



*The Compliance  
Department™*

# ALERT

## MANAGEMENT BULLETIN

August 2007

### Workers Comp Cost Containment

“We know that establishing safety programs can result in direct savings on insurance premiums. This is in addition to the indirect savings (productivity, efficiency, etc.) and the satisfaction of keeping your employees safe and healthy.”

- [www.universalunderwriters.com](http://www.universalunderwriters.com)

**Safety + Loss Prevention = \$\$\$**

#### Universal Underwriter’s Keys to Implementing a Safety Program

#### EnviroSafe’s Compliance Solution™

- Publish a safety policy statement
- Assign responsibility for the safety effort
- Develop workplace rules and procedures
- Establish supervisor and employee training programs
- Investigate all incidents and accidents
- Conduct regular safety inspections of the facility
- Get employees involved in the safety effort
- Address regulatory compliance issues



Source: *Universal Underwriters Insurance Company (Loss Prevention Bulletins: 2000-2002)*

### **GMGENVIROSAFE**

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# Workers Comp Cost Containment (Continued)

Universal Underwriter's Keys to Implementing a safety program	EnviroSafe's Compliance Solution™
<b>Publish a safety policy statement.</b> a. Express management support and commitment b. Establish objectives for the program	<b>Compliance Department User Guide</b>
<b>Assign responsibility for the safety effort.</b> a. Designate one person at each location as the safety coordinator b. Give them authority to address safety issues	<b>GM Checklist</b> a. Assist managers with their compliance process b. Provide list of responsibilities highlighting those that may be delegated
<b>Develop workplace rules and procedures.</b> a. Publish and post safety rules b. Develop procedures for job tasks-identify hazards and controls	<b>Safety Posters</b> – Both required and optional posters inform and remind <b>Compliance Department User Guide</b> – Customized written procedures (such as Hazard Communication and Emergency Procedures)
<b>Establish supervisor and employee training programs.</b> a. New employee orientation b. Regularly scheduled safety training for all employees	<b>Training Programs</b> a. New Employee Startup Kit (includes Right to Know training) b. Annual Training Materials (Right to Know, Personal Protection Equipment, Respirators, Company Safe Practices, Emergency Procedures, Fire Extinguishers, Hazardous Waste, Leaks and Spills, Blood Borne Pathogens, Lockout / Tagout)
<b>Investigate all incidents and accidents.</b> a. Determine actual loss causes b. Identify corrective actions to be taken	<b>Workers Comp Program</b> a. Review injuries that have occurred b. Identify common injuries and provide training materials to help increase awareness to prevent future incidents
<b>Conduct regular safety inspections of the facility.</b> a. Identify hazards before they can cause accidents or injuries b. Unsafe conditions and unsafe acts should be evaluated	<b>EnviroSafe Assessment</b> a. Conduct full inspection of the facility to identify safety or environmental issues b. Provide feedback and support to managers to help resolve these issues c. Monthly Scoresheet
<b>Get employees involved in the safety effort.</b> a. Safety committees b. Suggestion box c. Incentive programs	<b>Getting Employees Involved</b> a. Provide safety committee support b. Toll-free telephone support c. Assist in developing incentive programs
<b>Address regulatory compliance issues.</b> a. OSHA standards b. Fire safety codes	<b>Regulatory Support</b> a. Assist with OSHA and EPA related issues b. Assist with regulatory issues on a federal, state, and local level.

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