



Safety Doesn't Cost: It Pays

Focus on Workplace Safety Provides Meaningful Benefits for Manufacturers

With more than 57,000 employees and manufacturing facilities in 37 countries, Kimberly-Clark Corporation has a mission to enhance the health, hygiene, and well-being of people every day, everywhere. Whether it's through the company's well-known global brands or through its sustainable global operations, Kimberly-Clark maintains a commitment to delivering innovation and progress in economic, environmental, corporate responsibility and safety areas. That's one reason the company is ranked No. 1 among personal care companies in the Dow Jones Sustainability World Index, which comprises the top 10 percent of the 2,500 largest companies worldwide.

This White Paper is the first in a series designed to share Kimberly-Clark's expertise and insight on issues affecting all manufacturers.

A BUSINESS CASE FOR SAFETY

According to the Occupational Safety and Health Administration (OSHA), since 1970, 75,000 lives have been saved and millions of injuries and illnesses have been prevented through effective occupational safety and health management systems.¹ But you don't need a statistician to know that safety is good for business.

Safety Doesn't Cost: It Pays

How big is this problem anyway? The statistics can be staggering:

- Six million workers suffer non-fatal workplace injuries at an annual cost to U.S. businesses of more than \$125 billion.² (OSHA)
- Lost productivity from workplace injuries and illnesses costs companies \$60 billion each year.¹ (OSHA)
- Total economic costs of occupational deaths and injuries in 2004 were an estimated \$142.2 billion, and a total of 120 million days were lost in 2004 due to occupational deaths and injuries.³ (National Safety Council (NSC))
- The median days away from work due to injuries and illnesses for goods-producing industries was 9 days in 2004, with more than a quarter of days-away-from-work cases at 31 days or more away from work.⁴ (Bureau of Labor Statistics)
- Businesses spend \$170 billion a year on costs associated with occupational illnesses and injuries.⁵ (American Industrial Hygiene Assoc., (AIHA) OSHA)
- Employers spent \$50.8 billion in 2003 on wage payments and medical care for workers hurt on the job.⁶ (Liberty Mutual)
- Even off-the-job injuries can have a big impact on a manufacturer's bottom line. About 165,000,000 days of lost production time were the result of off-the-job injuries in 2004 – a number that will grow to 420 million days of future lost production time.⁷ (NSC)

Where do these costs come from? There are both direct and indirect costs associated with workplace injuries and illnesses.

Direct Costs:

Workers' compensation payouts

Insurance premium increases

Legal fees

Emergency response fees

Medical costs

Equipment/tool repair costs

Indirect Costs:

Lost production

Lost productivity

Reduced worker morale

Reduced company competitiveness

Replacement worker training

Spoiled/damaged products

Administrative work

Safety Doesn't Cost: It Pays

Putting costs into perspective. The NSC offers a simple way to see how injury costs affect a company's business efforts. By measuring yearly injury incident costs against company profit margins, one can see how much incremental revenue is needed to offset the injury costs:³

Yearly Incident Costs	Profit Margin				
	1%	2%	3%	4%	5%
\$1,000	\$100,000	\$50,000	\$33,000	\$25,000	\$20,000
5,000	500,000	250,000	167,000	125,000	100,000
10,000	1,000,000	500,000	333,000	250,000	200,000
25,000	2,500,000	1,250,000	833,000	625,000	500,000
50,000	5,000,000	2,500,000	1,677,000	1,250,000	1,000,000
100,000	10,000,000	5,000,000	3,333,000	2,500,000	2,000,000
150,000	15,000,000	7,500,000	5,000,000	3,750,000	3,000,000
200,000	20,000,000	10,000,000	6,666,000	5,000,000	4,000,000

Workplace injuries and illnesses can also have a critical impact on the employee, beyond the effects of the injury itself. According to an article from the Fall 2002 issue of Job Safety & Health Quarterly (OSHA), “on average, disabled workers earn 46 percent less than non-disabled workers. Those who receive a partial disability due to a workplace injury lose about 40 percent of their income over five years. Researchers estimate the cost of lost earnings at \$8,000 per injury over a 10-year period, with women losing a greater percentage of their earnings than men.”⁸

How can manufacturers demonstrate a quantifiable financial return for safety and health-related investments? It can be difficult to calculate the direct and indirect cost of injuries and illnesses. However, tracking such metrics is critical to proving the success of a workplace safety program or initiative.

In a survey of 231 senior financial executives at large and mid-size companies, insurance company Liberty Mutual found that more than 40 percent of respondents cited productivity as the top benefit of an effective workplace safety program. The second most frequently mentioned top benefit was reduced costs, as identified by just over 28 percent.⁶

Safety Doesn't Cost: It Pays

Workplaces that establish health and safety systems can reduce their injury and illness rate by 20 to 40 percent and see a return of \$4 on every \$1 invested,⁵ according to the AIHA and OSHA.

So, is the investment worth it? This is often the question facing purchasing personnel when evaluating a workplace safety purchase such as personal protective equipment (PPE). Consider a hypothetical case of an eye injury that could have been prevented by a \$5 pair of safety glasses or \$10 pair of goggles. Is a \$5-\$10 investment worth a potential shortfall of more than three-quarters of a million dollars?

Direct cost of eye injury	\$10,000
Indirect cost of eye injury (industry standard 3x)	+ \$30,000
Total nominal cost of eye injury (direct + indirect costs)	\$40,000
Profit margin on job where injury occurred	÷ 5% (0.05)
Added revenue company must generate to recover injury cost (C/D)	\$800,000

Source: International Safety Equipment Association⁹

Or, consider the case of companies that participate in OSHA's Voluntary Protection Programs – recognition programs for worksites with exemplary safety and health programs. According to an article in the agency's Job Safety & Health Quarterly (Vol. 14, No. 1), “as a group [these companies] average 54 percent fewer injuries and illnesses and 60 to 80 percent lower lost-workday rates than other companies in their industries. As a result, the Voluntary Protection Programs Participants' Association estimates that these sites have saved more than \$1 billion from 1982 to 2002.”⁸

What about the value attached to a company's safety reputation? A manufacturer's stakeholders (from employees and neighbors to regulators, the media, and investors) may look at company safety programs as evidence of superior management, transparency, and good corporate responsibility. The AIHA suggests several ways in which a company's health and safety program provide s valuable contributions:

Safety Doesn't Cost: It Pays

- Contribution to the company's marketability by marketing a company's culture and commitment to health and safety; helping it to attract and retain employees and promoting customer satisfaction and loyalty.
- Maximizing profit out of existing investment by improving existing processes, ensuring safe employee behavior, and choosing initiatives that do not require major investment.
- Improved product development as safety and health initiatives increase employee morale, which in turn increases creativity and initiative, which gets new products to market quicker.
- Increased shareholder value.

Do safety and health initiatives eventually offer diminishing returns? Behm, et al (2004) introduced the concept of a Cost of Safety model and note that “beyond a certain level of very high safety, the goal of zero accidents becomes very costly to attain and maintain.” The authors posit that “prevention and detection costs must be substantially increased to achieve zero accidents or to get close to zero accidents” and that “some risk must be considered acceptable for an organization's financial stability. Each organization must determine what level of risk is acceptable, what strategies are taken to counteract risk, and at what level these strategies will be financed.”¹⁰

The more manufacturers succeed in reducing injuries and illnesses, the closer they come to confronting a phenomenon Cecich (2005) calls the “safety paradox.” He notes that “the better [an organization's] safety and health performance, the more difficulty [it] will have justifying safety and health investments in financial terms. As [organizations] drive down injury/illness rates, [they] will require increased funding to make incremental safety and health improvements.” He suggests that “from a financial perspective, when more funds are required for smaller and smaller benefits (lower and lower rates of injuries and illnesses), the ROI is not sufficient to compete with other corporate projects.”¹¹

RETURN ON INVESTMENT (ROI): THE BUSINESS CASE FOR SAFETY AND HEALTH INVESTMENTS

Following are different benefits that can be realized from safety and health investments:

- ROI on productivity improvement
- ROI on direct cost savings
- ROI on direct/indirect cost savings
- Improving organizational metrics
- Reducing inherent risk
- Improving compliance position
- Aligning with corporate values

Source: Cecich, Thomas. "Where's My Return? Many Safety Investments Won't Show Financial Gains." *Industrial Safety & Hygiene News*. September 2005.

MAKE A COMMITMENT

What is your company's commitment to safety? Is safety a key element of your core values? Are you measuring the ROI of your safety programs and initiatives? What about the impact on your corporate reputation?

Making a commitment every day, everywhere, to the safety, health, and well-being of a company's most important asset – its people – can pay dividends and place your organization in a leadership position. The time to start is now.

Safety Doesn't Cost: It Pays

Kimberly-Clark's Commitment to Safety

At Kimberly-Clark, safety isn't just our number one priority. Priorities can change. That's why safety is the number one value within our world class manufacturing framework. Our vision is an injury-free and illness-free workplace.

We empower all of our employees to maintain a commitment to safety in everything they do. At Kimberly-Clark, employees have three basic obligations. First, employees are obligated not to do anything they feel is unsafe or perform a task for which they are not properly trained. If a Kimberly-Clark employee feels that a workplace activity is unsafe and may cause an injury or property damage, he or she is obligated not to do it. Second, employees are obligated to respectfully confront anyone they feel is undertaking an unsafe task. And third, if an employee of Kimberly-Clark is confronted by a fellow employee pointing out an unsafe act or condition, he or she is obligated to respond to that concern in a professional manner.

Safety is such an important value that facility leaders at Kimberly-Clark manufacturing plants are held accountable for the safety performance at that facility, and every Kimberly-Clark employee has safety objectives that are evaluated on a yearly basis.

Kimberly-Clark also provides the tools, training, and systems necessary for safety to always be at the forefront. For example, employees have access to detailed information about the company's safety resources via a company intranet site. The site includes all company safety standards, forms and guides for conducting accident and incident investigations, ergonomic assessment guides, safety checklists, information on regulatory compliance, the Safety Management and Assessment Rating Tool (SMART audit tool), and a link to information on safety unifying practices. In less than two years, 4,000+ Kimberly-Clark employees working at more than 14 different locations have taken 20,000+ safety training courses, thanks to an online, just-in-time safety and skills training system.

In addition, every Kimberly-Clark facility has a safety steering committee that sets facility direction and establishes problem-solving task teams. This committee typically comprises facility leaders and

Safety Doesn't Cost: It Pays

employees from all departments. Each facility is also required to hold department or area safety meetings, led by the department or area manager, and attended by employee or crew representatives. Safety meetings that include all employees are held weekly or monthly.

Because a vast majority of employee injuries – significant injuries that result in time away from work — occur off the job, we support off-the-job safety by making educational materials and protective equipment available to employees for use away from work.

IEDIM: A SAFETY MANAGEMENT FRAMEWORK

In an effort to establish and enforce a world-class safety process, Kimberly-Clark follows IEDIM, which describes how to Identify, Evaluate, Develop, Implement and Monitor safety-related activities. The company complements this closed-loop approach by identifying and implementing “leading indicator” safety metrics at its worldwide facilities to find potential risks and to help anticipate and prevent future accidents and injuries.

IDENTIFY HAZARDS – Kimberly-Clark deploys a range of tools such as planned equipment and housekeeping inspections, ergonomic assessments, equipment guarding assessments, accident and incident inspections, major incident prevention inspections and others. By making hazard identification a routine activity, the company can take a big step toward making every workplace safer.

EVALUATE THE RISKS – Every Kimberly-Clark facility establishes a process to analyze and prioritize known risks. The company’s safety leadership training provides a number of risk-assessment tools to evaluate the frequency, potential severity, and probability of an identified risk.

DEVELOP CORRECTIVE ACTION – Once a risk is identified and prioritized, a safety team addresses the threat by using one of the “4 Ts”:

IEDIM: A SAFETY MANAGEMENT FRAMEWORK (cont'd)

Terminating a risk is the best solution, but is not always possible due to cost or other limitations. An example of risk termination might be the installation of an elevated walkway over a dangerous intersection. When evaluating the cost of risk termination, the company considers the value of both improved safety and potential productivity gains from such a change.

Treating a risk might include the installation of a guard to prevent a person from placing his or her hand in a hazardous location.

Tolerating a risk is done only when the threat is low enough that it will not lead to a serious injury. A written safe operating procedure, combined with training, may be sufficient in these cases.

Transferring a risk might mean outsourcing an especially hazardous task, like a chemical spill cleanup, to someone with specialized skills, training, and equipment.

IMPLEMENT CORRECTIVE ACTION – Kimberly-Clark uses its systems and resources to focus on priority risks, to schedule the appropriate work, and follow up to ensure the needed changes have been done.

MONITOR CORRECTIVE ACTION – To ensure that corrective action has been taken and is working, Kimberly-Clark area leaders and team members are encouraged to take responsibility for assessing and following up on all IEDIM risk projects.

Safety Doesn't Cost: It Pays

The results? In 2005, Kimberly-Clark's renewed emphasis on safety management fundamentals helped the company to further reduce workplace injuries on a global basis by an additional 11 percent over the 10 percent reduction achieved in 2004. Kimberly-Clark's attention to safety has the added business value of effectively managing workers' compensation claims and improving productivity.

OSHA has granted Voluntary Protection Program Star accreditation to Kimberly-Clark's Neenah, Wis.; LaGrange, Ga.; Corinth, Miss.; and Lexington, N.C. Nonwovens facilities

Safety Doesn't Cost: It Pays

The Culture of Workplace Safety

Safety is more than just a slogan: workplace safety should be a core value that is integrated into a company's leadership philosophy and instilled at every level throughout the organization.

Manufacturing companies looking to integrate occupational safety and health management into their overall business practices can turn to a new standard from the American National Standards Institute (ANSI). The Z10 general consensus standard Occupational Health and Safety Management Systems provides the minimum requirements for the planning, implementation, operation, and evaluation of occupational safety and health management systems.

What role does the supervisor play in a company's safety culture? According to the Liberty Mutual Research Institute for Safety, when supervisors are trained to properly respond to, communicate with, and solve employees' work-related health and safety concerns, new disability claims are reduced by 47 percent, and active lost-time claims are reduced by 18 percent.¹² Earlier studies from the group have shown that "how a supervisor responds to reports of work injury influences whether an injured worker has a rapid return to work or a prolonged disability."

How can manufacturers get employees involved in safety programs and help them embrace a safety culture? Workers have an inherent desire to protect themselves from injury and illness. Therefore, employee participation is crucial to any safety program's success. From contract or temporary workers to hourly employees, supervisors, and upper management, the company's entire workforce has a role to play.

Some companies establish safety teams including representatives from various departments, such as operations, maintenance, purchasing, security, medical, and human resources. The National Safety Council, of which Kimberly-Clark is a founding member, recommends that a company's safety team be made up of 50 percent management and 50 percent hourly employees to "ensure that the team has the support of both on all issues." They also recommend that unionized shops have "equal representation from labor and management groups."

Safety Doesn't Cost: It Pays

While every manufacturer will need to develop a safety team that is right for its unique requirements, the National Safety Council suggests duties for which a safety team may be responsible:

- Developing safety and health policies
- Conducting inspections and audits
- Creating employee awareness
- Coordinating safety training
- Acting as an information resource
- Forming sub-committees for special projects (such as machine guarding, ergonomics, incentive programs, etc.)
- Conducting target inspections to verify safety systems
- Correcting hazards
- Developing safety and health programs

How are companies' safety cultures accommodating or adapting to an aging workforce? This is a question that the American Society of Safety Engineers (ASSE) addressed in a 2005 poll, in which a major percentage of respondents said their workplace is not prepared.¹³ In releasing its poll findings, the ASSE noted that “while the baby boomer generation...is aging and beginning to retire, the labor pool following this generation is shrinking. Companies are not only faced with losing qualified and valuable employees, but are also having a hard time replacing them. Additionally, workers 64 years and older suffer the fewest number of injuries on the job compared to their younger counterparts, yet have a higher fatality rate.”

One ASSE member quoted in an association news release noted that “as we age, we get shorter and heavier, our muscle strength decreases, and by age 65, the mean maximum aerobic power – the level at which oxygen uptake levels off – is about 70 percent of what it was at age 25. Hearing and vision are also diminished as one ages.”

WORKPLACE TIPS FOR AN AGING WORKFORCE

- Improve illumination, add color contrast
- Eliminate heavy lifts, elevated work from ladders, and long reaches
- Design work floors and platforms with smooth and solid decking while still allowing some cushioning
- Reduce static standing time
- Remove clutter from control panels and computer screens and use large video displays
- Reduce noise levels
- Install chain actuators for valve hand wheels, damper levers, or other similar control devices to bring control manipulation to ground level, to help reduce falls
- Install skid-resistant material for flooring and especially for stair treads, to help reduce falls
- Install shallow-angle stairways in place of ladders when space permits and where any daily elevated access is needed to complete a task to help reduce falls
- Utilize hands-free volume-adjustable telephone equipment
- Increase task rotation which will reduce the strain of repetitive motion
- Lower sound system pitches, such as on alarm systems, as they tend to be easier to hear
- Lengthen time requirements between steps in a task
- Increase the time allowed for making decisions
- Consider necessary reaction time when assigning older workers to tasks
- Provide opportunities for practice and time to develop task familiarity

Source: American Society of Safety Engineers

What about the new breed of Generation Y workers? Generation Y – those individuals born roughly between 1977 and 2002 – is the first generation to grow up immersed in a digital- and Internet-driven world. With 70 million Gen Yers starting to enter the workforce, manufacturers should consider adapting safety training and communications initiatives to reach this fast-growing segment of the workforce.

For an interesting perspective on generational issues facing workplaces, read “Generational Health and Safety: Five Generations, One Workplace” by Christine Umbrell.

How can companies adapt their safety culture to accommodate workers of different cultures and multi-language worksites? Multi-language worksites are a growing challenge for American manufacturers, both in the United States and abroad. And the issue is more complex than just English vs. Spanish speakers, “particularly in urban areas where there is a greater diversity of people and languages,” according to the ASSE. In a 2004 poll, “a significant number” of ASSE safety professionals in the U.S. said they believe that “companies should implement policies to encourage the use of English as the only language used on a worksite, to enhance safety and health.” Others believe the issue of which language should or should not be spoken in a workplace “is a company policy-related issue that should be developed and implemented by an organization’s human resources professionals.”

According to the ASSE, one of the key issues affecting multi-language worksites is literacy. “Translating documents into several languages is not efficient or effective if the population in question is not literate in its own language,” notes the ASSE. Whether companies use creative training and communication techniques (visual and pictorial aids, for example) to communicate with workers who speak a language other than English, or whether companies require workers to learn the language of the nation they are based in, language is only part of the equation. Cultural differences also play a crucial role.

Should manufacturers concern themselves with off-the-job safety as well? While workplace injuries have decreased by as much as 24 percent in the last 10 years, injuries in homes and communities have increased 11 percent.¹⁴ In fact, about two-thirds of the disabling injuries suffered by workers in 2004 occurred off the job, according to the National Safety Council (NSC).⁷ In a special Business Week report (September 12, 2005), NSC President and CEO Alan C. McMillan notes that

Safety Doesn't Cost: It Pays

off-the-job injuries are having an impact on the cost of doing business. “Even with workplace injuries declining, annual employer costs for injuries to workers while off the job and their family members are increasing. The costs underscore the need for businesses to assume greater responsibility in extending safety programs to include off-the-job safety for employees and their families,” he said in the report.

Does a good safety record mean employees are safe? A key take-away from manufacturers that have reduced their injury and illness rates is that a low injury rate does not indicate the absence of hazards and risks; workers and their employers need to be ever vigilant and continue to apply the fundamentals of workplace safety management. Safety is ultimately a personal responsibility. When every worker in every workplace embraces the fundamentals of safety management systems and standards, safer workplaces will result.

Safety Doesn't Cost: It Pays

Safety in America's Workplaces: An Overview

Since the dawn of the Industrial Revolution, manufacturers have faced an increasingly competitive business environment. Producing more goods, of a higher quality, and at a lower cost than their competitors has been the driving force behind many U.S. businesses and global businesses as well. Restructuring, downsizing, the use of temporary and contract labor, and the shift to lean and flexible production have been the hallmarks of late 20th century and early 21st century manufacturing. More of us are working longer hours with increased workloads, under flatter management structures.

What do these changes mean for workplace safety? In a report titled “The Changing Organization of Work and the Safety and Health of Working People,” the National Occupational Research Agenda (a framework crafted by the National Institute for Occupational Safety and Health and its partners to guide research into the next decade) offers the following:

- Workers with multiple jobs or extended work shifts might be at risk of exceeding permissible exposure concentrations to industrial chemicals.
- Long work hours and staff reductions may increase the risk of overexertion injury.
- Increased public contact and alternative work schedules (e.g., night work) may expose workers to heightened risk of violence in their jobs.
- Organizational downsizing or the growth of defined contribution health benefit programs may adversely affect worker access to occupational health services and programs.
- High rates of job destruction and creation in an organization may threaten its ability to accumulate and store safety knowledge.
- Organizations may shift hazardous jobs and tasks to independent contractors, on-call workers and other “alternative” workers who may be less likely to recognize and report hazards and injuries, and who may be at increased risk of stress due to precarious employment. Such workers may also lack the organizational resources [such as safety training, ed.] available to full-time, direct-hire employees.

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WORKPLACE SAFETY STATISTICS⁴

How safe are America's workplaces? According to the U.S. Department of Labor's Bureau of Labor Statistics (BLS), 2004 saw a total of 4.3 million nonfatal injuries and illnesses in the workplace. Of those, 2.2 million required recuperation away from work, transfer to another job, restricted duties at work, or a combination of these actions. The 1.3 million injuries and illnesses in the private sector that required recuperation away from work beyond the day of the incident represents a 4.3 percent decline from 2003.

Median days away from work – a key measure of the severity of the injury or illness – was 7 days for all cases in 2004, down from 8 days in 2003. In goods-producing industries such as construction and manufacturing, injuries and illnesses requiring days away from work remained relatively the same as the previous year, with 408,400 cases, including 226,090 cases specifically in manufacturing.

DID YOU KNOW?

Goods-producing industries such as construction and manufacturing make up about 21 percent of private industry employment, but account for 32 percent of injuries and illnesses requiring days away from work.

Source: U.S. Department of Labor/Bureau of Labor Statistics (BLS)

What types of injuries and illnesses are most common among manufacturing companies?

According to the BLS, 2004 incidence rates for amputations (most prevalent in fabricated metal product manufacturing), tendonitis, and carpal tunnel syndrome, as well as repetitive motion cases, were more than twice the rates found in total private industry. Compared to other industry sectors, manufacturing had the highest proportion of injuries and illnesses occurring between the hours of midnight and 8 a.m. The manufacturing industry sector also had nearly 20 percent of all musculoskeletal disorders, with the median days away from work at 13. And, while sprains and strains were the leading type of injury or illness in every major industry sector in 2004 (with more than half a million cases, including 80,800 cases in the manufacturing sector), manufacturing was the only goods-producing major industry sector that experienced a decline in such injuries (of 4 percent), according to the BLS.

Are certain workers more likely to experience a workplace injury or illness requiring recuperation away from work? The BLS offers some interesting statistics:

- In the manufacturing sector, men outpace women 3 to 1 in injuries and illnesses requiring days away from work.
- In the manufacturing sector, workers age 35-44 had a slightly higher percentage of such injuries and illnesses than other age groups, at 28.2 percent.
- In the manufacturing sector, employees with more than five years of service had the highest percentage of such injuries and illnesses, at 39.6 percent.

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Safety Doesn't Cost: It Pays

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