

Safety Zone: Basic Elements of a Safety Program

You care about your workers. You want to keep them as safe and healthy (and thus productive) as possible on the job.

Injuries and illnesses lower their productivity and may lead to absences, both of which reduce your profits. This four-point safety program, paraphrased from OSHA, can help you protect your workers and profits. It addresses the needs of smaller businesses as well as larger ones. Many sources offer safety programs; you might wish to merge parts of them with this one to customize your company's program.

Point 1: Management Commitment, Leadership & Worker Involvement

Your safety and health attitude is reflected by your workers. You demonstrate the importance of your safety and health program through your actions. If your actions show that you consider safety and health to be important and an integral part of your operations, your workers' actions will show that, too. Communicate this program clearly to all of your workers.

Involve them in the formation of your program. They may offer unique ideas that can eliminate or minimize hazards and also increase productivity. This involvement can cement their commitment to the safety and health program. Consider forming a joint worker-management safety committee. Committee participation can maintain worker interest in the program.

Actions you can take include:

- Post your program where all workers can see it and give all workers and new hires a copy, and make a review of the safety program an integral part of each new hire's orientation.
- If your staff is primarily field-based or remote, make sure the program is known and communicated fully to each worker. Find ways to do this that fit your unique operation. For example, present paper or digital copies to read and acknowledge understanding, hold a special training session, and talk with staff individually and in groups. Reward engagement.
- Personally take part in accident analysis to show your concern. Obey safety rules and require your supervisors to obey them.
- Let workers use their special knowledge by making hazard inspections, performing safety training, and analyzing accidents.
- Make adherence to your safety program everyone's duty as part of their daily work.
- Budget enough time, personnel, money and authority to implement hazard controls.
- Reward workers who follow the program, and train/correct those who do not due to lack of knowledge or stubbornness. Review the program's effectiveness yearly and make changes as needed.
- Encourage two-way communication. "Top-down" programs without ample input from rank-and-file employees are much more likely to be ineffective and fail.
- Set annual safety goals and review periodically.

Point 2: Worksite Analysis

Learn what hazards are present in your premises and jobsites.

Actions you can take include:

- Ask your insurer, the local chapter of the National Safety Council, a private Loss Control Consultant, or your state OSHA consulting outreach* to visit your premises or jobsite, especially when changes occur, to help you identify hazards. Involve employees in completing periodic hazard inspections. **the OSHA Act set up funding for all states to provide free, on-site non-enforcement consulting services for small to medium-size businesses. Visit: <https://www.osha.gov/dcsp/smallbusiness/consult.html> to learn more.*
- Encourage workers to report hazards immediately and show your appreciation when they do. Never discourage employees from reporting hazards.
- Look at your past accident/illness records to identify trends which may need special prevention efforts. Your workers' compensation carrier or insurance agent should be readily available to assist with this if necessary. Do a thorough analysis of each accident/illness to identify the root cause and address causes of loss at their source.



Point 3: Hazard Prevention and Control

Implement actions to eliminate or minimize hazards.

Actions you can take include:

- Establish safe work practices and make sure all workers understand and follow them.
- Enforce safe work practices; if needed, develop disciplinary measures with the help of the employees.
- Perform regular equipment maintenance to prevent breakdowns and unsafe conditions.
- Plan for emergencies and conduct practice fire/emergency drills.
- Provide necessary first aid materials and training, designate a nearby hospital or clinic to treat injured/ill workers.
- Develop formal written plans for emergencies and conduct regular fire/emergency drills.

Point 4: Train Workers, Supervisors and Managers

Train all of your personnel at the initiation of your program. You should also train new hires before they begin their work assignments, and train current employees before they begin new work assignments when tasks or hazards change. Provide refresher training. Instruct workers to avoid starting any task that looks unsafe. Combine safety/health training with job training, so workers will learn only the safe, healthy way of doing their assignments.

Actions you can take include:

- Train your workers and have them demonstrate their understanding of the training by completing a quiz or demonstrating the safe way of performing an assignment.
- Pay special attention to training new hires and workers beginning new assignments; they may be more likely to become injured or ill because the work is unfamiliar to them.
- Train supervisors and managers to recognize hazardous conditions and unsafe acts and how to correct and/or discipline workers.
- Train supervisors and managers how to hold all personnel accountable for adherence to your program.
- Refresher training in certain topics may be necessary, usually on an annual basis. In addition to being a best practice, it is also a legal requirement in some cases.

Once training programs are implemented, maintain written records showing who was trained, dates of training, content of training and quiz results. Have workers sign, showing they attended training and/or received a copy of your program. Keep these records in case you need to provide proof of an injured or ill worker's training. Sign-in sheets detailing the date, subject(s), trainer, etc. are a convenient manner of documentation.

Implementing your safety and health program can reduce the chance of injury or illness. It can also increase your productivity and profit, not only because fewer workers miss work, but also because the safe, healthy way of doing things often results in higher quality goods and services, pride in work, and greater efficiencies in the overall operation. Involving your workers can increase their loyalty to you as well as their commitment to your program.

For additional resources and other safety and risk management subjects, visit the AmTrust Loss Control website: <https://amtrustfinancial.com/loss-control>

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