On-the-job injuries are quickly hemming a greenback shark, a money hungry machine taking huge chunks out of company profit margins and eroding corporate efficiency. When a worker is injured on the job the consequences to the injured worker and company can be staggering.

Although insurance may compensate direct losses due to injuries, indirect losses can cost companies one to ten times more than the direct cost of an injury. These indirect costs include lost wages paid to an injured worker, time spent by workers discussing an accident and the drop in employee morale which may result in poor performance.

The bottom line is that it is simply good business to prevent work-related injuries. A safe workplace results in smoother workflow, increased productivity and higher profit margins.

Employers who merely give lip service to the issue of worker safety accomplish very little. The only way to ensure success of a safety program is to elicit the support of management and educate employees on the benefits of the program.

Developing a Worker Safety Plan . . .

When developing a worker safety plan, it is important to remember that accidents don’t occur spontaneously; they are caused by a number of work-related conditions. The underlying causes of work-related accidents can usually be attributed to one or more of the following problems:

• **lack of management support and control for organization and planning, training and education**;
• **unsafe conditions** caused by poor and defective equipment, overworked employees, and exposure to unnecessary hazards;
• **poor environmental conditions**, such as noise vibration and extreme temperatures;
• **improper supervision**, resulting in unsafe acts by employees and workers who do not follow directions.

To assist companies in controlling losses in the workplace, Fireman’s Fund has developed two supervisory safety training programs. *Your Blueprint For Safety and Safety Just Doesn’t Happen* are formatted for general industry application. Both are five-part sound/slide programs which identify and encourage discussion on these major issues:

• the value of loss control;
• human relations;
• safety education;
• hazard analysis and recognition; and
• accident investigation.

Fireman’s Fund research indicates that, while most companies have safety guidelines in place, many are outdated or not adhered to. We strongly recommend the guidelines be reviewed, revised and updated on a regular basis. Poor guidelines result in accidents. Accidents impact productivity and, ultimately, result in bottom line losses in profit margins.

When reviewing your company’s guidelines, take into account accidents or near accidents which have occurred recently. Proper investigation of an accident should include recommendations for prevention.

When an accident occurs on the job, employers are quick to provide health care and support to injured workers. What many employers and companies fail to provide, however, is proper investigation of the accident itself.

Senior management should require that all accidents, or “near misses,” be investigated by a manager not involved with the incident. It is the investigator’s job to search for the root causes of the problem. “Machine failure” or “carelessness” are not causes of injuries, they are symptoms. The real question is “what caused the machine to fail?” or “why was the worker careless?”

Fault is not an issue; facts are. Workers and area supervisors will be more cooperative if they realize your objective is to prevent future accidents, rather than to lay blame.

Second, the investigator should not jump to conclusions. Most close calls and accidents are the result of a combination of unsafe acts and unsafe
conditions. All causes should be identified to prevent similar injuries.

The following are some basic tips cited in the Fireman’s Fund program for investigating an accident:

• **Speed** is important. Get to the scene of the accident as quickly as possible. Talk to the injured person and all witnesses quickly, while the details of the accident are still fresh in their minds.

• **Listen** to the conversation around you. (What you overhear may tell you more than direct questioning.) Ask workers for their recommendations on steps which can be taken to prevent future accidents.

• **Study** the situation by working the accident backwards, looking for all possible causes.

• **Report** to senior management with a written document which includes recommendations for preventing similar accidents.

• **Follow up** each report by requesting approval and implementing your recommendations. (This critical step is frequently forgotten.)

As a step to insure that accidents do not regularly occur, senior management should examine accident records and reports regularly. Each company should appoint a safety supervisor, whose job is to keep an account of the number of accidents per month and the direct cost of each accident. These records will allow a successful supervisor to show senior management the financial benefits of a properly administered safety program.

In the end, everybody wins at a company which makes safety a top priority. Workers are happy and confident that the company cares about them, while the company benefits from lower insurance premiums, less absenteeism and higher productivity.

For additional information on Fireman’s Fund safety training programs, write Fireman’s Fund, Risk Management Services, Inc., P.O. Box 3890, San Rafael, CA 94911 or call toll free 1-800-227-0765 (in California call 1-800-227-5889) and ask for Loss Control training programs.