

# Safety Talk

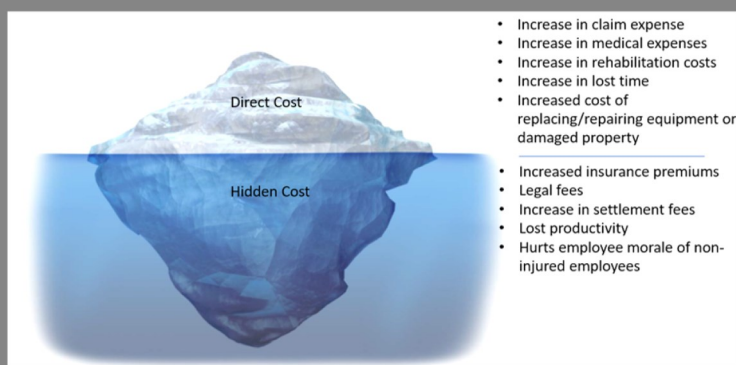
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## WORKERS' COMPENSATION FINANCIAL IMPACT

To keep insurance premiums as low as possible, employers should put a major emphasis on risk control and effective safety programs to prevent incidents and control the cost of claims. However, many employers do not realize how much accidents really cost them.

Loss costs are essentially broken into two categories, Direct Cost and Hidden Cost. When differentiating between the two, think of an iceberg. Direct costs represent the part of the iceberg visible to the eye. Icebergs, however, are deceiving as most of their weight and size are below the surface. The Hidden Costs of a job site injury are still present and have the potential to cost just as much, or even more as the Direct Costs.



The more incidents that occur in a workplace, the more you will have to pay out in claims expenses and insurance premiums. There are many avenues you can take when trying to control both Direct and Hidden Costs.

- **Focus on workplace safety and accident prevention.** Develop a thorough written policy and review it with your employees on a regular basis.
- **Have a Return to Work Program.** Make sure employees are aware of the program and exactly what is expected of them if they become injured while at work.
- **Enforce timely injury reporting.** Studies show that even a day or two in lag time between an accident occurring and turning in the claim can lead to drastically increased costs.
- **Investigate all accidents.** Also, make recommendations to prevent the potential of the accident from reoccurring.
- **Maintain open communication with the employee after an injury.** Regularly ask about their well-being, keep them engaged and develop a timeline for returning to work.

## EFFECTIVE SAFETY COMMITTEE TIPS

Safety committees can be a very important part of an employer's safety program. A safety committee can also be an enormous waste of time and a source of frustration for management if not properly implemented. It is not unusual for an organization to establish a safety committee only to have it "die" after a period of time due to lack of interest and failure of management to buy in. This does not have to happen!

If you want to find a way to improve your current safety program, developing a safety committee is a great first step towards achieving the goal of providing a workplace environment that is safe for employees and the general public.

How do you create a safety committee? Generally, membership should be voluntary. The committee should represent a mixture of departments and should not be comprised solely of management. If all levels of employees are allowed to participate, there is a greater likelihood that the committee will be accepted by the organization as a whole. The committee should have a chairperson, usually a Safety Director or Coordinator. Listed below are some tips to help you develop an effective safety committee.

### Purpose of a Safety Committee:

- To help get employees involved in your safety program
- Lower the frequency and severity of accidents and injuries
- Maintain a safe work environment for your employees

### Goals of a Safety Committee:

- Meet at the same time monthly or quarterly.
- Have an agenda prepared prior to each meeting.
- Assign someone to take minutes.
- Develop an effective safety program and review the program annually.
- Serve as a safety review board for all incidents, and recommend safety measures that will help prevent similar occurrences in the future.
- Establish a procedure for reporting hazardous conditions or activities.
- Conduct facility and/or premises inspections to identify and correct unsafe conditions before they create an incident.
- Coordinate and assure that evacuation and shelter-in-place drills are being conducted.
- Assure that first aid kits and personal protective equipment needs are met.
- Develop and conduct safety orientation training for new employees.

## SAFE FORKLIFT OPERATION

Forklift operators and employees working around forklifts are at risk of hazards such as collisions, falls, tip-overs, and struck-by conditions. Listed below are ways to prevent these potential hazards.

### Safe Forklift Operations:

- Always operate the forklift according to the manufacturer's instructions.
- Always wear a seatbelt.
- Never exceed the rated load and ensure it is stable and balanced.
- Do not raise or lower the load while traveling.
- Keep a safe distance from platform and ramp edges.
- Be aware of other vehicles/equipment in the work area.
- Have a clear visibility of the work area and ensure you have enough clearance when raising, loading, and operating a forklift.
- Use 3 points of contact when entering and exiting the forklift.
- Use horns at cross aisles and observe the speed limit.
- Do not give rides or use the forks to lift people.

### Safety Training:

- Only trained and certified workers may operate a forklift
- Ensure all operators receive initial training and that they receive refresher training once every 3 years per TOSHA requirements.

### Forklift Maintenance:

- Remove from service any forklift found to be in an unsafe operating condition.
- Keep forklifts in clean condition; free of excess oil and grease.
- Repair forklifts and maintain them according to the manufacturer's recommendations.



## WORKING SAFELY IN TRENCHES

Working in a trench may not seem particularly dangerous, but trenching accidents kill and injure many workers every year. The most serious hazard is collapse, or cave-in. The risks of cave-in depend on the type of soil, the shape of the trench, the depth of the excavation, the protective structures used, and other factors. Before you enter a trench on the job, a person with knowledge about assessing trench conditions for safety will inspect the trench.

Trenches that are five (5) feet or deeper must have protective systems to prevent cave-ins, unless the entire excavation is made in stable rock. When you enter and exit a trench, always use a designated entry or exit point (e.g., ladder, ramp, or stairway). The only exception to this is for trenches shallower than 4 feet. A special entrance is not required for these trenches, but it is still a good idea to use one.

When working in a trench, always place all debris, materials, and soil you remove from the trench at least two (2) feet from the edge of the excavation.

### Always follow these practices:

- Stand away from vehicles being loaded or unloaded to avoid being struck by falling materials.
- Keep heavy equipment away from trench edges.
- If the trench is located near a roadway with vehicle traffic, wear high-visibility clothing.
- Never stand or work under a load being lifted by lifting or digging equipment.
- Never enter a trench where water has accumulated, unless your employer has provided protective measures such as water removal equipment or a safety harness and lifeline.



## NOVEMBER 2023 QUIZ

### TRUE or FALSE

1. One of the Hidden Costs of a workers' compensation claim is increased insurance premiums.
2. To have an effective safety committee, you should only elect employees in administrative positions only.
3. Trenches that are five (5) feet or deeper must have protective systems to prevent cave-ins, unless the entire excavation is made in stable rock.
4. Forklift operators do not require refresher training.
5. Timely accident reporting does not have a positive impact on workers' compensation claims.

### Answers

1. True 2. False 3. True 4. False 5. False