

# Loss Control Best Practices Workbook



CLIENT NAME: \_\_\_\_\_

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What should you be doing to ensure you're doing the best job possible when it comes to the safety of your employees? There are a variety of components to a sound loss control philosophy – 3CU recommends the following when it comes to process controls best practices:

## Accident Investigation

- Designate a specific individual to perform your investigations – they require skill and the more investigations conducted, the better the investigator will become at performing them with better outcomes.
- Provide professional training to the investigator.
- Establish a company policy for notifying the investigator of an incident.
- Investigate all accidents and near misses.
- Ensure operations are corrected as a result of an accident and subsequent investigation.
- Conduct all investigations within eight hours.

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3CU action items: \_\_\_\_\_

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Policyholder action items: \_\_\_\_\_

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## Claims Administration

- Report all claims and incidents to 3CU within 24 hours.
- Actively share any and all information acquired about the incident or post-incident.
- Accommodate light duty as it's critical to controlling your costs/mod rate and returning your employee to productivity.
- Maintain a list of modified or light-duty tasks that can be accessed quickly to provide physicians a basis for workable restrictions.
- Work closely with your claims adjuster on prompt communications.
- Require daily "not injured" documentation from staff.
- Utilize the 3CU Risk Management Information System (RMIS) to track all your claim activity and performance metrics.

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### Employee Safety Meetings

- At a minimum, safety meetings should be conducted quarterly, as well as weekly “toolbox” talks. Ask staff to take turns running the toolbox meetings.
- Minimum training requirements should be established by position.
- On average, most people retain about 30% of what they learn. Consider giving your staff a quick quiz to ascertain their retention. Don’t assume all staff learns the same way. The only way to gauge comprehension is by testing for it.
- Use vendors to broaden your training to demonstrate proper equipment use.
- Implement daily safety briefings based on the day’s activities.
- Ensure bilingual provisions are made.

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## Environmental Controls

- Conduct a hazard assessment of your workplace to identify any potential environmental issues or exposures requiring action.
- Conduct industrial hygiene testing regularly to develop a baseline for airborne particulates.
- Conduct hearing evaluations to determine baseline exposures.
- Depending on the hazard, develop an action plan or control for each and every issue identified, including potential engineering changes, required testing, PPE required and general hazard avoidance.

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## Ergonomics

- Conduct an inventory of jobs that have ergonomic issues.
- Assemble the tasks required to complete the job requirements.
- Develop a plan to remove stress on the employee's body.
- Analyze workstations for redundant movements, work height, unnatural body movement (too low, high, out from body, etc.)
- Consider engineering changes, equipment purchase, procedural changes.
- Consult with an ergonomic professional – this assignment often requires a high level of expertise.

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### Fleet Safety

- Implement a vehicle inspection program with drivers that includes random spot checks.
- Provide basic driver training to staff on a yearly basis, at a minimum.
- Implement a “no cell phone” policy while driving.
- Consider adding a GPS system to all company vehicles, as they track speed and other valuable safety info.

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## Hiring Practices

- Conduct background checks on all employees before hiring them.
- Attempt to hire only those who are recommended by colleagues or other trusted sources.
- Eliminate short duration hires as much as possible.
- Conduct pre-hire drug testing.
- Utilize a job task inventory which provides the position's required skills and necessary physical requirements.
- Consider the use of functional capacity testing that will actually test applicants and their ability to perform the job.

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## New or Transferred Employee Orientation

- Conduct a skill assessment to learn core skill sets and abilities of your new hire.
- Establish a base requirement for training by position and enforce it.
- Ensure safety expectations are communicated strongly.
- Ensure bilingual provisions are made.
- Provide the employee with any training needed as soon as possible based on identified gaps.
- Require a mandatory field orientation before allowing the employee to work solo.

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## Personal Protective Equipment

- Conduct an inventory of jobs requiring protection.
- Determine if the exposure can be eliminated first — PPE is a last course of action.
- Decide on the best method of protection for your employees relevant to the exposure.
- Implement a policy and procedure for use and enforce it!

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## Return to Work

- Conduct an inventory of potential light-duty tasks.
- Implement a light/modified duty process and communicate it to staff.
- Consider having your positions evaluated for functional capacity requirements, assisting in determining suitability for modified duty restrictions.
- Establish a not-for-profit alternative.
- Work closely with your claims adjuster to bring employees back to work as soon as possible.

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## Safety Committee

- Assign each member of the committee a specific role. For example, one person is responsible for self-inspections, another for accident investigations, etc. and train them on their assignments.
- They then coordinate their sub-committees and tasks, usually reporting to the safety coordinator.
- The safety coordinator then acts as the chairperson of the sub-committees, pulling all assigned subcommittees into the larger committee as a whole on a monthly basis. This spreads the safety culture and sends the message that all staff needs to be involved in the safety process.

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## Safety Culture

- Have your staff sign the safety policy statement on a quarterly basis.
- Add safety as the first topic of regular meetings — it sets the organizational tone for safety.
- Top management establishes safety expectations for staff and drives it!
- Enforce or change safety rules if need be.
- Be consistent. Start each day with a comment on safety — drive the message home.
- Remain dedicated to a top-notch safety program.
- Do not allow unsafe workplace behaviors to occur and continue occurring.

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## Safety Discipline

- The best course of action is generally a verbal warning, followed by a written letter and then suspension or termination, if warranted.
- If the foreman or supervisor was present and allowed the behavior to occur, they should also be disciplined.
- Be consistent. Not following a safety rule or procedure should be grounds for staff to be disciplined.
- Severe infractions (for example, no fall protection) should be grounds for immediate termination.

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## Safety Incentives

**Model 1:** Using “spot awards.” If an employee is spotted using good safety behavior, they are given an award on the spot. This can be cash, gift cards, an afternoon off, etc. This system works, as it positively reinforces following the safety rules and develops a good safety culture by establishing expectations.

**Model 2:** If you have teams that work together regularly, the following program has proven to be effective.

1. Establish the team or group who generally work together on a regular basis.
2. Determine the award to be given to the team (cash or gift cards are generally the most popular).
3. Inform the team that every time an injury occurs within the team, the cash prize will be reduced. For example, the first injury (basic first aid does not count) reduces the cash incentive by 25%. The second injury by 50%. The third generally goes to zero.
4. The program can be structured by job site, work area, etc. Six-month intervals generally work best, then the process starts over.

This model has been effective in changing employee behaviors, as they police themselves to work safely within their groups. At the end of the day, it’s effective because it eases the safety burden away from the supervisor and onto employees — though oversight by the supervisor is still required, of course.

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## Safety Rules

- Customize the rules to the employee. They are hard enough to follow and remember without adding unnecessary volume.
- Conduct an exposure analysis to determine what should be covered within the safety rules. Get employee input and redesign as needed.
- Train the staff on the rules applicable to their area at least quarterly.
- Require all managers to enforce the safety rules uniformly. If an employee is written up, strong consideration should be given to writing up their direct supervisor also if they were aware of the infraction.
- Require the staff to sign the safety rules quarterly to reinforce their importance.
- Rotate them through “toolbox” talks, if applicable, to keep the safety rules fresh and current in staff members minds.

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## Job-Specific (Non-Safety) Training

- Determine the core sets of skills required.
- Devise a training plan to teach employees the proper skill set. For example, using the right tool for the right task.
- Adopt a follow-up process to ensure employees are following the correct procedures.

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### Staff Safety Professional

- Designate the safety coordinator and the specified amount of their time to be dedicated to safety.
- Provide training to the designated individual, such as OSHA 30 hour.
- Provide training that is specific to your businesses exposures. Make him/her an expert.
- They should be seen as an internal consultant supporting the field. Too often they are seen as the “safety” guy – staff believes safety is his job, not theirs. Push responsibility to the field and drive field ownership.
- Establish the safety role. Your 3CU loss control consultant can assist with this.

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## Supervisor Accountability

- If a supervisor’s employee is hurt, both are called in for a review as to why and how it happened.
- Insist that safety rules be enforced. Require them to review one safety rule on a weekly basis with staff to reinforce them.
- Develop tools, chargebacks, job site scoring and other parameters to determine baselines and metrics for evaluation.
- Any bonuses should have safety as a consideration.
- Speak with your 3CU loss control consultant on more advanced techniques that may be implemented to drive safety accountability.

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## Self Inspections

- Each function should have a customized inspection sheet established with input from the workers in their areas.
- Inspections should be required weekly and be conducted randomly.
- A member of management (on a rotating basis) should conduct the inspections.
- Inspections should be scored and used as performance criteria for personnel evaluations.
- Keep a log of corrections made and ensure conditions are not repeated.

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## Supervisor Management Training

- OSHA 10-hour, at a minimum. 30 is highly preferred for construction risks.
- Establish a baseline of required courses and keep it current.
- A “how to manage safety” type of class can be beneficial for establishing expectations.
- Provide training specific to your discipline. Check out 3CU online courses.
- Check with your 3CU loss control consultant regarding the training we can offer your staff.

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## FIELD CONTROLS

### Fall Protection

- Consider using aerial lifts or elevated platforms to provide safer elevated working surfaces.
- Establish an equipment inspection process.
- Establish a field inspection process to ensure staff compliance with procedures.
- Erect guardrail systems with toe boards and warning lines or install control line systems to protect workers near the edges of floors and roofs.
- Cover floor and roof holes with weight-bearing material.
- Use safety net systems or personal fall arrest systems (body harnesses).
- Have a competent person visually inspect a ladder before use for any defects, such as:
  - Structural damage, split/bent side rails, broken or missing rungs/steps/cleats and
  - missing or damaged safety devices;
  - Grease, dirt or other contaminants that could cause slips or falls;
  - Paint or stickers (except warning labels) that could hide possible defects.
- Make sure that ladders are long enough to safely reach the work area.
- Mark or tag (“Do Not Use”) damaged or defective ladders for repair or replacement, or destroy them immediately.
- Never load ladders beyond the maximum intended load or beyond the manufacturer’s rated capacity.
- Be sure the load rating can support the weight of the user, including materials and tools.
- Avoid using ladders with metallic components near electrical work and overhead power lines.
- Establish a wind policy as materials often act as kites.

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## Strain/Sprain

- Analyze job site layout minimizing lifts and product movement.
- Conduct a job site analysis by position, identifying body stressors.
- Implement job rotations to reduce body stressors.
- Assign job assignments based on practical abilities wherever possible.
- Supply mechanical assistance on-site for material movement.
- Develop a mandatory stretching program.
- Make ergo considerations in equipment purchases.
- Use vibration-dampening gloves.

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## Struck By

- Secure and tie tools from heights.
- Designate walking lanes and product movement/delivery areas where possible and adjust where necessary so as to minimize being struck by machinery.
- Establish machine perimeters or “keep away” areas.
- Place alarms on machinery for any movement alerting surrounding staff.
- Train on communication of moving material and machinery to reduce strikes.
- Traffic control
- Certified flaggers
- Engineered lane closures
- Site inspections conducted
- Learn to use voice commands, such as “Behind you” or “Heads up.”

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## COLLAPSE

### Trenches

- Always use a protective system for trenches five feet deep or greater.
- Employ a registered professional engineer to design a protective system for trenches 20 feet deep or greater.
- Protective Systems
  - Sloping to protect workers by cutting back the trench wall at an angle inclined away from the excavation not steeper than a height/depth ratio of 1½:1, according to the sloping requirements for the type of soil.
  - Shoring to protect workers by installing supports to prevent soil movement for trenches that do not exceed 20 feet in depth. Shielding to protect workers by using trench boxes or other types of supports to prevent soil cave-ins.
- Always provide a way to exit a trench — such as a ladder, stairway or ramp — no more than 25 feet of lateral travel for employees in the trench.
- Keep spoils at least two feet back from the edge of a trench.
- Make sure trenches are inspected by a competent person prior to entry and after any hazard-increasing event, such as a rainstorm, vibrations or excessive surcharge loads.

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## Sloping

Maximum allowable slopes for excavations less than 20 feet (6.09 m), based on soil type and angle to the horizontal are as follows:

Soil Type	Height/Depth Ratio	Slope Angle
Stable Rock	Vertical	90 degrees
Type A	¾:1	53 degrees
Type B	1:1	45 degrees
Type C	1 ½:1	34 degrees
Type A (soft term)	½:1	63 degrees

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3CU action items: \_\_\_\_\_

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## Scaffolding

- Scaffold must be sound, rigid and sufficient to carry its own weight plus four times the maximum intended load without settling or displacement. It must be erected on solid footing.
- Unstable objects, such as barrels, boxes, loose bricks or concrete blocks, must not be used to support scaffolds or planks.
- Scaffold must not be erected, moved, dismantled or altered except under the supervision of a competent person.
- Scaffold must be equipped with guardrails, midrails and toe boards.
- Scaffold accessories, such as braces, brackets, trusses, screw legs or ladders that are damaged or weakened from any cause must be immediately repaired or replaced.
- Scaffold platforms must be tightly planked with scaffold plank grade material or equivalent.
- A “competent person” must inspect the scaffolding and, at designated intervals, reinspect it.
- Rigging on suspension scaffolds must be inspected by a competent person before each shift and after any occurrence that could affect structural integrity to ensure that all connections are tight and that no damage to the rigging has occurred since its last use.
- Synthetic and natural rope used in suspension scaffolding must be protected from heat-producing sources.
- Employees must be instructed about the hazards of using diagonal braces as fall protection.
- Scaffold can be accessed by using ladders and stairwells.
- Scaffolds must be at least 10 feet from electric power lines at all times.
- Establish a wind policy for non-use in hazardous conditions.

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## Caught In

- Appropriate use of lockout/tagout that's enforced.
- Machine guarding should be utilized and enforced.
- Confined space program developed and enforced.

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## Electrical Safety

- Establish tool inspections for grounding.
- Ensure equipment (ladders etc) is appropriate for the exposure.
- Field surveys should be conducted.
- Conduct staff training on basic electrical safety.

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## Occupational Disease Controls

- Determine occupational disease exposures in your operations.
- Conduct chest X-rays and blood testing, if exposures warrant.
- Determine if risks can be eliminated.
- Search for substitution of materials reducing exposures.
- Implement engineering controls.
- Establish administrative controls designed to manage the process.
- Establish personal protective equipment requirements.
- Purchase exhaust-ventilated tools.
- Cut material wet.
- Have at least one employee professionally trained on hazards.

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## Slips and Falls

- Have housekeeping processes in place with requirements to reduce clutter.
- Implement “shoes for crews” or similar program which reduces slip potential.
- Stress three-point contact for getting on and off machinery.
- Pre-plan the site and review it for required changes to reduce exposure based on slip hazards.
- Use ice melting materials.
- Utilize “caution wet floor” type signs for inside and outside.

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