SFM The Work Comp Experts®
CompTalk
Guiding employers through workers' compensation

Preventing injuries
Minnesota | Iowa | Nebraska | South Dakota | Wisconsin

Guide to successful loss prevention

Having four key elements in your loss prevention program is not only a good idea, but is also good business. Operating with an effective loss prevention program helps protect your business from:

- Disruption in workflow and productivity.
- Additional administrative costs.
- Decreased employee morale and turnover.
- Possible legal problems.
- Penalties from federal OSHA or other regulatory agencies.

Success of a loss prevention program is based on active, visible leadership. This means management supports the resolution of safety issues in the workplace. Managers and supervisors are involved in safety activities, talk to employees, provide information, acknowledge employees for following safe work practices, and monitor the success of the program. With that in place, whether just getting started, moving beyond the basics, or exploring innovative approaches to promoting employee safety, having these four key elements in place will help create successful loss prevention.

1 A designated "safety coordinator."

Choose an employee to manage safety who is familiar with your business and operations. Someone who is respected by employees and is dedicated to making your work environment as safe as possible. This person's responsibilities may include:

- **Responding to emergencies quickly and safely**. Know how to use emergency equipment such as a first aid kit and fire extinguisher. Follow emergency processes and procedures such as lockout/tagout.
- **Reinforcing company rules and policies.** Address issues and unsafe behaviors when they are visible. Communicate regularly, explaining the purpose of safety rules. Offer feedback. Set a good example by following safety rules and policies.
- **Analyzing safety data and injury trends.** Analyze the workplace before accidents and injuries occur. Identifying and understanding hazards will help in developing a plan to eliminate them.
- **Analyzing accidents and implementing corrective action.** Analyze near misses and accidents to avoid similar occurrences in the future. Gather facts, interview employees involved, and document findings.
- **Providing safety training.** Motivate employees to act safely. Train and re-train employees to perform their jobs safely. Orient employees to general department rules and job-specific tasks. Conduct regular safety training when appropriate. Document training and hold employees accountable for the information.
- **Leading safety committee meetings.** Conduct regularly scheduled meetings to discuss accident prevention methods, safety promotion, hazards noted on inspections and other pertinent subjects. Review incidents that result in injury or illness as well as the "near misses" that didn't result in injury. See the "Safety Committee" *CompTalk* for more information.
- **Helping with hiring.** The safety coordinator should have a good idea about the physical requirements of the job and may have valuable input whether sitting in on the interview or offering suggestions before an interview occurs.

2 Good hiring practices.

Matching the job to the employee is crucial. Having clearly defined hiring practices and a strong interviewer enables you to match employees' skills to the job requirements, making turnover and workplace injuries less likely.

- **Make sure job descriptions are up to par.** Job descriptions document the job's physical demands and environmental exposures. If the employee is injured, the job description provides crucial information to the treating doctor and your claims representative regarding treatment goals. This will help ensure an early and safe return to work.
- **Be clear about the law.** Your interviewer should be well trained in the federal Americans with Disabilities Act. State laws prohibit employers from discrimination based on physical disability. You can, however, make sure your job candidate is physically capable of doing the job's required functions. A pre-placement physical might be the best way to find that out.

  Pre-placement physicals and substance screenings work in many industries and are even required by some, but be aware that such tests are highly regulated. It is best to have written policies regarding substance and pre-placement tests and to have them reviewed by an employment law attorney.
- **Stay clear of undocumented workers.** Employers need to watch for false identifications and be sure they are hiring workers who are legally documented and allowed to work in the United States.

  It's not enough anymore just to see a Social Security number and a "green card." You also need to call the Social Security Administration at (800) 772-6270 to be sure those IDs are legitimate. Failing to do that can result in unexpected and costly legal consequences.

  Background and reference checks are also helpful in the screening process. For example, when hiring a new employee for a driving position, it's a good idea to check motor vehicle records, which in certain instances are required.
- **Make the most of your new employee orientation.** This is sometimes overlooked as a proven way of avoiding injuries later on. Training and orientation should provide the new employee with a primer on proper work methods and set the stage for the employee's continued awareness of the injury prevention techniques that are carried consistently through your organization.

  SFM offers a gamut of resources on hiring practices. Find these *Legal Advisories* in the "Resource Catalog" at www.sfmic.com.

  - "Americans with Disabilities Act" Legal Advisory
  - "FMLA in the workers' compensation setting" Legal Advisory
  - "Pre-employment physical examinations" Legal Advisories
  - "Screening job applicants for prior workers' compensation claims" Legal Advisory
  - "Alcohol and drug testing of employees and job applicants" Legal Advisory

3 A reliable written safety program.

The program should describe the safe way for work to be done, set measurable goals and performance standards and monitor progress made in the workplace on a yearly basis.

To clearly define your goals and make safety a priority for your organization, develop your own loss prevention program by including the following elements:

- A safety policy statement and objectives.

- Work standards and rules.
- Enforcement procedures.
- Workplace analysis and inspections.
- Reporting process and accident investigation.
- Employee training.

Work standards and rules state how tasks must be carried out. Goals must be specific and achievable. That also helps you hold employees accountable for their safe behavior. Quality safety rules are more accepted by workers who are involved in their development.

Enforcement systems should be in place to support health and safety rules. Discipline should be aimed at correcting inappropriate and unsafe behaviors, not at punishing workers.

Workplace analysis is assessing the operations, procedures, processes, physical environment and individual behaviors that may be hazardous to employees. Start by reviewing previous injury records. Look for trends in injuries. Then, walk through the worksite. Look for hazards. After you have identified trends in previous accidents, it is important to evaluate specific jobs, workstations, equipment, the environment and your employees' behaviors. Determine ways to eliminate or control the hazards. Use SFM's "Workplace Analysis" *CompTalk* and worksheet to help you analyze hazards in your workplace.

Investigate accidents and near-misses. The best way to get your organization started doing accident analysis is to have a program in place and a person designated to do the investigation so you're ready to act when an injury does occur.

Try SFM's four-point approach to analyzing an accident. It'll help you make sure you're covering all the bases so you can learn from what's happened and take the right steps to prevent it from happening again.

Ideally an accident should be investigated right after it happens.

See the "Accident Analysis" CompTalk and worksheet for more information.

4 Regularly scheduled training.

SFM's 4-point Accident analysis

- **Collect data.** To begin with, you'll want to find out some basic information about what happened, and then you'll want to probe deeper. Talk to witnesses.
- **Identify the causes.** Accident investigation looks at four possible causes: equipment, at-risk behavior, personnel and environment.
- **Analyze the findings.** Examine the facts and observations, and be conscious of what's missing.
- **Develop a plan for corrective action.** The plan should mirror the results you got from your analysis.

The purpose of training is to influence employees' behaviors. For the average adult learner, it takes seven times to remember something. It takes 21 days to change an established habit. So, why let a new employee establish a bad one?

Safety orientation should be provided to all workers. It ensures that they are familiar with the hazards of the workplace because they have been provided with safety information, explanations of how to use this information, and instructions on safety roles and responsibilities.

Job-specific training is key in injury prevention. It's a good idea to provide training regularly and to have a training calendar to support those efforts. Training might take place once a month or maybe two or four times a year, but it's a good idea to put a schedule together that includes topics and timing for all employees to see.

The best training takes place in the work area instead of in a conference room. If you see an employee lifting improperly, going over and showing him the proper lifting techniques is a great example of effective training.

Encourage your safety committee to conduct the training when appropriate.

For educational resources you can use to aid in training, go to SFM's online "Resource catalog" at www.sfmic.com where you can download or order a variety of handouts, posters, videos and more.

For specific questions about loss prevention contact your SFM loss prevention representative at (800) 937-1181.

Essential training topics:

- Employee right-to-know
- Lockout/tagout
- Personal protective equipment
- Forklift
- Proper lifting
- Slip/fall prevention
- Ergonomics
- Ladder
- Fall protection
- Excavation
- Electrical

SFM Companies
3500 American Blvd. West, Suite 700
Bloomington, Minnesota 55431

SFM®
The Work Comp Experts

© 2017 SFM Mutual Insurance Company
All rights reserved.