis – it needs to be addressed in real time.

**2.** The second key element to delivering change is meaningful, real-time feedback for the driver at the exact moment they need to adapt their driving style. We have found the human voice is extremely powerful and gives drivers a verbal nudge precisely when they start to leave their engine's most efficient sweet spot. We have also learned that it pays to leave the driver in control – for example, a 'three strikes' approach is appropriate.

**3.** Getting these first two elements in place is hugely powerful and can help deliver significant benefits as drivers rapidly adjust their driving style for the better. However, it is the third element where we believe the real opportunity exists.

## Drivers as the solution

The key? Driver engagement. Drivers can be the solution if we enable, recognise and reward them for good driving. Instead of backing them into a corner, restricting their freedom and demonstrating a lack of trust in them, we need to empower them, offering them the tools to change themselves and the incentives to make them want to. So, the third element to delivering real change is providing drivers with incentives to act as motivation, encouraging them to adopt and maintain a driving style that is better for the environment and less likely to lead to an accident.

For example, in February, we launched a driver of the week scheme. This is the first ever initiative to reward fleet drivers for driving well. Each week, every driver who meets their company KPIs is entered into a prize-draw, and the winner receives a prize, such as experiences like supercar track days, mini-breaks and gadgets.

But it doesn't stop there. We are always working to expand our range of prizes on offer for our drivers, and have been lobbying the government, pitching our proposition that it makes perfect sense to provide safer, more efficient drivers with rewards such as reductions in congestion charges or Vehicle Excise Duty.

The bottom line is that we believe drivers should be seen as the solution rather than the problem. Let's work with them, give them the right tools and make them want to do a better job by making it worth their while. And if this sounds a bit lovey-dovey, just consider the impact it can have. Leading insurers analysing fleets using the driver behaviour systems (based on these principles) are seeing their insurance claims drop by as much as 60%, alongside increased fuel economy, reductions in wear and tear and a lowering of harmful emissions. This is a win for everyone and the idea of working with drivers is a far more sustainable solution than ever-increasing attempts to control what they are doing.

***Tony Harbron is marketing director of Lightfoot and a regular speaker on the principles of reducing road risk by rewarding better driving. He used to run the marketing for Red Bull and now wants to make smooth driving the next big thing!***

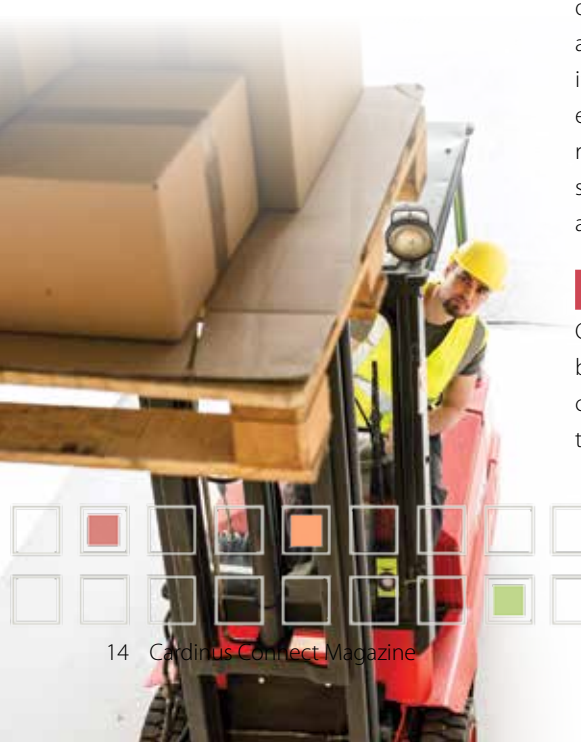
# How to improve workplace safety culture

## Tom Reddon gives us his three steps to improving safety awareness within an organisation

**THE mantra is true, there is no such thing as being too safe. For safety-led workplaces, this is not just an idiom but a way of life! Nevertheless, many organisations struggle with the basics and do not know where they can start in the hopes of promoting a more safety-focused work culture. The good news is there are a few principles which are essential in starting this initiative. Here are three proven ways to bolster and catalyse safety awareness and enhance the workplace safety culture of any business:**

### 1. Track hazards

There are many software applications and interfaces that can help any enterprise track hazards. Doing so can identify deficiencies and further help foster improvement in critical safety operations. Tracking hazards is an essential component of bolstering workplace safety because they can sometimes isolate facets of your material handling operation that are vulnerable. On some occasions, these vulnerabilities often feature a quasi-stealth level of incidence. Nevertheless, this does not mean that these hazards are any less dangerous. According to **Ergonomics Plus**, proactive organisations identify issues before they create costly problems and injuries. Tracking hazards are one of the most proactive measures one can take. Generally, safety champions are one step ahead of the game and have a tendency to amend these issues before they occur. Tracking hazards is a great start in doing so.



### 2. Define safety responsibilities

The first step to enhancing the workplace safety culture is defining the requirements and rudiments in achieving such a feat. In the event of an emergency or incident, a response and action plan can protect personnel from potentially deadly situations. Therefore defining safety responsibilities and the implementation of recovery policies and procedures can serve as a narrative to handle the most unique circumstances. Much can be determined by defining safety responsibilities, a chain of command is established and imperatives are streamlined to combat the effects of any given peril. Defining safety requirements is tactical and strategic and a sure-fire way to promote workplace safety and a culture focused on employee welfare.

### 3. Encourage communication

Communication is essential. This can never be encouraged enough. Not only does communication afford workers the ability to effectively articulate the presence of danger, it also enhances and improves trust between employees and management. In dynamic environments and challenging settings that often accompany material handling operations, miscommunications can lead to drastic consequences. Effective communication can host a lot of wonderful benefits. For example, when workers know how to work safely, they establish continuity. This can in turn lead to the development of productive methods to complete any assignment, faster and better. As a result, these tactics can be documented into the form of best practices or suggested operating guidelines. Thus, the safety culture is further fostered. Efficient and effective communication leads to continuous improvement, leading to better and safer ways to complete any project or initiative. As a result of fluid communication, workers are more situationally aware in the wide range of material handling applications.

***Tom Reddon is a forklift specialist and blog manager for the National Forklift Exchange. He also sits on the Material Handling Equipment Distributors Association (MHEDA) Executive Dialogue team. Follow him on Twitter at @TomReddon.***

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CARDINUS riskmanagement

# 10 top tips to cherry-picking your perfect contractor

Jamie Truscott gives us his top ten tips to picking the perfect contractor

**PLANNED maintenance is something that is on the agenda for every property manager, no matter how big or small. Without regular maintenance your property is likely to reduce in value and degrade, to the detriment of your organisation and your residents.**

The aim of scheduled maintenance is to ensure that equipment is in working condition and does not breakdown or fail. Inspections and assessments are part of the preventative care and assist in spotting failures before they occur, enabling you to carry out the scheduling of contractors for maintenance.

Over our many years working with property managers we've learnt to understand what our customers need from their contractors and how they go about picking their top choice. We thought we'd put all that information into your hands, so here it is.

## Ten top tips to choosing your number one contractor.

### 1. Check their online presence

Head to Google and type in their name. Check out their website, social media pages and other associated websites. Read what you can about them, check out the photos they've put up online, and even Google the business owners (you never know what might come up), but remember beautiful website design doesn't always mean they're the right ones for you – though it does suggest they're investing in their company.

### 2. Read references and testimonials

Look at reviews and testimonials online from websites such as Google, Yell, Checkatrade, Trustpilot and similar sites. Real reviews are real valuable and can help you to build up a picture of the organisation and the quality of their work. But don't forget to ask them directly for any reviews and testimonials that they can provide to you.

### 3. Listen to word of mouth

Word of mouth is often a meaningful arbiter of the ability of a contractor to make good on their work. But, just because one job went well, that doesn't mean that all jobs are fulfilled to the same degree of satisfaction, especially with large contractors.

### 4. Keep track of all your contractors

Keeping track of contractors you've used in the past is a great way of staying on top of the wonderful and not-so-wonderful contractors that you've previously used, their certifications and their relative costs. Put it all into a spreadsheet and keep it up to date.

### 5. Are they accredited?

This is an obvious one, but vitally important. Do they have any accreditation to support the quality of their work? The organisation in question should be able to satisfy your needs in this regard. Look out for membership of SSIP as a good guide.

### 6. Do they have the right licence?

There are a large number of requirements and regulations that are associated with parts of the construction industry, with a variety of licences that contractors need to hold.

Some of the areas this might apply to are:

- Asbestos work
- Building regulations
- Construction site work
- Oil and gas fires
- There are many more areas too!

### 7. Do they have the appropriate insurance in place?

Do check that contractors have the appropriate public liability insurance for your property. You should be able to find the appropriate amount of liability required for your property from your insurer.

### 8. A track record in the local area

One area to consider is whether they have a proven track record in the local area. If they can evidence some of their recent, local work, it'll provide an extra layer of assurance when signing the contract.

### 9. Speak to a survey company

Ask a company that carries out regular property surveys and assessments to put you in touch with their preferred contractors. That way you'll have a professional, tried-and-tested approach on which to base your decision.

*"Software is slowly revolutionising the property management industry"*

### 10. Use software

Software is slowly revolutionising the property management industry. I'm sure you've got some sort of software in use already, but often these provide a good way to contact and schedule contractor work with experienced, validated contractors. Not only that, but they often include ways to assess, invoice and manage your contractors.

Follow these ten top tips and I'm sure you'll end your contractor woes in no time at all. Often it's about finding the right contractor for you, and one that you feel confident you can work with over a sustained period of time. So bear that in mind too. Happy hunting!

***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.***

# Staying relevant: The challenge that none of us can afford to shirk

## Steve Barraclough tells us why the ergonomics profession needs to evolve to incorporate the changing nature of work and increased specialism

**LORD Browne of Madingley made a very insightful remark in a discussion on BBC radio recently, a remark all at once both straightforward, yet telling. Lord Browne joined BP in 1966, became a member of the Board in 1992 and was Group Chief Executive from 1995 until 2007, someone widely regarded as a supremely successful incumbent.**

He has served at board level for Intel, DaimlerChrysler AG, Goldman Sachs and SmithKline Beecham and holds degrees from Cambridge University and Stanford University. But here was someone who felt brightly able to admit an occasion on which he had felt out of touch, specifically out of touch with a Britain that had voted to step out of the European Union. Despite understanding, probably better than many, about how to position an organisation in a marketplace in order to take advantage of natural assets and of the competitive environment, here was someone shocked the next day by what the nation had declared. For despite regarding himself as well informed, the outcome of the referendum had illustrated an opinion and depth of feeling that he had really not appreciated.

### Broadening ergonomics

In a way, I believe that the profession of ergonomics (also called human factors, particularly in the US, Canada and Australia, which are the three largest concentrations of ergonomists outside the UK; I use the terms interchangeably here to mean the same thing) could do well to think similar thoughts. Although ergonomics – the science-based approach that aims to 'design for people' by playing a part in the design of processes, equipment and more to ensure that the capabilities, both physical and psychological, of individuals are taken in to account right from the outset – is arguably as relevant and as valuable as it has ever been, the profession might do well to consider, and perhaps embrace more closely, some of the communities coming up on the rails alongside, near neighbours who share key aspects of the orbit that ergonomics inhabits. For those communities, whilst not steeped in the *breadth* of expertise that ergonomists prize highly, do routinely embrace many aspects of what an ergonomist would regard as fundamental, as second nature. Yet these neighbouring communities are distinct in their own right. The tantalising question though, is whether some of these very communities could be even stronger by being more closely identifiable with ergonomics than by standing distinctly apart.

*Design*, for example, is a term that sets the pulse racing, particularly for younger people. Architects incorporate design in much of what they routinely do, and the structures we see around us would be poorer for it without it. Imagine the architect with a fundamental grounding in human factors principles, one with a head-start in understanding better what *'designing for people'* means, entails and delivers. Not a thorough soaking in *all* the competencies that make up a professional ergonomist, but enough of the 'essence of ergonomics' that can contribute to the way that, say, an architect, routinely works. This is, writ large, ergonomics making the *modular contribution* that we do know can make a ground-breaking difference to the way something is designed, operated or managed.

Or *user experience design* (UX, UXD, UED or XD). According to Wiki it is 'the process of enhancing user satisfaction with a product by improving the usability, accessibility and pleasure provided by an interaction with the product, addressing all aspects of a product or service as perceived by users'. Ergonomists will recognise many of these hooks, and here again we could reasonably expect that a seasoning of ergonomics could demonstrably contribute to 'better all round'.

### Changes to the community

Not long ago we, as a professional membership organisation, introduced an additional grade of professional membership which, after some hand-wringing, we termed technical membership. This recognised

that some individuals will have deep skills in one area of ergonomics competency, but inevitably not in others. I think that one reason that this grade did not take off with the alacrity that we had hoped for is more about the way in which we as a professional body perceive the community, much as Lord Browne thought he did. We thought we understood, having done some research, but actually we found out that we didn't. These roles are not so much technical as specialised, and are not all about ergonomics, or even leadingly about ergonomics, but certainly include a hearty slice of ergonomics as a core part of what makes each distinct. But by describing these grades of membership (actually, of achievement) rather more subtly to better reflect the innate DNA could well be advantageous. So, and this is to the future, an ergonomics qualification but denoted as 'HF/Design' or 'HF/UXD', or 'HF/Healthcare' or 'HF/Defence' may well be a more appealing qualification than simply 'Technical Member'. And perhaps in future each specialised grade would offer a route to a full Chartered qualification too.

***"Design, for example, is a term that sets the pulse racing, particularly for younger people"***

Overall, this is much less about diluting the breadth of the Registered Member or Fellow qualifications that continue to form the bedrock of our current professional career pathway, and much more about open-mindedness and a recognition that in a changed world in which specialisation has, for many, become the order of the day for many professionals, then a qualification which includes that essential 'essence of ergonomics' (something which all professional ergonomists would recognise) and combines that essence with explicit reference to the skills of specialisation or a recognition of the particular demands of the specific sector in which that expertise is deployed could mean demonstrably more appetite for qualification, and importantly for the continuous learning that goes hand in hand with it.

As Lord Browne remarked in the same broadcast: 'today, one education is never going to be enough'. So perhaps those times when we are brought up smartly to realise that what we thought we knew, we didn't, are rather less a simple criticism of our lack of understanding, but rather more an opportunity to act and to do something really positive about it.

***Stephen Barraclough is CEO of the Chartered Institute of Ergonomics and Human Factors to the team. Stephen has had thirty five year career in the oil and gas industry and believes that implementing organisational changes profiting from inexorable new circumstances is fundamental to success.***

# Advice on international health and safety

## With more organisations working globally, Mark Preston looks at what health and safety requirements they need to consider

**GLOBALISATION is encouraging many organisations to send more staff abroad on business, and to employ local staff overseas. This raises the issue of what duty of care those organisations have to their staff, both with regard to UK health and safety legislation and duty of care requirements as well as the requirements of the country they are visiting. Indeed this is one of the fastest growing areas of risk management.**

There are of course two areas to consider, your staff that are travelling abroad and the local staff being employed.

### Staff travelling abroad

Threats range from the usual workplace risks to theft, assault, security, terrorism, political upheaval, infectious diseases and natural disasters, all of which increase the risk to a business traveler and thus the potential liability to the employer.

Organisations sending staff overseas must manage their health and safety, and must have a system to help do this.

We've been working with a number of clients to provide international travel risk assessments as well as providing guidance on local legislation and customs.

As the threat of violence appears to be increasing we are partnering with Protaris, a security organisation that provides security advice and training including bespoke behaviour recognition programmes to help businesses of all sizes improve their employees' global travel safety. They work with government agencies, military and police services to provide up-to-date security information.

Together we are developing a set of country safety and security information newsletters, e-learning and bespoke training packages to help companies manage their international travel risk. There is also a plethora of information across the internet that can be pooled to provide comprehensive resources for your staff. However, it is advised that you seek professional assistance in this area.

### Requirements for local staff

When employing staff locally organisations have a requirement to comply with local legislation. Often that legislation is more robustly enforced on overseas organisations, particularly after any incident. It is thus essential that companies identify local health and safety legislation and requirements and be able to develop systems to address these requirements.

It's important that local requirements are tied in with global organisational requirements, and that there is not considerable disparity between different systems, for the health and safety of staff visiting and working locally.

We have assisted a number of global organisations in identifying national health and safety legislation, providing safety consultants to visit, inspect and review and, where necessary, sit on safety committees to provide guidance. While much legislation is still based on risk assessment there are often specific requirements that need to be addressed, including fire assessments, setting up of safety committees and even medical requirements.

***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.***

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# Telematics – a silver bullet, or a lead balloon…?

Telematics needs time-investment to make it work, says fleet expert John Davidge. It is not the silver bullet companies sell it as

**IF you are like me you seem to get a never ending stream of emails and adverts promising that the latest, whizziest magic black box from the BTSSB Company (Best Thing Since Sliced Bread Company) will solve all of our motoring problems for a mere modest fee… if only that were true! Can it really make my black car stay clean all winter, or make me coffee on demand? Unlikely!**

No, let's be serious now. Let's start with a few simple facts:

- There simply is no 'Magic Silver Bullet' that is going to be the answer to all of your prayers – and we need to develop a touch of reality and understanding, as well as a healthy scepticism
- At its simplest a telematics device is nothing more than a box of electronics to monitor and record activities and then to transmit data. It takes note, on a timed basis, the movements and activities of the vehicle – and it can (models vary!) highlight any activities that step outside certain decided parameters, then let us know about the 'exceptions' – or all of the activities
- Some will notify us of those exceptions in a variety of different ways
- While most devices can display findings results on a website, the way in which results are displayed and communicated varies hugely and the 'user friendliness' is a big consideration

## What do you need to know?

One of the first questions must be 'What do you need/want to know – and why?' Or expressed otherwise, what is the problem you want/need to solve? (I find myself sceptical of anyone who tells me that 'this device can tell you anything you want it to!' Is my coffee ready yet?!)

For example, some emergency services vehicles' 'Journey Data Systems' can identify at any given point, which gear is in use, at what speed the vehicle was travelling, whether the blue lights, sirens or indicators were in use and for how long. That may be appropriate in a relatively high-risk environment such as an 'emergency response' journey with high speeds and a greater volume of risky manoeuvres, but with a fleet of say 1,000 vehicles it's clear that a huge mountain of data can be accumulated very quickly if all such parameters are recorded – in turn leading to concerns about how and where it is stored and who pays for the storage facility. Hence the question – 'what do you really want/need to know?' and in turn, 'what are you planning to do with the information you accumulate?' And of course, 'how simple is it for me to interpret the displayed information' without hours of work?

## Will it lead to change?

Next, consider as a driver how you might drive along a road which is visibly monitored by average speed cameras. Their presence means that most of us are very careful to stay within the speed limits for that road. Conversely if there are signs showing 'Speed cameras not in

use' (what on earth is the value of such signs?), isn't it better to encourage due care, rather than to tempt drivers to ignore them?!? Consider how most drivers would react – and why? Or if a fixed camera is visibly damaged (burnt and blackened), isn't it common for some to simply ignore the speed limits? It's clear that the effect of a speed camera depends on a likely consequence – breaking the speed limit will invariably lead to punishment, for example.

For any electronic driver monitoring system the effectiveness also depends on some consequence – which in turn depends on identifying any action beyond what you consider as permitted/accepted. What must you do to identify transgressors? If it is necessary to trawl through a wealth of information to find out what you want to know, do you actually have the resources to carry out that search, and how often? Or is the display simple and obvious to all who may use it?

Consider how you might identify the driver on a multi-user vehicle – not easy in some environments.

## How do your drivers know they're not getting it right?

Similarly how might the driver become aware of his transgressions – some systems have a visual or audible warning, with the benefit of immediate awareness of the unacceptable (although that might be seen by some as distracting, it is equally beneficial to gain compliance more promptly) compared with a line manager interview some weeks or months later.

When you are personally driving, do you exceed speed limits? Do you brake harshly? We all do at times - albeit generally infrequently. All human beings lose attention at times. Surely what is more important and relevant is when a driver is regularly, repeatedly going 'beyond the acceptable' –indicative of a less appropriate driving pattern which increases the risks of collisions and accelerates vehicle wear patterns and fuel use. If you are seeking to pick out regular patterns of excess speed and sharp braking because that is a problem with your drivers, this may be easily possible (subject of course to how exceptions are identified by any particular system) and in turn makes any remedial actions easier to initiate.

However, if you know that you have a problem with unacceptable levels of reversing collisions, let's consider the driver error that leads to such collisions. Is it excessive speed, or harsh braking? Unlikely. Almost all reversing impacts follow observation failures – not looking, not looking properly, or not looking at the right time. No affordable electronic system yet in use can identify and validate driver observation skills in relation to the surrounding circumstances – telematics therefore will not identify the failures and stimulate compliance. Telematics does not work in respect of reversing and manoeuvring errors, while a good training session with an experienced professional trainer can give a substantially better return on investment. Hence in considering an electronic monitoring system there are many questions to be answered and it is essential to ascertain just what you need to know and how it can be used to gain the benefit you seek. Some drivers, for example will swear that there's nothing at fault with their driving, and that 'the system is at fault' (let's be honest, with any device that can happen – but more often it will require a professional trainer's assistance to help the driver to understand and recognise his faults – his level of 'unconscious incompetence' or faulty auto-pilot, before remedial work can start, and this must be planned in also). How will you identify a faulty device or an ineffective driver?

## Telematics needs the human touch

Telematics devices on their own do not work – they are simply a tool to help the wise operator to know in more relevant detail what is happening, in order to identify and take some sort of remedial actions. You must be prepared to take promptly the actions that are necessary to make the system work – a key essential is identifying the abilities of any chosen system to highlight clearly, simply and effectively any unacceptable patterns of behaviour so that it permits you to take actions (to implement recognised consequences). Without consequences, a telematics system is comparable to a burnt-out or inoperable speed camera – identified transgression and consequence is essential to make it work.

Conversely, when there is a system in place or device that identifies a driver (or group of drivers) whose behaviour sits outside 'acceptable norms' there is a strong onus on a fleet operator to do something effective – that is to 'ensure, so far as is reasonably practicable' that nobody is harmed.

Failing to act on clear indications that certain drivers continue to exhibit behaviours are unacceptable, followed by serious injury to others will almost certainly lead to the 'lead balloon' effect, with very significant fines or penalties that reflect the lack of actions that could have prevented such injuries from happening. After all, the clear principle of all safety programmes is to seek out areas of risk and to take positive actions that will prevent that risk and avoid harm to others. 'Not realising that something is going wrong' is not good and inevitably leads to consequences, but failing to take note of what ought to have been clearly obvious will add multipliers to penalties as outlined in the Safety Sentencing Guidelines. Driving at work is just the same - seeking to recognise risks and to avoid harm from the outset is a clear message for all conscientious employers.

***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.***

# Doctors work for patients, patients work for the economy

## Romina Ghassemi discusses how ergonomics can change the risk factor of 16.2 million millennials in the UK

**WE are currently living in an era of change, at a speed that challenges adaptation. The devastating side-effects of technology have impacted the health of patients and industries hiring the younger workforce. Today my clinic provides care for four generations, the Baby Boomers, Generation X. Generation Y [aka Millennials] and Generation Z. Their health risk directly affects the economic health of a company and a country. Millennials (18-34 year olds) currently constitute one whole quarter of the United Kingdom's population.**

The Guardian newspaper reported that there were 16.2 million people between the ages 18-34, of which, 90% use social media to connect, work, and live their lives. Logging over at least 9 hours of screen time every day sets the foundation for high risk of RSI [Repetitive Stress Injuries] and effects of MSD [Muscular Skeletal Disorders] such as:

- Neck pain
- Upper back pain
- Headaches
- Shoulder pain

This generation is your most valued market; Millennials have certain distinct characteristics that need to be understood in regards to optimal compliance and results. In my clinic the common agreement of effective change comes from learning the "why" factors of understanding poor posture and how easily it can change from a problem to a cause to be solved. A simple training course or educational programme will help the individual (regardless of age, rank and health status) to become more proactive and aware.

Educational courses should focus on the following information:

- How to self-assess posture problems
- Learning to objectively document change [from the self-assessment of the posture risk score]
- Identification of any causes, including those related to personal life
- Understanding how to modify or change for personal benefit

My purpose is to empower people and make a dent in both the ergonomic and economic markets. If doctors are given the opportunity to empower and teach patients to assess and minimise their own risk, then they will be able to reap plenty of associated benefits.

For the organisation, and the employee, good health is associated with good economic performance.

***Dr Rosina 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***

### MILLENNIALS OVERVIEW

AKA: Generation Y, the **SELFIE** generation, & the new **"GREATEST GENERATION"**

BORN: Late 70s to mid 90s

POPULATION: Around 16.2 million in the UK.

**THAT'S ABOUT 25% OF OUR POPULATION**

# Our biggest challenge: Developing Healthy Working

Ryan Pavey on the specification steps we took to complete our latest DSE assessment software

**I returned to Cardinus in 2013 following a 6 year sabbatical with a certain Irish competitor. I quickly realised I'd come back at probably one of the most important moments in the organisation's 22 year history. Cardinus were about to take on the complete redevelopment of their best-selling DSE compliance software**

First time round, between 2002 and when I left in 2007, the reputation of the software, named Workstation Safety Plus, and my career, grew side by side. I was the young telesales exec that grew to be the company's best sales person. Over the same period Workstation Safety Plus went from being used by a few early adopters to the system of choice for the majority of the UK's large businesses. You could say we helped each other out.

This isn't the first time the software had been redeveloped but in 2013 instead of a handful of clients and a few thousand users there were 2000 organisations using our software and 2 million employees trained and assessed by Cardinus. We all felt the pressure of getting this right as much as the excitement of creating something for the modern office and modern office worker.

## Building something better

Specification was already well underway as I slipped back into the routines of being a Cardinus employee. There had been some other pretty big changes in the 6 years I was away too. Firstly, Cardinus was no longer a solely owned business and had been bought by THB. Also the American market that I had been involved in during the early days (if you ever get the chance ask Jon Abbot or myself about our fateful trip to LA and New York in 2003) was now well established and needed to be taken into consideration for this project. We also had two new areas within the business, successful in their own right and dealing with fleet and property risk management. A lot was the same but a lot had changed.

***"In the last 5-10 years the office environment, the equipment we use and indeed the way we work has changed"***

One of the most exciting elements of the redevelopment of Workstation Safety Plus was that its successor was going to be written in partnership with this country's lead ergonomists from the Health & Safety Executive's Health & Safety Laboratory in Buxton. This was a wonderful coup for us as well as clear indication of the businesses strong and respected position in the market. We were enthused and ready to start to work.

## The requirements of all good DSE assessment software

When I sold the software first time round I used to spend a lot of time talking to companies about their priorities when looking at Workstation Safety Plus against competitor solutions. The look and feel of e-learning is very subjective and what some people love others despise. My advice then was that regulations were pretty much translated the same way across the market so if the course looked professional and was no longer than a maximum of say 35 minutes then move on because there were more important things to consider.

To hammer this home I would point out that employees see the online assessment perhaps once a year at best but members of the safety team could be using the management system every day. This could be to run reports, roll-out training, view data generated by completed risk assessments and also to evaluate who needs seeing most urgently to follow up on the risk. The management system needed to have the functionality that made these tasks possible and be as easy to use as possible because software can uncover a lot of risk in a short

space of time. Linked to that was the idea that the solution should have functionality that enabled the employee to resolve as much of their own risk as possible. That way they get immediate answers to their concerns and the safety team gets the majority of risk dealt with at source without there being a major drain on their resources.

Of course I was selling Workstation Safety Plus's strong points but the great thing about this product was that the sales pitch was entirely correct and therefore extremely sound advice. It remained good advice as we specified the new product in 2013 and still is today as I write this article. However, in the last 5-10 years the office environment, the equipment we use and indeed the way we work has changed. Hot desking, tablets, flexible working, home working, the sheer amount of time we spend in front of screens, smartphones, sit-stand desks; I could go on and on. All these variations mean we can't really be satisfied with the advice in the DSE regulations that were last updated in 2002. To illustrate the changes since then; can you remember what your phone looked like in 2002 and what you could do with it?

## Meeting the needs of the future

We knew the new software had to cover a number of different scenarios for employees and still stay under that magic 35 minute mark. Even that amount of time is precious these days. We also needed to ensure that if a user wasn't a homeworker, a sit stand desk user, a laptop user or anything else, that they didn't see content that was irrelevant to them. Course content and how it is delivered had now become highly important. We knew that the first thing our e-learning needed to do was ask the employee what kind of DSE user they are and then dynamically change the course content and

the risk assessment questionnaire to suit their individual needs.

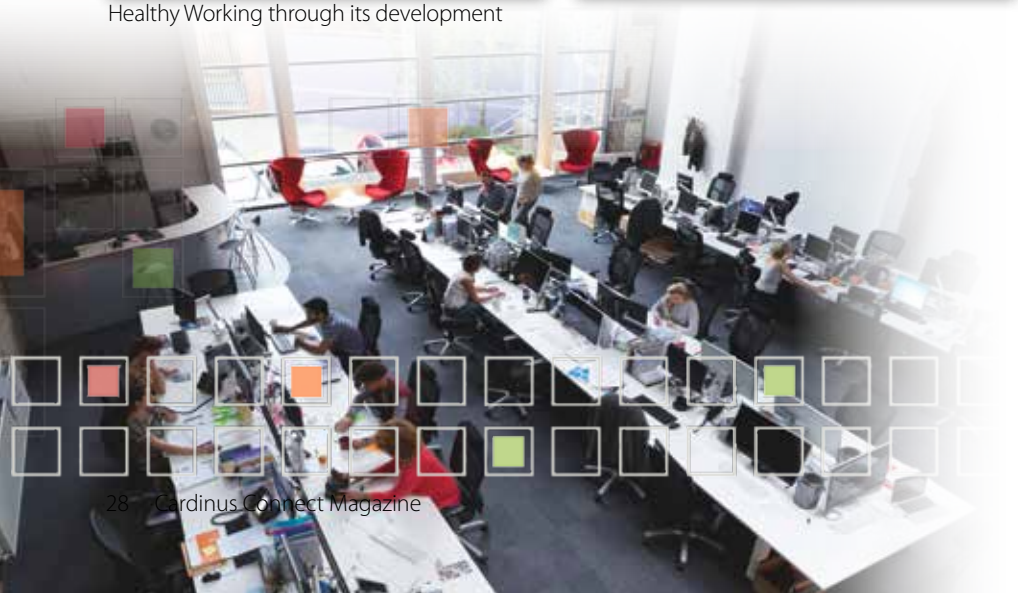
As I mentioned before the management system for DSE software is hugely important and we were lucky that the team that specified and built the original version of PACE, Workstation Safety Plus's management solution, did such a good job that it went 10 years with barely any changes or functionality updates while remaining the world's leading solution for office ergonomics. This is an incredible feat for any software solution and we certainly felt that pressure.

Knowing that the right way of managing DSE risk was already engrained in our DNA we didn't want to change too much. After all we had a couple of thousand customers pretty happy with how we did things currently. What we did here was listen to the frustrations our clients had with the existing solution and talked internally about the things we wanted to "fix" in the new platform that bugged us about Workstation Safety Plus. Then we went to work (well the development team stepped in and did that part, thank goodness).

There were some fundamentals that were obvious. We improved the reporting functionality making it easier to use and giving companies more scope to generate management reports with the precise information needed. The automated email functionality was also overhauled to enable emails to go to users and administrators, chasing any outstanding activity required to achieve compliance. Finally we completely reviewed the risk assessment management element. Everything now sits under a single record for each employee that updates every time an individual completes a new assessment. That new assessment replaces the older one if it's taken on the same location, or adds a secondary assessment if it's for a second workstation. Great for those people who have two places of work that they regularly use such as the office and home. To make risk resolution faster and easier to manage we separated outstanding issues from the rest of the assessment into an easy-to-use workspace and enabled unresolvable risk to be removed out of scope of your compliance reports. After all we all have those sports injuries that won't go away simply by making a change to our office ergonomic set-up.

In truth I could go on like a proud father about all the great changes we made for the new solution. I could tell you how we have phase 2, 3, or 4 of releases planned with new functionality we're excited about. That we even have a phase X for the really cool stuff we haven't quite figured out how to code yet. Essentially though after a great deal of work, a few set backs and inevitable delays along the way, we are very proud of the software we've produced. For a long time we called this innovation Next Generation or simply Next Gen when that became too much of a mouthful to keep repeating, but to those outside the company, it is known as Healthy Working, the DSE training and risk assessment solution for the modern office and the modern way of work.


Healthy Working through its development



***Ryan Pavey is the Associate Director of Marketing and Partnerships. Ryan has helped some of the largest UK-based organisations implement health and safety e-learning solutions. With his assistance these organisations have improved the health, well-being and productivity of their employees by improving the way they interact with their computers.***

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# How to survive a lone wolf attack

## In light of recent incidents Andy Neal at Protaris has put together this instructive article on how to survive a lone wolf attack

**LONE wolf is used to describe a person who acts alone and unsupported while planning and carrying out an act of violence or terrorism.**

These attacks are sadly on the increase, often inspired by extreme religious or political beliefs held by a larger influencing group. A lone wolf attack is a method in which an isolated individual can take on conventional security forces.

A significant number of terrorists, determined by authorities to have been lone wolf attacks inspired by ISIS and its ideology, were later found to have been recruited, trained, and directed remotely to carry out the attacks.

Mental health problems are thought to make some individuals vulnerable to being inspired by extremist ideologies to commit acts of lone wolf terrorism.

These acts are usually low tech, involving surprise attacks carried out by an individual who may use a firearm, bomb, blunt or bladed instrument or in the case of the recent Westminster attack in the UK, a car.

The result of these attacks is of course always human tragedy. The objective of a lone wolf attack is simple, the killing of as many persons as is possible. The culprit may not wish to escape the scene of the attack, often he or she may wish to become a martyr to whatever the cause or particular belief may be.

The aim is to terrorise, shock and raise the profile of the attackers through mass media exposure. Venues for such attacks have varied, ranging from open recreational spaces, as in the case with Norwegian Anders Behring Breivik who killed 77 people in two consecutive attacks to churches, shopping centres and locations near military establishments.

As individuals we can do little to influence the underlying issues which cause a person to become a so-called lone wolf. As travellers for both business and private purposes we can, however, plan and prepare a course of action that will enable us to survive such an incident. Primarily we must develop a survivor's mindset.

### First principles

When entering into any building or public space, always plan how to get out and make good your escape should you come under attack. Carry out a dynamic assessment.

Check the location of exits and escape routes on initial entry to an area and look for cover and concealment should you come under attack.

Concealment prevents the attacker from seeing you but may not always offer ballistic protection. If possible find cover and concealment which will provide a shield against gunfire and explosions. You can check the structural integrity of buildings such as your work environment, hotels, etc., for potential cover by simply tapping on walls and supporting structures. If it sounds solid it will likely provide a form of ballistic protection in the event of an attack.

The way you position yourself in any location is also a very important preliminary factor, especially if you are in a new location which is deemed as a higher risk. Position yourself in a way that allows good observation of exits and people entering the environment. Try never to sit with your back to an entrance or exit. Also try to locate yourself as close to an exit as soon as possible. If you are not close to an exit, is there concealment or cover en route to an exit?

### React

You must react if you hear gunfire or loud explosions. Initial inaction by persons is the cause of the majority of fatalities in lone wolf attacks. This is known as status shock.

Time is critical, the faster you react the better your chances of escape and survival. Seconds count! Keep your composure; this is not a time to panic. Panicking will limit your response and chances of survival. Deep breathing will oxygenate your brain and give clarity of thought in highly stressful situations. Tell others to leave and try to assist people, if they refuse you may have to leave them; your own survival is paramount.

### Act

On the initial attack you must move quickly and escape! This may require the removal of high heeled shoes or other impediments to moving quickly. When running from the

area of an attack do not move in straight lines, move at angles, this makes you a harder target to hit if firearms are being used against you. Stay low, move fast and run in zig zags. Most people can put 25 metres between them and an attacker in a few seconds. It becomes increasingly difficult to hit a target at distance, so create as much distance from the attacker as possible when making an escape.

***"If your life is threatened you must attack with as much force as you can to stop the attacker"***

If you cannot escape the building or area in which the attack is taking place, you should consider hiding.

Go somewhere that is dark and remote, and in the case of a firearms attack, offers ballistic protection. Keep quiet and turn mobile phones down. If you are hiding in the company of others, quietly try to reassure them. Lock doors and use what is available to barricade the door, make it as difficult as possible for someone to enter.

Obstruct the attacker by using whatever is available to form barriers that will surprise, slow, trip or injure the attacker. Do not allow access to anyone once you have locked or barricaded the door. The attacker may be using a ruse to gain entry.

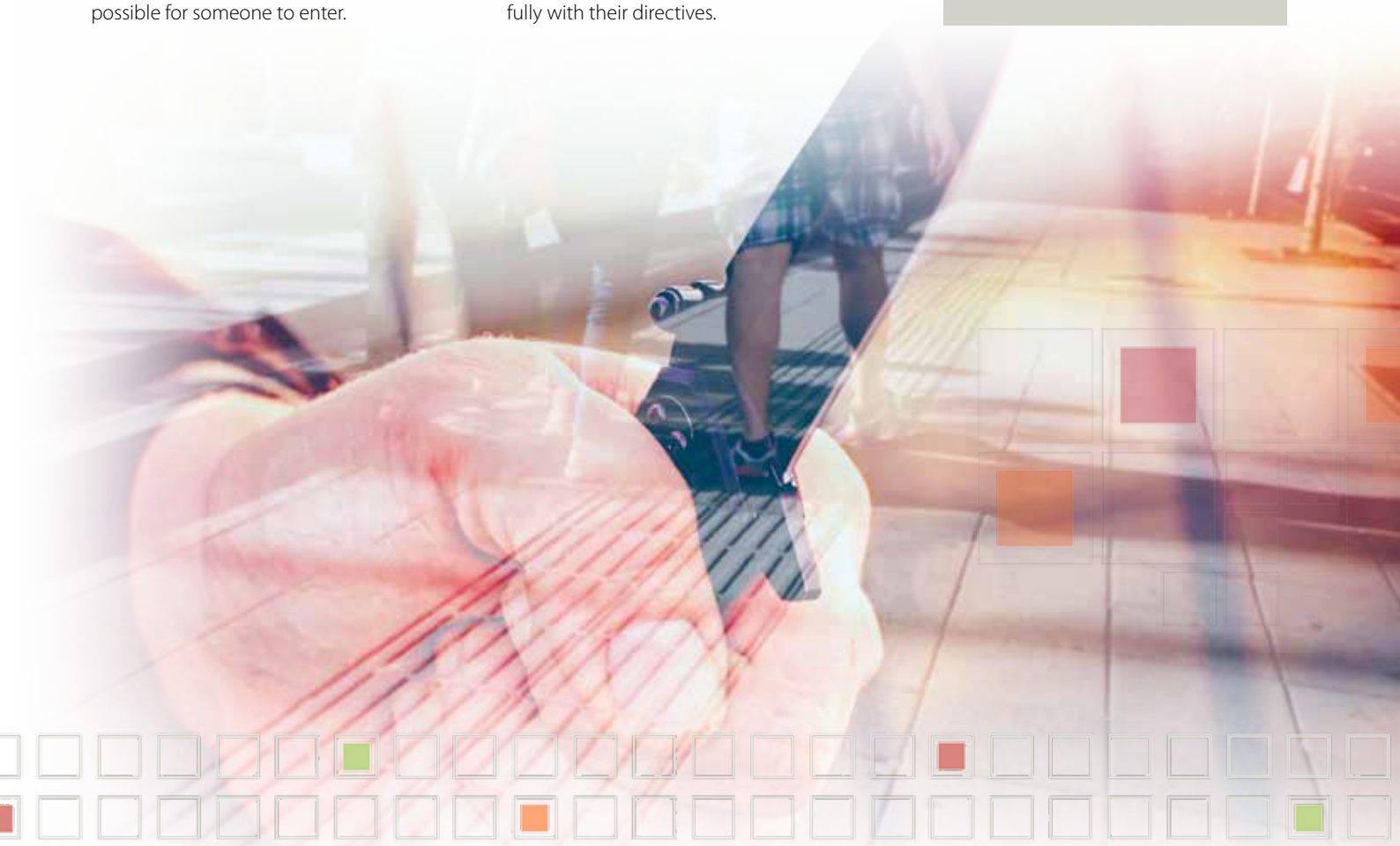
If you are discovered grab anything that could be used as a weapon. If your life is threatened you must attack with as much force as you can to stop the attacker.

## Survive

Rescue will come. The security forces' main objective is to dominate the threat. You should move away from doors and windows, remember what provides good cover. Remain still and low to the ground. If you can lie on your stomach do so, this protects your centre cortex, but make sure your hands are visible. Do not approach the security forces but comply quickly and fully with their directives.

In the event of a lone wolf or other terrorist attack, escape is always the preferred option. Remember, if attacked, inaction kills. React, act and survive.

***Andy is the founder and director of Protaris - a unique specialist security training provider and strategic risk management adviser. Over a career spanning 22 years Andy has established a great record in delivering outcomes across regional, national and international projects in partnership with government, military and non-government agencies. Highly regarded in his field, Andy has extensive experience, specialist training and a unique style of delivery that gets results.***



# Medical wearables put spotlight on unseen risks

Zoe Whyatt discusses how medical wearables have been shining a light on the unseen risks of workplace injury

**"AT 7.23am on Wednesday morning, 53-year-old bottling plant worker John Erstone had just checked a CO2 saturation unit when the feed to a capping machine malfunctioned due to an apparent mechanical jam. Mr Erstone reached in to investigate the matter when a colleague accidentally restarted the machine, which ripped the skin clean off of Mr Erstone's arm from the elbow right down to the hand. With substantial blood loss resulting, emergency services were quick to attend, and hospital sources have confirmed that Mr Erstone remains in a stable condition."**

You probably had no troubles visualising that, and you're forgiven for any potential cringing. Now read another incident report:

"ISLINGTON, London -- On Monday 2 March, 24-year-old bricklayer Sam Barker was erecting a wall at the Johnstone Hospital redevelopment. A heavy industrial cement mixer was placed in close proximity. Work colleagues witnessing the event report that Mr Barker bent down to pick up a brick at 1.21pm. The brick was placed on top of the wall and fixed in place, but only a few seconds later, Mr Barker again bent down to pick up a brick. He applied mortar and fixed it in place on top of the wall. This procedure was then repeated throughout 1.22pm, 1.23pm and 1.24pm. Worksite sources estimate that, by 3.45pm, Mr Barker had in fact laid some 2,300 bricks. At that point, he knocked off and had his third coffee for the day."

The point of contrasting these two (fictitious) reports is that, while they both describe the causes of debilitating injury, the latter would never make headlines. Yet, traumatic workplace accidents (arms in capping machines, etc.) account only for a very small proportion of the total number of workplace injuries. Degenerative disorders (repetitive strain injury, etc.) are 700% more prevalent.

***"Manual handling injuries remain the leading cause of lost time among workers in the developed world"***

Developed over extended periods of time, such injuries are often due to movements, loads and angles that can be hard to spot even for the trained eye.

Implementing efficient preventative measures therefore becomes a double challenge: you first have to identify the risks and then convince staff to change work processes although they might not see any issues with "the way things always have been done around here." The value of safe practices around heavy machinery and vehicles is a lot easier to appreciate than the finer points of ergonomics – in spite of the latter actually causing the vast majority of debilitating injuries.

Manual handling injuries remain the leading cause of lost time among workers in the developed world, and the amounts paid for chronic work-related musculoskeletal disorders (WRMSDs) are the most expensive of all workers' compensations. In the UK 8.8 million working days are lost due to WRMSDs, accounting for 34% of all days lost to work-related ill health. Perhaps most alarming is that despite best efforts by health and safety professionals, these rates have remained unchanged for the last 5 years, costing the UK economy an estimated £5 billion a year.

The true cost is undoubtedly even greater, however. MSDs are linked to a wide range of direct and indirect consequences, from chronic pain and pressure on the health system, to increased pressure on remaining team members and loss of work morale and productivity. Affected employees returning to work are also five times more likely than others to injure themselves again. Once the damage has been done, a negative spiral often ensues.

## Prevention is key

Fortunately, thanks to recent technological advances, there are now tools available that provide objective data from the actual workplace, clearly indicating where the everyday reality of the individual employee will eventually take them. The future of wearable medical devices has arrived.

For consumers, there's already a wide range of equipment. Heart rate monitors and GPS

watches have been around for decades; now they've been joined by equipment such as FitBit and Apple Watch that give you access to a wide range of data for personal use. However, while an error margin of a few degrees or a pretty good muscle activity sensor probably is acceptable for amateurs working to improve their bicep curl or golf swing, the situation is quite different when you're employing the technology in a professional capacity.

Elite athletes know that it often is very small details that make the difference between a place on the podium and a season spent at the sidelines. For workers, the stakes can be a lot higher. Even in a relatively low-impact area such as office work, a few degrees difference in body angles can over time spell either a productive career or a repeat pattern of long-term sick leave. More physical jobs, like production line or construction work, subject employees to impacts that are more or less guaranteed to result in injury – unless you know how to mitigate the risks.

Manual handling aids, more ergonomic workstations, improved policies and similar measures all hinge on how accurately you can assess different risk profiles and identify best practices. That's why only medical-grade wearables are of any use in workplace health and safety. Preferably, they should have been officially cleared for professional applications by a government body, such as FDA.

Apart from providing workplace health and safety experts with invaluable data for decisions on major investments and policy changes, these wearable medical devices leverage the same appeal that has seen FitBit rise from nothingness to a company valued at $4.1 billion. People are fascinated with their own health and fitness, so these devices are incredibly powerful tools for engaging staff. Workplace health and safety training now have the irrefutable rationale to change "the way things always have been done around here".

Just what difference objective field data can make was shown in a project at Heathrow Airport, which won the 2016 BSIF Safety Excellence Award. Heathrow used ViSafe wearable sensor technology to assess the movement and muscle activity in real time, in the baggage hall.

Airport baggage handlers face a relatively high risk of injury. Their work involves a considerable amount of bending, twisting and lifting, the cumulative effect of which can be hard to assess without objective data. Furthermore, occasional unlabelled overweight bags increase the risk of traumatic injury. It's an environment where manual handling aids (MHAs) can mean everything.

Having invested in advanced MHAs, Heathrow wanted answers to two key questions: did the equipment actually provide significant relief, lowering the risk of musculoskeletal injuries; and could objective data help engage the workforce in correct use of the equipment?

Providing detailed objective data, the ViSafe study returned unequivocal results. The answer to both key questions posed by Heathrow was a resounding yes! With the MHAs proven to decrease strain on shoulder and back muscles by 67% and 88% respectively, expert trainers were much better placed to educate and convince the workforce. As a result, correct staff use of MHAs went from 20% to 80% within three months of the study.

These are certainly exciting times in professional health and safety as well as elite sports. Coaches, ergonomics experts and physiotherapists now have access to a veritable crystal ball. Never before have we been able to make choices that are this well informed.

***Zoe Whyatt is Head of Sales and Operations at dorsaVi Europe. Previous roles saw her successfully entering new markets and leading organisational change and geographical expansion in the USA, Australia and the UK. From 2005-2009, Zoe established the US presence of CogState, an Australia biotechnology start up providing objective and accurate data about brain function and cognition to help decision making in the healthcare sector. At dorsaVi Zoe has helped established the European office and successfully grow the business.***

# Societal impact of pain costs the EU up to 441 billion Euros annually

## 20% of the adult population of EU adults suffer chronic pain. More focus needs to be placed on health, says Andy Hawkes

**PAIN causes serious problems for individuals as well as significant challenges for state healthcare systems, economies and society. According to EU data, each year, approximately one in five Europeans or 20 percent of the adult population in Europe are affected by chronic pain. This includes 153 million people suffering migraine or other disabling headaches, 200 million musculoskeletal disorders and 100 million people experiencing other forms of chronic pain. The estimated direct and indirect healthcare costs for chronic pain disorders in European Member States vary between two and three percent of GDP across the EU. For 2016, this estimate would result in up to 441 billion Euros.**

In the UK, the Labour Force Survey shows that over 2.3 million people report conditions or disabilities related to their back or neck as their main health problem. In 2013, low back pain was ranked highest of all injury-related disabilities and yielded the largest total number of "Years Lived with Disability" throughout England. With more than 500 million sick days per year in Europe, musculoskeletal pain causes almost 50 percent of all absences from work lasting at least three days in the EU and 60 percent of permanent work incapacity.

This survey also found that MSDs caused by work-related activities accounted for 526,000 out of 1,241,000 working days lost through work-related illnesses in 2013/14. So what can employers do to support staff suffering from MSDs and thereby reduce absence levels?

It is vital that firms gain a better understanding of how to maintain healthy working environments to minimise the impact of ill-health on productivity. This will become increasingly important as workforce demographics change as employees remain in work longer and join the workforce with predisposed physiological issues from childhood use of technology.

We have seen a focus on compliance in the UK, when perhaps a focus on the economic and human impacts would be more useful. We all accept that happy, healthy employees will deliver a better result but do we do enough to ensure that the workplace, the equipment, the training, the activities, and the culture do everything they can to reduce the risk of and impact on MSDs.

We at Cardinus have increasingly recognised that there is no silver bullet. While responding to legislation is essential, surely it is more important to ensure employees are not in pain at work and that by implementing good ergonomic solutions, you can improve the efficiency and effectiveness of the workforce and thus the bottom line.

Things to consider include:

- Health screening
- Wellness programmes
- Workplace design
- Process design
- Equipment/technology/software design and use
- Culture
- Risk assessment
- Training
- Audit

Attempting to meet the risk of employee health with one or all of these considerations will put you on a pathway to reducing injury and improving productivity.

***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 a IIRSM Council member as well as a Trustee of The Alchemy Charitable Trust and a Non-Executive Director of Risk Alliance Group.***

# The driver's duty to report a collision

## After an accident do our fleet drivers know their legal responsibilities? John Davidge takes a look

**IMAGINE the scene – you're driving along the road, minding your own business when an oncoming car swoops into view, drifting slightly towards you – and BANG! Your driver's door mirror is no more. What's more, the offending car is disappearing fast in the distance without stopping. Well, how much is that going to cost me…? It's frustrating, but it'll get repaired in a few days. It's more money gone but that is the cost of running a car these days.**

A few weeks later and there's a knock at the door – you answer it to find a police officer standing there who questions you about failing to report an accident! You protest your innocence and explain how the other driver didn't stop, leaving you out of pocket. But now you are also facing a court case for the offence, bringing even more expense and hassle.

Regrettably, this scenario is not unusual. When a driver is issued a company vehicle, there is typically a 'driver's handbook' full of policy and procedure spelling out the rules for your vehicle, how it gets serviced, who to call for windscreen repair, accidents and tyre matters, etc. But why is there nothing on the law and the driver's responsibility after a collision?

Whilst the law is very clear, it is seldom understood by drivers, so let's recap:

- If, owing to the presence of a motor vehicle on a road, a collision occurs whereby injury is caused to any person other than the driver
- Damage is caused to any other vehicle, or to any roadside furniture
- Damage caused to any animal

In the event of the above, the driver must stop and must exchange details with anyone who has reasonable cause to require them.

And here is the key part – if that driver does not stop at the scene, or if those details are not exchanged at the time (including insurance details if someone was injured), the driver must report the collision to a police constable or at a police station, as soon as reasonably practicable and in any case within 24 hours! All very clearly defined in Section 170 of the Road Traffic Act 1988, and any such failure can end in a court case.

In the example above, even though the 'other driver' didn't stop (but perhaps in a fit of conscience, then called police to report it later) our original driver:

- Didn't exchange the required details at the time

*"Whilst the law is very clear, it is seldom understood by drivers"*

- Didn't report the collision to police

Therefore, the original driver commits an offence, as does the 'other driver' who failed to stop at the scene.

This might seem a little detailed – however, you should ask yourself, how many of your drivers really know and understand these legal obligations fully? And if they don't know, shouldn't you help them?

Post-accident interviews often reveal that drivers do not understand this. In my experience it is common during such discussions that the driver really doesn't understand their obligations and has committed an offence. Of course, we take the time to enlighten them – but shouldn't we make sure that all drivers are aware what they must do prior to an accident? In the heat of the moment after the collision it is so easy to break the law – how can we help them to be prepared and not get caught out?

The law is clear – even if drivers don't remember the details, a vague awareness of this area might just inspire them to check it out quickly (on their smartphones perhaps) and avoid getting into trouble.

Better still, let's learn not to trust other drivers – and avoid getting involved in the first place!

***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.***

# The tyranny of ROI is killing UK productivity

A fixation on ROI in management is making it more difficult to raise productivity. New, innovative approaches are required, says Matthew Elson

**BRITAIN'S poor productivity remains a sore point for long-term observers of the country's economic performance. The country lags well behind other major economies with the consequence that the average Briton has to work more hours than the EU-15 average to achieve the same income. And there is no sign of catch up – productivity growth has remained low since the 2008 slump; ONS figures reveal that the gap between the UK and the rest of the G7 remains stubbornly wide. Some economists worry that a reduction in competitive pressure on UK firms after Brexit may make matters worse.**

The truth is that productivity matters – as Paul Krugman famously observed, "Productivity isn't everything, but in the long run it is almost everything." The stronger performance of the UK economy before the downturn in Q1 this year was driven by increasing labour inputs which drive growth but not rising real income. The bottom line is that unless we find ways to produce more output from our efforts, we cannot expect to pay ourselves more. Sadly, there is limited understanding in Government. In his speech to the Conservative party conference last year, the Chancellor, Philip Hammond, said: "If we raised our productivity by just 1% every year, within a decade we would add £250bn to the size of our economy, or £9,000 for every household in Britain." However, he made little suggestion as to how this was to be achieved.

Investment in education and infrastructure are critically important and government's role in this respect is vital. Over-reliance on low-paid work, a lack of investment in infrastructure, training and skills are core reasons for poor productivity. The ambition for the UK, therefore, must surely be to achieve a sustainable recovery by increasing investment in people, technologies and infrastructure.

However, rather than relying on Government or bemoaning lack of action, business must put its own house in order. We need to commit to improving the quality of the training we offer to UK managers so that they match the highest international standards. And we should challenge the tyranny of the ROI (return on investment) mentality which has become an Anglo-Saxon obsession. Of course, determining the expected return from an investment is vital to the efficient allocation of resources. The problem is that the case put is frequently purely financial and based on easily identifiable and quantifiable savings. This worked well historically for big investments in plant and equipment, where the majority of the benefits were easily identifiable and quantifiable. It does not work well for many modern investment decisions where the benefits are widely dispersed and harder to measure and quantify. UK management can lack the mindset and confidence to support many of these longer-term, dispersed-value investment decisions. We have much to learn from countries like Germany and France where there is a well-established cadre of professionals who appear more capable of making bold, strategic commitments.

We see this on a continual basis within the software as a service (SaaS) health and safety industry. It seems clear that the high administrative burden from a poor safety management system directly impacts productivity: re-entering data; reworking incorrect records; searching for information; updating documents; manual reporting; chasing actions. These issues mostly waste the time of health and safety professionals but they also affect employees, supervisors and senior managers. Directors too, who are personally liable for health and safety, must spend extra time ensuring that they have a clear and accurate understanding of issues and resolving concerns about reliability of information.

***"A well designed system puts the information at your fingertips when you need it."***

A well implemented health and safety management process helps to reduce costs while also reducing risk and exposure to liability. However, the challenge in presenting the case for investment is that the projected time savings are widely dispersed. It may

be "obvious" to the health and safety professional, but what is "obvious" does not necessarily convince the finance director who is a couple of steps removed. We are very used to this challenge at SHE Software and that is why we have built a comprehensive set of ROI and business case tools to help our customers to "make the case".

As well as the value of time savings from operating more efficiently, good safety management saves money.

## Fewer accidents

Accidents carry direct costs: employees take time off; equipment gets damaged; business is disrupted by shut downs; claims are made; fees for intervention charged by HSE.

Accidents also carry large indirect costs: resources are diverted to incident investigation and managing claims; reputational damage; impact on morale; high personal costs of emotional stress.

A good safety management process reduces the number of accidents by helping mitigate your risks; maintaining assets; training your staff; and monitoring trends (for every observed accident, there are 10 near misses and 100 unsafe acts and acting on these can prevent real accidents).

## Better claim management

Rising litigation is a problem. Lack of or poor access to information hampers defence against claims: conversely, a robust response including all relevant information, delivered within 48 hours of first contact will deter "no win no fee" style claims. If you are unable to demonstrate robust processes, enforcement action and prosecution are also more likely.

A well designed system puts the information at your fingertips when you need it.

With a partnership approach and a commitment to flexible innovation, companies such as SHE Software are helping clients to move away from difficult to maintain in-house software solutions. By deploying our specialist technology and services to support their health and safety commitments, clients can focus on their core business needs.

At the midpoint in 2017, we are distracted by the forthcoming Brexit negotiations – and no doubt the success or otherwise of these will be vital to Britain's medium term future. Productivity though is an overlooked issue in this debate, and is the single most important factor determining Britain's long term prosperity. If we are to be an open and successful economy, then we need well trained and confident managers who are willing to invest in new approaches because they can see that it is the right thing to do even if the business case is more difficult to assemble.

***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.***

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