

Managing Safety for Profitable Projects

Introduction

Managing safety isn't just good for your employees; it's good for your business, too. According to OSHA estimates, for every dollar invested in a safety and health program, a business will yield \$4 to \$6 in return. That's a significant payback and one that directly impacts your company's bottom line.

Unfortunately, safety doesn't just happen, particularly in a complex industry like construction. These operations involve a variety of worksites, specialty trades, and specialized equipment, as well as exposures to falls, collapse, the weather, and a multitude of other hazards. Like other aspects of your business, the development of an effective safety program requires planning.

This TIPS provides a summary of what you need to know in order to develop, implement and monitor a safety program. It was developed based upon The Hartford's work with many contractors, including general, prime and subs. It also includes those that have participated in a wrap-up program. This TIPS also provides access to The Hartford's many skilled professionals, all committed to helping you achieve your risk management goals.

Getting Started

As an employer, you have a legal, moral and an ethical responsibility to provide your employees with a safe workplace. And, your employees have a right to expect this. Based upon our observations, businesses and their employees win when a safety culture becomes a way of life.

While OSHA and the states do not require a business to create a written safety plan, it makes good business sense to have one. Written plans help to clearly communicate standards, direction and policies in a consistent, thorough manner.

A safety manual should encompass the key aspects of your safety program. Based upon our work with many construction contractors, we believe that an effective program needs to address the following:

1. Management commitment
2. Program goals and objectives
3. Policy statement
4. Employee responsibilities and accountabilities
5. Safety rules
6. Inspection, audits and evaluation
7. Incident investigation
8. Communication

LOSS CONTROL TIPS

Elements of Effective Safety Management

Management Commitment is Key

For a safety program to be effective, management must provide a safe workplace for its employees and comply with local, state and federal regulations or laws. While this is often a challenge, companies that are successful benefit from increased productivity, higher employee morale, and greater profit margins.

Based upon our work with many contractors, we believe that the program's day-to-day implementation and management is best handled by someone other than senior management. Effective programs require significant effort to develop, implement and monitor. Safety cannot be a part time program.

The individual your company chooses to lead the safety program may be a qualified employee or an independently hired safety professional. His or her knowledge and commitment, coupled with your company's support, are the keys to success.

Your safety coordinator should establish policies to address the specific safety and health needs of the company, oversee compliance with federal, state and local regulations, and manage timely incident reporting, investigation, analysis, record-keeping and follow-up. The coordinator should also implement the safety program, train employees and enforce the rules. And if that's not enough, this person will have the responsibility of keeping your senior managers updated and focused on what's important from a safety prospective.

Safety Program Goals and Objectives

Establishing clear and measurable safety goals sets the direction for a safety management program. These goals might include reducing the number of injuries, eliminating OSHA citations and fines or reducing losses. Avoiding criminal penalties and reducing insurance costs are other important goals.

Safety Policy Statement

A written safety policy statement is a powerful way to communicate your company's attitude and commitment to worker safety. The statement should be broad enough to serve as the foundation for all your safety procedures and programs, yet specific enough to clearly state how safety underlies your company's success.

Employee Responsibility and Accountability

To ensure that everyone is part of a successful safety program, everyone needs to understand how he or she contributes to the success of the program.

Managers must create a safe work environment by establishing and implementing effective safety management programs. Managers must oversee the safety of their employees.

Supervisors must instruct workers on safe work practices, promote safety awareness, enforce safety rules and regulations, correct unsafe conditions and behaviors and ensure that only properly trained workers operate equipment. If accidents occur, supervisors must investigate them and ensure that injuries are treated and reported.

Employees must use their knowledge of applicable safety rules to prevent accidents and injuries among themselves, visitors and vendors. They should report unsafe acts, conditions or equipment and contribute safety improvement ideas when possible. They should refuse to perform any task they believe is unsafe and report these circumstances to a responsible supervisor. In the event of an accident, employees should cooperate fully in the investigation.

Safety Rules

Safety rules define acceptable work practices specific to your operation and the work site, including those unsafe practices to avoid. These rules should be clear, concise, enforceable and available in writing for all employees. Management should also establish disciplinary guidelines for failure to follow safety rules. All employees must be subject to disciplinary action, including termination, for violation of safety rules. These guidelines should also be communicated to all employees.

Inspection, Audits and Evaluation

Work site inspections are the only sure way to verify that employees are following safety rules and that hazards are being controlled. Your inspection team should include representatives from management, supervisors and workers. Define who conducts the inspections, the frequency and focus of the inspection, how they are documented, and establish how deficiencies will be addressed.

The frequency of inspection depends on a number of factors, including the type of work being done, the complexity of the work site, your company's safety compliance experience and even worker experience.

Incident Response, Investigation and Reporting

Despite careful planning, accidents and injuries can occur. The quality of treatment right after an injury often impacts the severity. When a worker is hurt, remember to remain calm, administer first aid, remove the victim from the hazardous area to prevent further injury and get appropriate treatment.

Set a policy where all accidents and near misses are reported and investigated. This will help you understand and better control workplace injuries, as well as comply with OSHA and regulatory reporting requirements. For additional information, consult our TIPS on Incident Investigation.

Communicating Your Safety Program to Employees

Once you've developed your safety management program, you need to educate employees about the program, including its goals and benefits, and safe work practices. You can use a number of methods to communicate your safety management program and safe work practices to employees.

Safety Manual

Your company's safety manual should communicate policies, rules and procedures clearly. Everyone should have access to a copy. The manual should include the safety goals and policies, individual safety responsibilities, general safety procedures, as well as procedures for specific operations.

Safety Meetings

Safety meetings are a proven way to disseminate information to employees and receive ideas, suggestions and questions. Many construction companies use these brief meetings, commonly called "toolbox" talks, to provide training on safety practices and to demonstrate proper use of tools and protective equipment.

Training

Nearly half of construction industry deaths occur to individuals who have been on the job site less than 30 days. New employee orientation is a critical tool in effective safety management. Construction companies must provide sufficient

and easy-to-understand information on hazards, controls and safe work practices.

Also consider refresher training for employees who are not new to their jobs. Even experienced employees get hurt. Sometimes, they get careless or attempt to take a shortcut. You should also be careful to identify areas where refresher training is required by law.

Other Communications

There are many other ways to effectively communicate. They include utilizing newsletters, suggestion boxes, safety committees, bulletin boards and web sites. Be sure to accommodate language and cultural differences so that your message reaches each employee.

Working With Other Contractors or With Project Owners

Before beginning any construction job, your company's safety management team should meet with other trade contractors or the project owner's representative to review and agree on respective safety responsibilities. Each job has a unique schedule, layout, work requirement and hazard that needs to be addressed. The likelihood of a safe job is increased when everyone works together.

Ultimately, all of the parties on a job should agree on safety policies, procedures and responsibilities prior to the start of any job. If reasonable agreements can't be reached, you need to reevaluate whether this is a job your firm wants to participate in.

Summary

With an effective safety management program, you can minimize employee injuries and accidents while improving productivity, morale and profitability. This TIPS provides you the information to build an effective safety management program.

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant. Visit The Hartford's Loss Control web site at <http://www.thehartford.com/corporate/losscontrol/>

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