NISSOURI EMPLOYERS MUTUAL

Effective Safety Training & Education Strategies

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Purpose:

Protect employees from injury.
 Protect the financial interests of the company.

ADVOCATE FOR THE EMPLOYEE – ADVOCATE FOR THE EMPLOYER



FOCUS & PRIORITIZE SAFETY EFFORTS THAT ADDRESS TOP INJURY & INCIDENT RISKS

Injury Prevention
Compliance Activities
Or BOTH?
HOW?



OSHA Incident Reporting

- Report a Fatality or Severe Injury
- All employers are required to notify OSHA when an employee is killed on the job or suffers a work-related hospitalization, amputation, or loss of an eye.
- A fatality must be reported within 8 hours.
- An in-patient hospitalization, amputation, or eye loss must be reported within 24 hours.
- 1-800-321-OSHA







ADDRESS:

Primary hazards most likely to cause harm
 Address compliance issues for your company







MEM and THE DEFINITION OF LOSS: LOSSES HAVE TWO COMPONENTS

The injury occurred
 The costs that occurred as a result of the injury



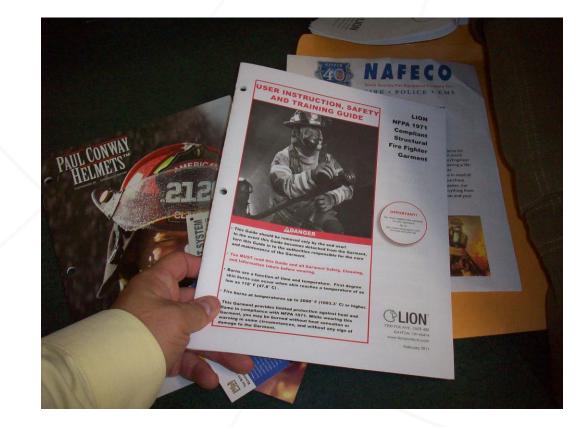
All lines of insurance...

- 1. Workers' compensation
- 2. Fleet, property
- 3. Liability
- 4. But what about damage / abuse not reported? (stuff that ends up in the repair shop)



Fact-Based Training...

- Warning Labels / Container Labels
- Operator's Manuals
- Manufacturer Information
- SDS
- Procedures



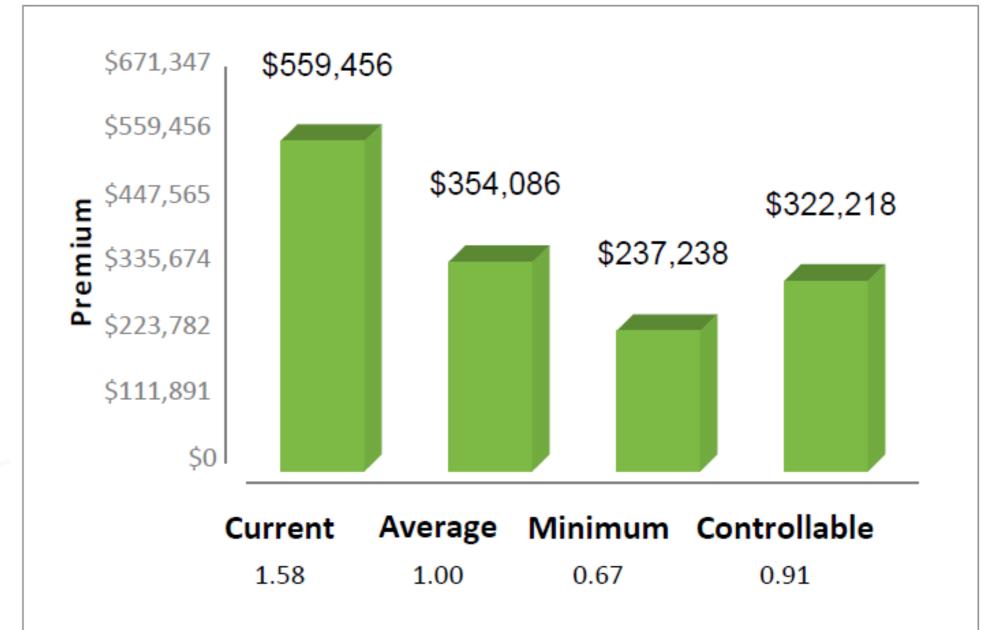




Safety is all around you...



Mod Breakdown



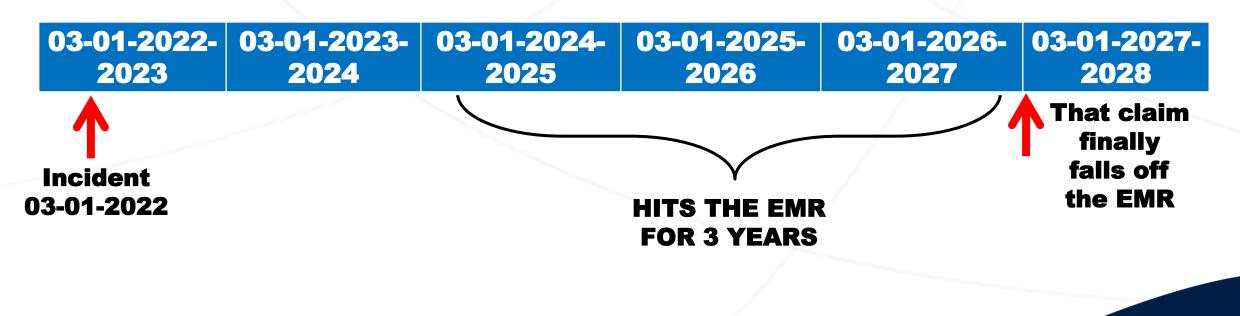
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Limited /		Impact on		Premium Costs	
Adjusted Loss	Mod w/o Loss	Mod	1 yr	2 yr	3 yr
\$150,737	1.0534	0.1107	\$23,373	\$46,746	\$70,118
\$65,554	1.0933	0.0708	\$14,948	\$29,897	\$44,845
\$56,492	1.0976	0.0665	\$14,041	\$28,081	\$42,122
\$33,154	1.1085	0.0556	\$11,739	\$23,478	\$35,217
\$32,501	1.1088	0.0553	\$11,676	\$23,352	\$35,027



Injuries have a long tail!

If an injury occurs TODAY, it will not go on the EMR THIS year, or NEXT year. Today's claim will go on 2024, 2025, and 2026 – falling off the EMR in 2027!





Type of Violation	Penalty
Serious Other-Than-Serious Posting Requirements	\$14,502 per violation
Failure to Abate	\$14,502 per day beyond the abatement date
Willful or Repeated	\$145,027 per violation

https://www.osha.gov > penalties

OSHA Penalties | Occupational Safety and Health Administration



WHY INJURIES OCCUR AND COSTS ARE HIGH:

MINIMAL OR NO SAFETY ACTIVITIES OCCURRING

NO OR MINIMAL INJURY MANAGEMENT OCCURRING







REVIEW YOUR PREVIOUS LOSSES – ASK:

WHY DID THE INCIDENT OCCUR IN THE FIRST PLACE?

WHY WERE COSTS NOT CONTAINED?







OFFENSIVE SAFETY MEASURES

CONTROLLING LOSS COSTS







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BEFORE AFTER THE INCIDENT THE INCIDENT SAFETY & RISK **INJURY MANAGEMENT** MANAGEMENT **PLAN**



1. Management must commit! (top and middle mgmt.) 2. Understand costs – EMR, premium, claims, other lines 3. Develop, communicate, and enforce written safety rules 4. Hold regular safety meetings and provide training 5. Perform documented corrective action 6. Inspect work areas, tools, buildings, vehicles for hazards 7. Enforce a drug-free workplace policy (NH & PA) 8. Develop a written seat belt policy 9. Develop a written distracted driving / work policy 10. Provide new-hire safety training and oversight 11.Post-offer employment physicals (Select, WorkSTEPs)



- 1. Have a written injury reporting policy
- 2. Direct medical care
- 3. Do post-injury drug & alcohol screens within 24 hours
- 4. Perform an investigation of all incidents and injuries
- 5. Report injuries to the insurance carrier within 24 hours
- 6. Know and utilize carrier cost savings programs
- 7. Document when treatment is declined by the employee
- 8. Offer light duty to injured employees
- 9. Plan for injuries and emergencies at night, or rural locations
- 10.Communicate with your injured employee often
- 11.Communicate with your insurance carrier often

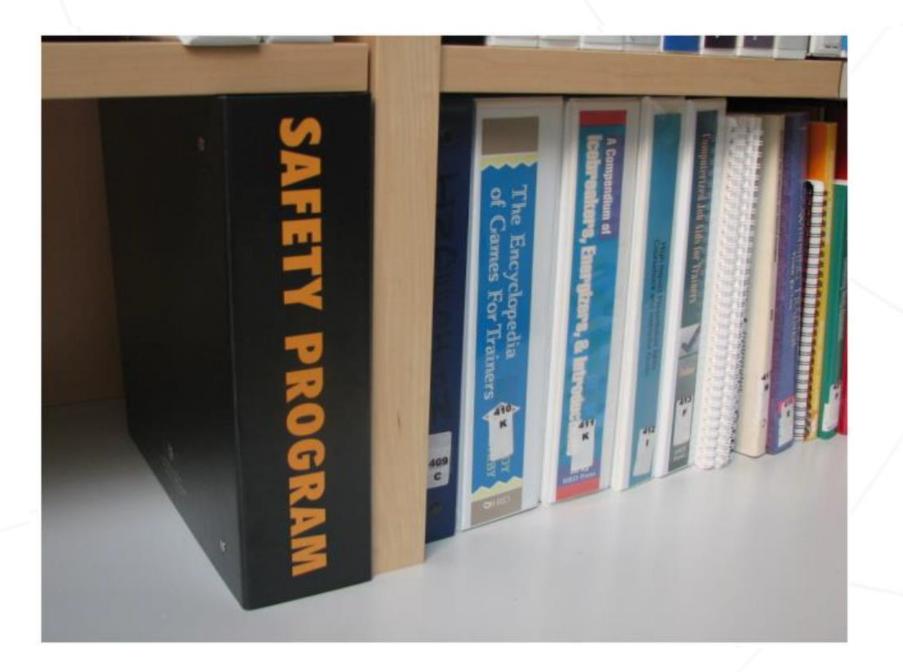


BEFORE - Going on the OFFENSE:

- When was the last time policies were acknowledged?
- Have you reached EVERY employee with a safety message?
- Have you addressed unsafe acts or conditions?
- Have you enforced safety rules lately?
- Have jobsites / buildings / equipment / work been inspected?
- Are new hires addressed?
- Are employees held responsible for infractions?
- But are they rewarded for good scores?
- Are employees fit for duty? Is a POET performed?



- 1. When was the last time your written safety expectations were signed?
- 2. When was the last safety meeting your employees attended?
- 3. When was the last time corrective action occurred after an unsafe act / behavior / condition?
- 4. Does anyone perform inspections / observations?



Is the document in use, or just taking up space?





EFFECTIVE?





Top 10 Most Frequently Cited Standards

for Fiscal Year 2020 (Oct. 1, 2019, to Sept. 30, 2020)

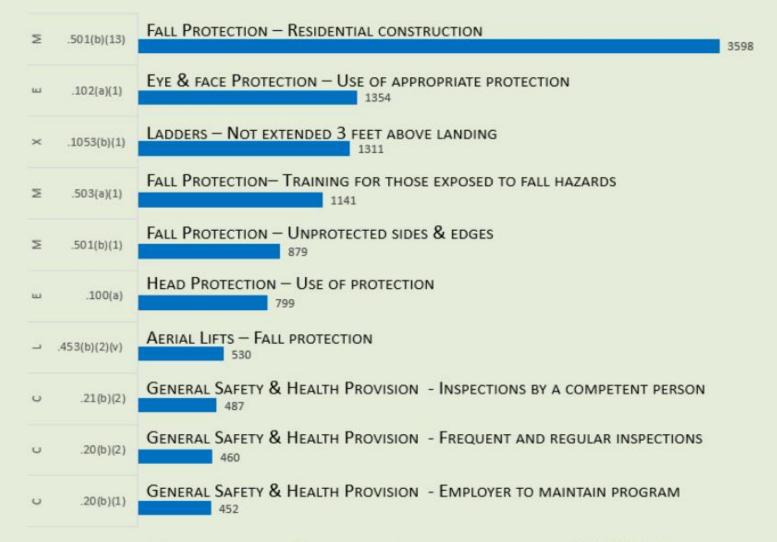
The following is a list of the top 10 most frequently cited standards following inspections of worksites by federal OSHA. OSHA publishes this list to alert employers about these commonly cited standards so they can take steps to find and fix recognized hazards addressed in these and other standards before OSHA shows up. Far too many preventable injuries and illnesses occur in the workplace.

- 1. Fall Protection, construction (29 CFR 1926.501) [related safety resources]
- Hazard Communication Standard, general industry (29 CFR 1910.1200) [related safety resources]
- Respiratory Protection, general industry (29 CFR 1910.134) [related safety resources]
- Scaffolding, general requirements, construction (29 CFR 1926.451) [related safety resources]
- 5. Ladders, construction (29 CFR 1926.1053) [related safety resources]
- 6. Control of Hazardous Energy (lockout/tagout), general industry (29 CFR 1910.147) [related safety resources]
- Powered Industrial Trucks, general industry (29 CFR 1910.178) [related safety resources]
- Fall Protection–Training Requirements (29 CFR 1926.503) [related safety resources]
- 9. Eye and Face Protection (29 CFR 1926.102) [related safety resources]
- 10. Machinery and Machine Guarding, general requirements (29 CFR 1910.212) [related safety resources]
- To search the top violations of an industry with a specific NAICS code, see https://www.osha.gov/pls/imis/citedstandard.html
- To search and view the industry profile for violations of any specific OSHA standard, see https://www.osha.gov/pls/imis/industryprofile.html

OSHA's 2020 Top 10 Most Frequently Cited ViolationsImage: Start Sta



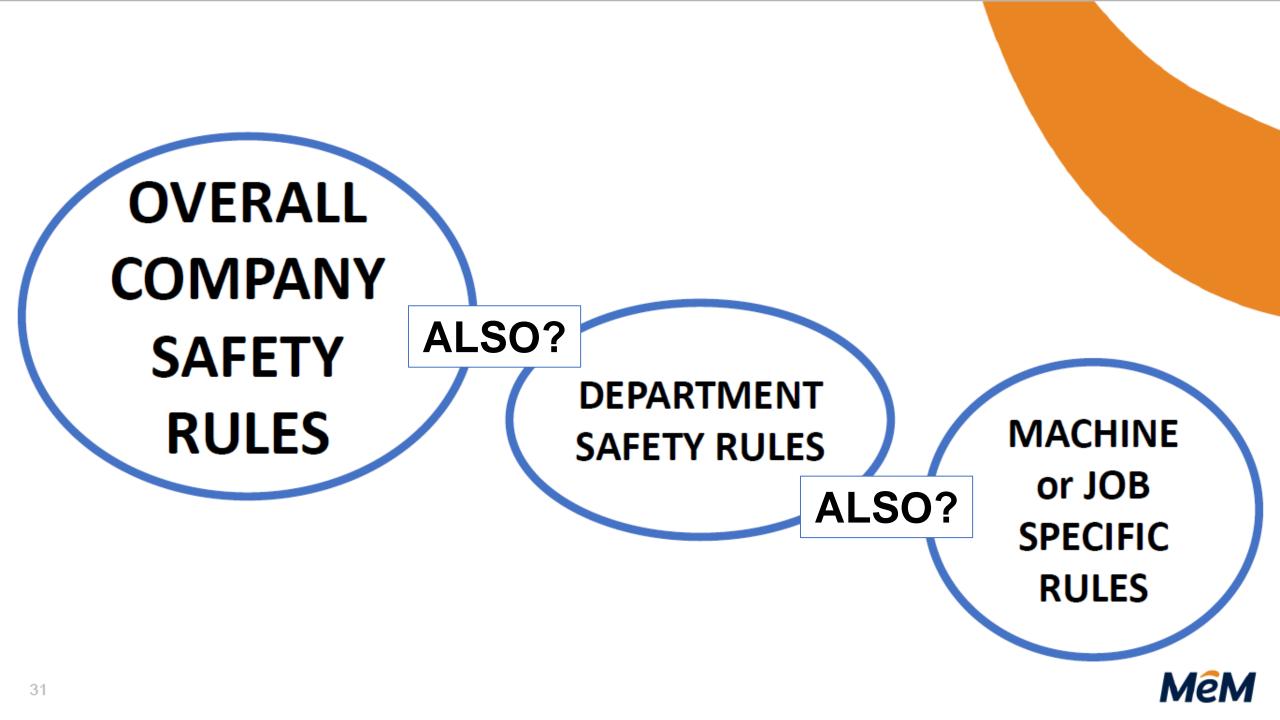
MOST FREQUENTLY CITED SERIOUS VIOLATIONS IN CONSTRUCTION 2020



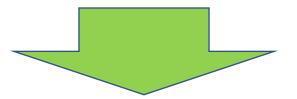
NUMBER OF SERIOUS VIOLATIONS - FY 2020

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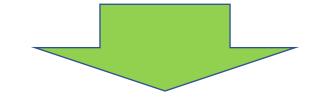
29 CFR 1926 SUBPARTS



Critical Steps for Reducing Risk



- 1. Management Commitment by Understanding Direct and Indirect Costs
- 2. Policies that are Communicated Often
- 3. Employee and Management Training, Education
- 4. Work Monitoring and Inspections
- 5. Corrective Action
- 6. Say Thank You!



Reduced Incident Risk

Your Safety Rules:

- Start with rules that address top losses, fines.
- No unwritten company rules. Get them on paper!
- Be direct.
- Rules must be plain language and easy to understand.
- Routine and regular review with employees.
- Enforce.
- Please document all training, meetings, reviews with employees.



OSHA Employee Misconduct Affirmative Defense

- Employee actions are always taken into account during all OSHA inspections.
- Unsafe actions by employees are brought to the attention of the employer. In those situations where the employer has met all the conditions for affirmative defense, no citation is issued.
- The violative conduct was:
 - unknown to the employer; and
 - in violation of an adequate work rule which was effectively communicated and uniformly enforced.
- However, it is our experience that unsafe acts of employees are often known by management and that they are often allowed to proceed without remedial action. When it is found that employers have not been pro-active in controlling these conditions, citations are issued to the employer.

Trust but Verify:

- We must show that an employer actually <u>enforces</u> a formalized safety policy.
- Supporting documentation includes the actual safety policy, signed or acknowledged by the Injured Worker - possibly during new hire orientation or during other ongoing safety meetings.
- Plus, sign-in logs or attendee roster for the actual safety policy training.
- Followed by examples of disciplinary write-ups for violation of the safety policy.



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Department / Arisis		gaitnest: Area	Bubling No Name	
Importor Name		Inspection Name	Report on Taxe	
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Yes.	No	8/A	Containers, poderts, totar are shored in a stattin and secure manner?	
Yes	No.	8 A	Dock boards (bridge plates) are used when leading or stillsading backs or mill can	
Vec.	Ne	N A	Tracks and trades are occured to prevent novement during looking 1 unloading?	
Ver-	Ne	S/A	Addet are clear and in good-condition.7	
Ý69	Ne	S/A	Ables and work areas are like well?	
Yes.	Ne	8/A	First alkies, approaches to first estinguishers and exits are kept clear?	
Yrs.	Ne	S/A	Plant openings, holes and yets are plan	and to governet dails.
Ver.	Ne	X:A	Work areas are clean, orderly and free of top hazaeth?	
Yes	Ne	A:A	Work authors are dry or equipped with anti-dip fumatio, such or grater?	
Yes.	No	S(A	Nonen brieds aus kegt trätten asseptablie bruits.	
Yes	No	N/A	State have handrade that are strong and are flow of trip hazards.	
Ym.	26	S/A	Start an equipped with a ship-resultant surface	
Yes	Ne	S A	Employees are wanted of approaching machines when they step off of entrouve	
Yer	24	818	Exits are properly marked.	
Yes.	No	S/A	Lighting to addrs, Suffrances and weak areas to collisions.	
Yes.	Ne	N A	Exits are close of observation.	
Yes	Ne	8/A	Lattices are free of damage and are an appropriate type for the revolutional.	
Yre .	740	2.4	A step ladder used as a straight tabler is probabilited.	
See.	No	N:A	Carbon menociale is menitored and kept within acceptable OSHA lands.	
Yre.	Ne	8/A	Fire exterpaiders an endity accessible	
Vec.	No.	N/A	Fire extrapoiders are expected methly and recorded on the supervise tag?	
Yee	36	8/A	For extrapolaters are provided in the appropriate number and type?	
Ύre	Ne	SA	Personal persent re-repayment is provided.	
Yes.	Ne	SA	Appropriate foot posteriors, I adoptate footonise is required when hazanly are pre-	



Employee Name		Department	ADDL: NOT THE
Supervisor Name		Taday's Date	
	CIRCLE TYPE	OF ACTION:	
Verbal Warning Writes Warning		Supersion Effortive Date	Termination Effective Date
Dute of	Lacideet	Tanie of	Tacidiot
	Description		
	Comertine	Action Film	
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I administratively accept of this disciplinary action and that its contents have been discussed with our I understand that my signature does not necessarily indicate apresented

plot në Signatare	Date
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nan Resources	Date





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Safety Rules Inspect trenches daily before work begins.

- · Check weather conditions before work, be mindful of rain and sterms.
- Keep heavy equipment away from transh edges.
- · Be mindful of the location of utilities underground Always year proper protective equipment.
- · Don't work beneath raised loads.
- · Conduct atmosphere tests.
 - · Be sure you know how to perform the job and perform it sallely. Be sure you know its hozards and how to protect yourself. If you aren't sure or have questions, ank your experivecif.

Up#wood 1.1.2003

- Report all near masse, incidents, injuries and illnesses immediately
 Wear the required parsonal protective equipment necessary for the job. Safety
- the set of the registred products in the set of th
- hand.
- Always know the energency action plan for your jobaile. Know what the warning tonos are and where to ge. • Obey all warning signs and barricades
- Inspect all equipment, scaffolds, ladders, lifts, etc. before using. If found to be
- stelective remove from service. Report any unsafe tools, equipment at hazardous conditions to your supervisor. See that good housekeeping is maintained in your work area.
 Exercise proper lifting techniques.
- Exercise anoper string techniques;
 When operating and indep in company vehicles, all/is and escavaling equipment operato is a safe moment of obey ollo theiring relies always were a soat beit.
 Denot perform work under unrate conditions. Any employee has the sight to step work if they final is a usade.
- Horseplay of any kind will not be permitted.
 Only authorized personnel shall repair company tumished tools or equipment.
- Firearms on the job are prohibited.
 Always keep a positive attitude. This will make the day go better and make you a safer worker.
- · De not use ladders as scaffolds and nover dimb so high that it is impossible to
- hold the log-step for support Never use a samp lader sia a smallel laddle. Devil put yourself and your supervisor on the opot by not disenving safety rules
- If you see someone doing something unsafe or at risk say something to that
- Byourhave any concerns or questions, its not hesitate to contact management 573-581-1300

Equipment, process, 🛑 job.

Rules /
Expectations.

Training / Acknowledgement.

FEBRUARY 11, 2020	SHRM OF SOUTHEAST MISSOURI OSHA GUIDRUNES/WORK PLACE VIOLENCE		
Printed Name	Signature		
KALLA BALLEY	them I Bally		
Salada Harr	Nitha Sa Jan ()		
Autres Douring	autory Daylang		
Humandy Graves	HORAD		
Chas Haldiss	ally		
Stephanie Buraei	At Home Burber		
Marche Lillion	Victor and the Decision		
Heather Collier	Leather Miere		
Emily Magan	Amer Melan		
Jrie Support	Trong Shoppard		
Kympy Street	Kinki Killen		
alma Smith	almer Smith		
Hillam Homera	The		
Jerry Fathur-	Jaky father		
Repeter House	Relation Land		
Megan Hompton	men n Hansta		
Tim Buchhert	- Au		
MARLA Wood	Marla Wood		
Kathy Teachant	Holker Rechart		

DEBRINARY TO 100

- 1. Management Must Commit!
- 2. Understand Costs EMR, Premium, Claims
- 3. Written Safety Rules
- 4. Regular Safety Meetings
- 5. Corrective Action & Documentation
 - 6. Inspect Jobsites, Tools, Buildings and Vehicles
 - 7. Drug-Free Workplace Program (NH & PA)
- 8. Written Seat Belt Policy All Employees
 - 9. Written Distracted Driving Policy
 - **10.New Hires Attention & Expectations**
 - **11.Post-Offer Employment Physicals**

BEFORE

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Questions? Thank you!!!