



Eight Easy Steps to Keep Your Employees Safe and Reduce Workers' Compensation Rates

Your workers' compensation costs and bottom line are both impacted by the overall number of accidents on your job sites.

A sound safety program that's designed to continuously improve can yield significant savings by reducing injuries and illnesses, and in the long run, reducing workers' compensation costs.

The following easy to implement steps can be used to create a well-rounded safety program that produces a safer job site, achieves OSHA compliance, and reduces accidents. All benefit your bottom line.

1. Develop a program and stick to it.

When it comes to safety, planning is key. OSHA standards provide a good pathway to incident reduction. However, many accidents stem from poorly developed or poorly implemented OSHA programs. In order to ensure a culture of safety and accountability, safety programs must be clearly written and must specifically state safety and health responsibility issues and requirements.

Having these requirements in writing is critical in order to reduce opportunities for uncertainty and misinterpretation. It is important that all of your employees understand the safety requirements and make them part of their daily routine. Once your programs are developed and in place, review them regularly to make sure they effectively address your current business risks.

2. Integrate your program.

Programs alone won't get results. Your safety program must move from paper to practice to impact your bottom line. Achieving this requires a strategic plan clearly communicated to workers, a good execution of that plan, and a culture that both inspires and rewards people to do their best. Staying safe in all facets of the job is an ongoing process.

3. Train and audit.

Training plays a significant role in workplace safety and in reducing workers' compensation costs. Conduct regular training to make sure everyone maintains the knowledge, skills, and understanding of how to perform assigned job responsibilities safely. Bring in third-party instructors to provide first aid and emergency response instruction annually. If safety is part of your daily operations, it becomes the rule, not the exception.

4. Hire smart. One of the most critical factors in reducing claims is how and who you hire. Ensure your hiring policy is clearly documented – from interviews and references to education and background checks – and is consistently applied to all applicants. Job descriptions should specifically describe each position and the qualifications required. Make sure only qualified employees are hired and they are capable of performing the assigned job responsibilities. Remember, finding the ideal candidate and avoiding claims isn't guaranteed, and risk management for work-related injuries doesn't end at the hire. Having a clearly defined process will provide documentation that you've done your part if there's trouble down the road.

5. Speak up. Build a safety team and schedule regular employee meetings that allow workers to speak freely about safety issues they encounter at work. Reward employees who bring these issues up to management. By creating a culture of openness and communication, employees will feel their opinions matter and will be more likely to speak out about any potential safety concerns.

6. Investigate and evaluate. Accident investigations provide an excellent source of information on real or potential issues present in the work area. To reduce costs you must reduce accidents, and the ability to reduce accidents is significantly enhanced when they are fully investigated instead of simply being reported. Work with your insurance provider to develop a process for investigating incidents that is fair to your employees and to your business. Accident reports cite facts; accident investigations go

deeper to uncover the root cause of an accident and make improvements to prevent its reoccurrence.

7. Bring in the pros. An insurance professional who specializes in workers' compensation and knows what you're up against can help you assess how different risks fit distinctly into your business model. This will help ensure you have the most extensive workers' compensation coverage possible and that you're prepared for whatever scenario you encounter.

8. Prepare for return. Work with your insurance provider and other risk management experts to establish a return-to-work program that provides the necessary resources and training/retraining to get your employees back on the job as soon as possible. By making return-to-work a part of your company's culture, your employees will feel more supported as they move through an injury and transition back to their jobs. Your company will also benefit from shorter workers' compensation durations.