

Safety Up Front

By Geoffrey Doughty

NHMTA Director of Safety & Loss Control

All too often when a company compiles a safety manual, the safety section is located somewhere in the middle or at the end. Take a moment and look at your company's safety or employee manual. Where does the *safety section* fall in your employee manual? Is it located at the end of the booklet after all the requisite governmental stipulations about sexual harassment, equal opportunity, holiday periods, payday, etc.? In short, does the safety section appear to be an afterthought, as in, "Oh, yeah...we want you to be safe?" This may seem strange, but the location of that safety section may be an indication of the approach your company takes to safety of its employees. This is especially important this time of year when you may be considering adding on summer help.

For that matter, does your safety section only discuss how to report an injury or workers' compensation coverage in the event of an injury? Does this constitute safety? Does it also assume that the employee WILL be injured or can be expected to be injured?

During a conversation with a safety representative of an insurance carrier a while ago, I ventured that an employee should care about the company that employs them, and that the success or failure of that company depends a lot on the safety of its employees. His response, after a chuckle, was that "caring" has nothing to do with safety, and that as far as an insurance carrier is concerned, especially a for-profit carrier, safety is all about managing risk. "Good risk is good risk. Bad risk is bad risk."

Maybe so, but a successful company that manages a good safety program that encourages and promotes safe working practices actually creates a safe working environment and reduces the potential for loss (personal injury as well as property/liability). This takes employees who care about the company's welfare. After all, isn't the financial welfare of the employee tied to the welfare of the company?

Well, yes....the problem is that too often we don't make the connection that safety of the employee can be a determining factor in how successful a company can be. If safety is something extra we do, that is, we tell the employee to perform a certain task that involves risk and just expect it to get done without incurring a loss, do we merely assume that task will be done safely? Is this a reasonable expectation? Many old-time supervisors used to complain, "What? You want me to worry about safety, too?!!" Safety, when perceived as something extra, merely illustrates that the employer doesn't have a good grasp of what it means to create a safe working environment.

The first step to correcting this impression is to talk to your employees about how important safety is to your company's operation. If you don't talk to them, you aren't going to demonstrate your commitment to safety. If your workers' compensation premiums rise because of personal injuries, where are the additional funds going to come from to pay the increased costs?

If your company has an enviable safety/injury loss record, you recognize the importance of not becoming complacent about safety. A company that takes safety for granted and

assumes its employees will not incur an injury and, therefore, does nothing to promote safe working habits, is asking for higher insurance premiums. This view isn't restricted to management, though. Complacency is a big roadblock to safety improvement. Supervisors, in particular, have to look at safety differently, not as an extra duty but as an integral part of service delivery. Some *employees* may be complacent, but over time that attitude will change for the better if they come to realize that management wishes to remain in business and employee working behavior plays an important role in remaining in business...and staying employed.

For example, just the simple act of getting into and out of the cab of a vehicle can result in a slip and/or fall. Utilizing the "three-point" technique should be taught during orientation and required for drivers in order to reduce the potential for this type of personal injury. Drivers may be used to stepping out facing away from the truck cab because nobody has instructed them differently. Professional drivers know that their livelihood depends upon their working (driving) safely, but that it also involves time on the ground doing other tasks. Part of working safely is getting into and out of the cab the proper and safe way...and wearing a seatbelt once they are in the cab. Failure to do this means you must be willing to pay the expense of a knee replacement through increased insurance premiums.

Periodically, employees have to be reminded of their own mortality. You want your employees to care about the company that pays them for their labors and not take their lives and lifestyles for granted. If your company is small enough, you can take

advantage of this benefit as a smaller company is often more of a family; larger companies don't always have that luxury.

If safety is an afterthought at a company, the business of getting things done means that there's an attitude of "accidents will happen," and "that's why you have insurance." We have said it before, but it bears repeating: You have insurance for those circumstances that you have little or no control over. How does one control losses? One first has to care about avoiding a loss. If safety isn't a priority...well...accidents will happen.

We use the term "accident" in a variety of ways. Perhaps the most common use is to explain what we don't want to admit: that we played a role in creating a loss. "It was an accident. It was out of my control." How many times do we hear this on the news that a car collision was an accident, only to find out that driver error was involved...which it is in the vast majority of vehicle collisions. Yet, we call it an accident.

A recent study by the National Highway Transportation Safety Agency (NHTSA) found that at any one time, about 80% of drivers on American roads are talking on a cell phone. Take a look at how many drivers are on the phone, or worse, texting. Where is *their* safety focus? The report went on to say that the distraction of a cell phone, hands-free included, is equivalent to driving intoxicated. As far as hands-free phones are concerned, the report stated that drivers are still more concentrated on the conversation than on their driving.

Where is anyone's focus on safety? In a no-fault world, we think somebody else will pay for a loss. Employees may be led to believe that workers' comp will pay for a personal injury loss. Who is workers' comp? To many employees, workers' comp is some seemingly formless agency that has a reservoir of cash available for paying medical bills and other benefits. Do employees understand where that money comes from?

As with any employee manual, the safety section should be right up front along with a message from the president of the company that sets forth a strong safety commitment, that safety is a part of every job, that we cannot take safety for granted, and that safety is vital to the success of the company.

Safety should not be an afterthought. Safety means quality, and quality workmanship makes a company a success. Don't let safety be an add-on where you work. Make safety a part of every task.