



Tailored Solutions by Granite Insurance
Exclusively for Arival Insider Pro
Access Members



PROTECTING YOUR GREATEST ASSET: YOUR TEAM

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When evaluating risk management and how to control risk, we often focus our efforts on customers. However, as a tour operator in any sector, the greatest asset you should be protecting is your team—your employees. Without these dedicated and skilled team members, your operations would not be able to function at the level they do, nor would you be able to deliver the exceptional customer experience you strive for.

TRENDS AND SOLUTIONS FOR EMPLOYEE INJURIES:

Before deciding how to reduce employee injuries, it's essential to understand the common trends in workplace injuries. Where are they coming from? What are some common characteristics?

TREND 1: Strains and Sprains from Physical Activity.

This is one of the most common injuries across many industries. Employees who are frequently lifting, bending, or working on uneven surfaces are at high risk of straining muscles or spraining joints.

SOLUTION: Ergonomic Training and Safe Practices.

While these injuries can be hard to predict, educating employees on proper lifting techniques and safe body movements is crucial. Implement regular training sessions to reinforce ergonomic best practices, and ensure that team members use equipment designed to reduce physical strain, such as lifting aids or supportive footwear.

TREND 2: Slips, Trips, and Falls.

These incidents are frequent and can range in severity from minor bruises to serious injuries. They often occur in environments where floors are wet, surfaces are uneven, or walkways are cluttered.

SOLUTION: Maintain a Safe Environment.

Ensure that all walkways and work areas are clear of hazards. Implement strict protocols for cleaning up spills immediately and use non-slip mats where necessary. Regularly inspect the workplace for potential hazards, and make sure that all employees are aware of safety procedures.

TREND 3: Safety Not Prioritized by Management.

Safety must start at the top. If the leadership team does not prioritize safety, it's unlikely that employees will take it seriously.

SOLUTION: Lead by Example.

Ensure that safety protocols are consistently followed by all levels of management. The leadership team should regularly participate in safety training and be held accountable for their actions. When employees see that safety is a priority for management, they are more likely to follow suit.

TREND 4: Employees Underreport Injuries.

Some employees may downplay or ignore injuries, thinking they can "tough it out." This often leads to more severe injuries down the line.

SOLUTION: Encourage Immediate Reporting.

Make it mandatory for all injuries, no matter how minor, to be reported by the end of the day. Foster an environment where employees feel comfortable reporting injuries without fear of repercussions. Regularly remind your team that early reporting can prevent more severe injuries and expedite recovery.

TREND 5: Lack of a Clear Action Plan for Injuries.

Many employers do not have a clear plan for what to do when an employee is injured. This uncertainty can lead to delays in treatment and increased costs.

SOLUTION: Establish a Clear Protocol.

During the hiring process, clearly outline the steps that need to be taken if an injury occurs. Ensure that all employees know what to do and who to contact in the event of an injury. Having a clear and well-communicated plan in place will reduce confusion and help manage injuries more effectively.

OTHER PRACTICAL TIPS:

- **Implement a Light Duty Program:** For employees who are injured but not fully incapacitated, a light duty program can allow them to continue working in a reduced capacity. This not only aids in their recovery but also keeps them engaged with their work.
- **Pre-Select a Medical Provider:** Establish a relationship with a medical provider who understands your operation and is committed to getting injured employees back to work as quickly as possible. Your broker or insurance agent can assist in setting this up.
- **Be Proactive, Not Reactive:** The best way to manage employee injuries and the associated costs is to prevent them. However, it's equally important to have a proactive plan in place for managing injuries when they do occur. This plan should cover everything from immediate medical care to the steps for returning the employee to their original role.

Your team members are your greatest asset. Protect them as if your business depends on it — because it does.

Granite Insurance is here to assist you with risk management and insurance matters. At Granite Insurance, it is our mission to help you navigate these scenarios to help ensure your success.

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