

# A SAFER WORK ENVIRONMENT WILL CONTROL YOUR WORKERS' COMPENSATION COSTS

## Reducing Workplace Injuries

The best way to reduce workplace injuries is to create and execute a logical, comprehensive safety plan. A loss prevention program that encompasses every phase of your operation can pay for itself by diminishing or eliminating the high cost of loss.



## THE SUPERVISOR'S RESPONSIBILITIES

*Supervisors are key in the prevention of accidents and in successful safety programs. They are uniquely positioned because they deal with employees on a daily basis and can respond quickly. They are the direct link between management and the work force and can be very effective in helping to develop job training, safety awareness, and identifying unsafe conditions.*

### Safety Training

Accident prevention and safety training can be provided to supervisors through your local trade or industry association, or through seminars and meetings. The National Safety Council publishes brochures and books on the safety role of the supervisor. Their catalogs are free from:

**National Safety Council,  
1121 Spring Lake Drive,  
Itasca IL 60143  
or by calling 800-621-7619.**

The local OSHA office has safety materials and training aids available as well. Most of the materials are free.

Supervisor safety activities will vary depending on the size, complexity and resources of your organization. Include them in job descriptions and as well as performance reviews.

- Establish safe, productive work methods.
- Provide job instructional training including safety.
- Monitor safety performance after job placement.
- Identify and correct unsafe acts and conditions.
- Supervise work practices.
- Make sure all equipment and the work place are maintained in a safe condition.
- Enforce safety rules and regulations.
- Motivate employees towards safety.
- Develop job hazard analysis.
- Discipline employees who disregard safety rules and regulations.
- Complete accident investigation reports and develop corrective actions to prevent recurrence.
- Reward and recognize employees who are following established safety rules and regulations.

## GETTING BACK TO WORK PROGRAMS

Employers play a key role in rehabilitation. By shortening the time that injured workers are out of work, they not only reduce the number of lost workdays, they also increase productivity and employee morale. In many cases, the injured employee is left alone to find their own physicians and deal with the insurance company.

### Identify Transitional Positions

One of the best ways to express concern for injured employees is to return them to work as quickly as possible. The work does not have to be the same type of work performed before the accident. It could be a transitional position until the worker is capable of returning to his original job. *The Job Hazard Analysis Guide* is an excellent starting point for identifying transitional job positions. Once these positions have been determined, the employer should seek out a reputable physician to review the various functions and requirements of the transitional position. Employers should maintain frequent communication with injured employees providing whatever assistance they can. Injured employees must know that they are a vital part of the team and that management genuinely cares about them.

## SAFE WORK RULES AND REGULATIONS

*Statistics show that 85 percent of all accidents are caused by persons disregarding safe work rules. Enforcing work rules will significantly reduce the accident occurrences and will help with employee safety efforts.*

### Developing Rules and Regulations

- Make sure to get input from the employees affected by the rule. They'll have more respect for the rules if they've had an opportunity to contribute.
- Review your accident history and accident investigations.
- Keep the rules simple. A rule that is difficult to understand or that can be misinterpreted will be difficult to enforce.
- Modify or eliminate rules as conditions change.
- Safety rules can be determined through a job hazard analysis.

### Presentation

- Have employees preview the rules before they go into effect. Hold a safety meeting to explain the reasons for the rules and the positive benefits. Once employees understand them, the chances of them being followed are increased.

- Review specifically what the rules mean, how they will be carried out, and how they will be enforced. Explain disciplinary actions that will be taken against those who violate the rules.
- Test the employees' knowledge of the safety rules and regulations. After reviewing, ask employees to give you their interpretations. Make sure their understanding of the rules is the same as your own.
- Include a session on safety rules and regulations in your orientation for new employees.

## **Enforcement**

- Observe the work force to determine if safety rules are being followed. Signed checklists are fine, but they are no substitute for management getting out in the work environment and observing work habits.
- Be objective in enforcement of safety rules. Rules and regulations must be applied equally.
- Correct problems as soon as you observe them. Discuss rule violations with employees immediately. Continued violation of safety rules should result in disciplinary action.

## **Reinforcement**

- Reinforce the rules continuously to keep awareness levels high.
- Meet with violators personally to review the rules and why they weren't followed
- Hold safety meetings regularly to review work rules. Review accidents and injuries where rules were ignored.
- Recognize and reward positive behavior of employees who are following the rules.

## **Setting an Example**

Management must adhere to the same rules and regulations as their work force. If you violate a rule, it will be noticed and interpreted as not being important. For example, management should wear safety glasses or hard hats each time they enter a designated area.

## MOTIVATING EMPLOYEES

*Why is it that after you've trained your employees through Job Hazard Analysis some are still having accidents or committing unsafe acts?*

*The answer: Some employees aren't motivated to follow your established work procedures and policies.*

### Motivation is a Process

Motivating employees is the process of supplying the incentives that will encourage and influence them to act in a certain way to achieve a desired goal. It's difficult to force employees to work safely, but you can provide a work environment in which employees decide to work safely.

### Make Sure Motivation is Really the Problem

Consider these questions first before jumping to conclusions about the motivation of your employees. By taking care of the list below, you may have already solved any potential motivations problems:

- Have you examined your employee selection and placement procedures?
- Has your current program been successful in matching skills, qualifications and knowledge to the job? Have job standards been established?
- Do you have an employee orientation program that includes safety rules?
- Is the safety policy explained and reinforced?
- Inexperienced workers have a much higher accident rate than experienced employees. Do you concentrate on safe behavior?
- Have you questioned an employee who has recently completed the orientation to determine its effectiveness? How do you follow up?
- Have Job Hazard Analyses been completed to identify safety hazards and to assist you in your safety training efforts?
- Have machine guards that are easily removed by employees been replaced with guards that are not removable except with special tools?
- Is the correct materials-handling equipment available?
- Are tools and equipment well maintained and in good condition?
- Is the workplace designed to meet the needs of people rather than people meeting the needs of the workplace?

### Some Theories on Motivation

Accidents can occur due to poor attitudes, or disregard of company rules. One solution is to solicit what workers think of safety problems and what they would suggest for solutions.

Another approach focuses on “hygiene factors” that reduce dissatisfaction with the work environment. Examples of hygiene factors include: company rules and policies, quality of supervision, interpersonal relationships, salary, benefits, working conditions and job security.

Motivational factors are: achievement, recognition, growth and advancement possibilities, quality of work and responsibility. These factors are believed to motivate individuals toward a high level of fulfillment on the job. If unsafe working conditions are present, there will be strong dissatisfaction among employees concerning safety. If quality supervision is lacking, there will also be strong dissatisfaction regarding productivity and safety rules.

Building achievement, responsibility, employee input, recognition and quality of work into your safety program and management system will motivate your work force. Most motivational techniques offer common sense solutions.

## JOB HAZARD ANALYSIS

*Job related injuries occur every day, often because employees are not trained in proper job procedures. A Job Hazard Analysis can identify existing or potential job hazards (both safety and health) and determine the best way to perform the job to reduce or eliminate these hazards. Improved job methods can reduce costs from employee absenteeism and workers' comp and lead to increased productivity and quality.*

### Selecting Jobs for Analysis

To determine which jobs should be analyzed first, review your job injury and illness reports. Jobs with the highest rate of accidents and disabling injuries, as well as jobs where “close calls” have occurred should be first on your priority list. Analysis of new jobs and jobs where changes have been made in processes and procedures should follow. [Reducing Your Risk of Loss](#)

Meet with the employees who perform the jobs first and discuss the procedures. Make sure they understand that you are not checking the employee's performance, but analyzing the job. Get as much input from the employees as possible, such as reviewing the job steps to potential hazards and recommended solutions. Also talk to other workers who have performed the jobs.

### Observe the Procedure

List each step of the job in order of occurrence as you watch the employee performing the job. Be sure to record enough information to describe each action. Then, go over the job steps with the employee.

## Job Hazard Analysis

List each step of the job in order of occurrence as you watch the employee performing the job. Be sure to record enough information to describe each action. Then, go over the job steps with the employee.

Take a look at the general conditions under which the job is performed and develop a checklist. Here are some important items to consider:

- Are tools, including hand tools, machines and equipment in need of repair?
- Are emergency exits clearly marked?
- Is fire protection equipment readily accessible and have employees been trained to use it?
- Are employees wearing proper personal protective equipment for the jobs they are performing?
- Are there materials on the floor that could trip a worker?
- Is lighting adequate?
- Are there any live electrical hazards at the job site?
- Is there excessive noise in the work area, hindering worker communication?
- Are trucks or motorized vehicles properly equipped with brakes, overhead guards, backup steering gear and identification, as necessary?
- Are all employees operating vehicles and equipment properly trained and authorized?
- Is ventilation adequate, especially in confined spaces?
- Have any employees complained of headaches, breathing problems, dizziness or strong odors?
- Have tests been made for oxygen deficiency and toxic fumes? Each work site has its own requirements and conditions, so you should add your own questions.
- Are work positions, machinery, pits or holes and hazard operations adequately guarded?
- Are lockout procedures used for machinery deactivation during maintenance procedures?
- Can clothing, jewelry or long hair get caught in the machinery?
- Are there fixed objects that may cause injury, such as sharp machine edges?
- Can the worker get caught in or between machine parts?
- Can the worker be injured by reaching over moving machinery parts or materials?
- Is the worker at any time in an off-balance position?

- Is the worker required to make movements that could cause hand or foot injuries, or strains from lifting?
- Can the worker fall from one level to another?
- Can the worker be injured from lifting or pulling objects, or from carrying heavy objects?
- Can the worker be injured by actions of another employee?
- Do environmental hazards—dusts, chemicals, radiation, welding fumes, heat or excessive noise—result from the performance of the job?
- Take photographs of the workplace, for use in making a more detailed analysis. **Loss**

Repeat the job observation as often as necessary until all hazards have been identified.

After you have listed each hazard or potential hazard and have reviewed them with the employee, determine whether the job could be performed differently to eliminate the hazards, such as combining steps or changing the sequence, or whether safety equipment and precautions are needed to reduce the hazards.

## Recommending Safe Procedures and Protection

- List each new step and what the worker needs to know to perform the new method. Be as specific as you can.
- Use the Job Hazard Analysis to train employees in the new procedures, especially if they are working with highly toxic substances or in dangerous situations.
- If no new procedure can be developed, determine whether any physical changes, such as redesigning equipment, changing tools, adding machine guards, or providing personal protective equipment or ventilation, will eliminate or reduce the danger.
- If hazards are still present, try to reduce the necessity or frequency of performing the job.
- Review recommendations with all employees performing the job and get their ideas about the hazards and proposed recommendations. Make sure they understand the reasons for the changes in the procedure.

## Revising the Job Hazard Analysis

A Job Hazard Analysis should be reviewed and updated regularly. Even if no changes were made in a job, hazards missed in an earlier analysis could be detected. If an accident or injury occurs on a specific job, the Job Hazard Analysis should be reviewed immediately to determine whether changes are needed in the job procedure. When a Job Hazard Analysis is revised, training in the new job methods or protective measures should be conducted.

## SAFETY COMMITTEES

*A great way to achieve your safety program goals is to create and maintain employee interest in safety and accident prevention through a rotating safety committee that gives more employees an opportunity to participate.*

Certain fundamental principles contribute to the success of a safety committee, including:

### **Top Management Support and Direction**

A safety committee needs the active support and involvement of top management. Management should meet regularly with the committee to review its works, its recommendations and to discuss any unresolved issues.

### **Clearly Defined Responsibilities, Goals and Objectives.**

- All committee members should work together and be committed to safety of employees and to positively influence others. Be sure to include representatives from throughout the organization, including management, supervisors and employees.
- Plan Regularly-scheduled monthly meetings with mandatory attendance.
- Make sure someone takes detailed minutes of each meeting and distributes them to committee members and key management. They should also be posted where all employees can view them – electronically and hard copy, if some employees do not have access to a computer.
- Recognize and celebrate committee activities and achievements.
- Create an agenda and stick to it. Designate someone to run the meeting and keep everyone on track.

### **Functions and Duties**

The role of the safety committee will be determined by top management, based on: accident history, complexity and hazard of the work environment, compliance with safety and health regulation, plant size and number of employees, and available human and economic resources.

- The committee may conduct periodic facility self-inspections and play a critical role coordinating follow-up corrective activities.
- The committee should review accident reports, near misses and accident investigations and even trend analysis of the firm's accident history to prioritize accident prevention actions and identify tasks needing updating or completion of a job hazard analysis.

- The committee should review supervisor accident investigations for completeness and corrective actions.
- Accident prevention activities including contests, posters and awards may be established by the committee.
- The committee may review compliance with laws and regulations and recommend new procedures or changes in work methods.

## SELF-INSPECTION PROGRAMS

*Safety self-inspections can discover unsafe acts and conditions. Inspections by those who work in your business and know the premises, operations, equipment and fellow employees can be effective. Electrical hazards, machine guarding, walking surfaces, ladders, hand tools, housekeeping, storage of flammable liquids, forklifts, fire detection systems, and personal protective equipment are just a few examples of what can be checked. You can improve efficiency and workflow by eliminating unsafe acts and conditions.*

### Reducing Your Risk of Loss

#### Plan inspections

A checklist based on common hazards is included here to optimize inspection time.

#### Be systematic, and complete

Items that can become unsafe or lead to accidents if not inspected regularly should be given prime consideration.

#### Take prompt corrective actions to eliminate hazards

Is improved training or instruction needed? Does equipment need replacement? Are your maintenance programs adequate? Are there management system weaknesses that need strengthening?

### Self Inspection Check List

- Housekeeping and Sanitation
- Excess accumulation of waste or trash
- Blocked or inadequate aisles
- Improperly discharged dusts, fumes, etc.
- Drinking water not provided
- Drinking water not clearly marked
- Storage or supply rooms disorderly
- Inadequate or dirty lavatory facilities

## **Tools and Equipment**

- Improper grounding or unsatisfactory wiring
- Mechanical safeguards not in use
- Tool not used for intended job
- Lack of proper maintenance

## **Fire Protection**

- Insufficient number or type of extinguishers
- Flammables improperly stored
- Disregarded “no smoking” regulations
- Fire department phone number unavailable
- Extinguishers not tagged or location marked

## **Personal Protective Equipment**

- Equipment not in use where required
- Insufficient equipment for the exposure
- Equipment not maintained properly

## **Motorized Vehicles**

- Faulty parking brakes or foot brakes
- Inoperative or faulty gauges or lights
- Tires bald, flat or improperly inflated
- Defective windshield wiper, defroster windshield

## **Material Handling and Storage**

- Lifting being done incorrectly
- Material unprotected from weather
- Improper stacking, storing or labeling
- Floor load limits not posted
- Slings, forklifts, skids, etc. defective

## **Walking-Working Surfaces**

- Aisles not marked or kept clear
- Unprotected openings
- Guardrails or toe boards substandard
- Slippery, uneven or potholed surfaces

## Exits

- Missing or inadequate EXIT signs
- Sticking, binding or inoperative doors
- Exit route or doors obstructed, lack of sufficient emergency exits
- Panic hardware missing or inoperative

## ACCIDENT INVESTIGATION

*With every accident there is an opportunity of learning how to prevent similar accident in the futures.*

### Definitions

#### 1. Accident

Unintended occurrence that caused or could have caused personal injury or property damage. Includes “near miss” accidents where luck was the sole reason no one was hurt or nothing damaged.

#### 2. Injury/Property Damage

Consequences of the accident, not the accident itself.

#### 3. Basic Causes

The unsafe acts or conditions that caused the accident (company driver rear-ended another vehicle due to wet pavement and driving too fast for conditions).

#### 4. Primary Causes

The unsafe acts or conditions that allowed the basic causes to exist. Include why the driver didn't slow down and maintain a safe following distance or why parking brakes failed. Identifies areas to strengthen in your management system.

#### 5. Preventable Accident

Any accident involving vehicles, unless properly parked, that results in property damage or personal injury, and in which the driver failed to do everything he/she reasonably could have done to prevent or avoid the accident.

### What Accidents Should Be Investigated?

All accidents are important regardless of whether or not they resulted in an injury and/or property damage and should be investigated. An “In Case of Accident” folder should be kept in all your vehicles that provides drivers with instructions on what to do and what information to gather if they are involved in an accident.

## Who Should Be In Charge of the Investigation?

The business owner or fleet supervisor should conduct the investigation. Whoever is chosen, that person should have a good understanding of fleet operation, safe driving techniques and the company management system.

## When Should the Investigation Be Made?

The simple answer is: as soon as possible. Time erases and colors facts, and witnesses may leave. A delay increase the chances that evidence will be removed, destroyed and/or forgotten.

## How to Conduct the Investigation

A successful investigation avoids fixing blame while collecting information. Be sure that the investigation covers the accident, basic and primary causes, and corrective action. Thoroughly determining the answer as to why an unsafe act or condition occurred and why it was permitted will determine where weaknesses exist and where your safety efforts should be concentrated.

## ACCIDENT RECORD KEEPING

*Accident records should be maintained with the same significance as other business records and often times are required by law.*

## Record Keeping Requirements from OSHA

The Occupational Safety and Health Act, or OSHA, became law in 1970. This act requires the recording of occupational injuries and illnesses. Employers with fewer than ten employees at any time during the preceding calendar year are exempt from these requirements. The exempted businesses are primarily retail trades, finance, real estate and services. However, these businesses are not exempt from the notification provisions of fatalities or multiple hospitalization injuries and may be required to participate in the Bureau of Labor Statistics annual survey of occupational injuries and illnesses.

### ***If my business is exempt, should I maintain accident records?***

Yes. Illnesses and injuries may happen at any time. Having a comprehensive record can help you identify, modify or stop hazardous practices.

### ***What forms are used for this purpose?***

Two forms can be used for record keeping purposes and to comply with OSHA.

OSHA Form 300: A log of occupational injuries and illnesses for each calendar year. Guidelines require posting of the prior year's summary sheet by February 1st of each year until March 1st of that year.

Summary of Work-Related Injuries and Illnesses Form 300A: Records more details about an accident. In most states, the First Report of Injury form is an acceptable substitute for the Supplementary Record Form. Check with your insurance carrier or agent on the acceptability of the First Report of Injury Form in lieu of the supplementary form. Recordable illnesses and injuries should be entered on the log and summary no later than six working days after the incident. Records should be retained for five years.

## The First Aid Log

Occupational injuries and illnesses requiring first aid should be logged in a simple notebook by name, time, date, accident description, and outcome. These records will help give you a complete picture of your firm's accident history.

## What About the Near Miss?

Record near misses in a separate file. These incidents should be treated in the same way as an incident involving injuries.

# MANAGEMENT SAFETY POLICY

*Supervisors, managers and employees must commit to safety and preventing accidents. Safety programs without top management commitment have little chance of success. Safety policy statements also help enforce safety rules and raise the safety awareness of employees.*

## Safety Policy Statements

Communicate the following:

1. The importance of employee safety.
2. The company will take measures to prevent employee injury.
3. The company will comply with safety laws and regulations.
4. Safety will take priority in work operations.
5. The safety policy is signed by the company president or owner.
6. The statement should ask for feedback as well as cooperation from all employees.

## Sample Policy Statements

The most effective safety policy statements reflect your unique operations and environment. Here are two samples:

To our employees:

*It is the policy of (name of company) to achieve the lowest possible occurrence of workplace accidents and to ensure that every employee is provided safe working conditions. We have instituted a loss control program which, with your help, will succeed in achieving this goal. This program will benefit everyone and we expect your cooperation as well as your feedback. Please let us know if you have any ideas that will help us make our workplace safer. We are all working together for greater safety.*

Signed by,  
President

To our employees:

*Workplace injuries are always costly to the individual worker and can seriously impact his/her future and overall security. They are also costly to the company, both in direct costs and in the reduction of productivity. It is the policy of management that accidents shall be reduced or eliminated by taking every precaution possible and to actively promote of safe work practices. As an employee, it is critical that you play a role in our safety program. We expect and appreciate your active cooperation and feedback.*

Signed by,  
President

## JOB SAFETY TRAINING

*Job Safety Training is a logical next step after the Job Hazard Analysis. It is a proven technique for teaching new skills and safe, work habits faster and more effectively. All new employees and those transferred to new jobs should participate. The trainer should be a supervisor or a skilled person within the department.*

### **They should:**

- Know the job in question thoroughly
- Have leadership skills
- Have a desire to teach others
- Have a professional attitude toward the job and other employees

## **Prepare to Instruct** A POLICYHOLDER EDUCATION SAFETY SERIESducing Your Risk of Loss

**Have a Timetable:** How much skill should the trainee have by what date.

**Break Down the Job:** List important steps and key points (safety is always a key point). Use a Job Hazard Analysis breakdown to locate and identify hazards.

**Have Everything Ready:** The right equipment, materials and supplies should be in place and ready to go.

**Have the Workplace Properly Arranged:** Just as the trainee will be expected to keep it. Write the steps of each job in sequence, noting the safest, most efficient way. Allow enough time in your schedule, depending on the complexity of the job and the trainee's previous knowledge and experience.

## How to Instruct

There are four steps in Job Safety Training:

### 1. Prepare the Worker

- Put the trainee at ease
- Define the job
- Place yourself in the correct position

Explain all responsibilities and procedures. Show the employee how the job contributes to the overall work of your firm. Emphasize the need for quality, production and safety.

### 2. Present the Operation

- Tell, show and illustrate ONE IMPORTANT STEP at a time
- Stress each KEY POINT (Safety is ALWAYS a key point)

Position yourself alongside the trainee so that he or she will see the job as it is done and not in reverse. Demonstrate and explain as you're doing the job. Ask the trainee to explain the process to you. If something has been missed or misunderstood, go back over it at once. Demonstrate the use of all required personal protection equipment and tell why machine guards are important. Explain thoroughly all personal safety regulations. Encourage the employee to ask questions. Training should be an intelligent conversation between the two of you, not a lecture.

### 3. Try Out Performance

- Have the employee do the job – provide coaching and correct any errors
- Have the employee explain each KEY POINT to you during the process
- Continue until YOU know the worker fully understands

If the employee makes mistakes, explain calmly how to do things right. Work patiently with the employee until each step is mastered.

### 4. Follow up

- Let the employee work independently
- Designate a person to go to for assistance
- Check frequently, encourage questions
- Taper off extra coaching and close follow-up

Follow-up from time to time to be sure things are going well. Be sure the new employee knows where to find help.

Reducing Your