

# WHAT YOU DON'T KNOW CAN HURT YOU: THE CASE FOR LOSS CONTROL SURVEYS

By Robb Tinney

If asked about their recordable incident rates, or about safety-related incidents on their work sites, most contractors could probably provide the data without too much digging. But when it comes to identifying the factors behind those rates and incidents, they may not be able to answer as quickly or as confidently.

It is important for contractors to have those answers so that they can take steps to improve the safety of their sites and reduce the number of incidents (and the effects they have on the company's insurance coverage). One of the most effective ways to do that is to conduct a loss control survey.

At its most basic level, a loss control survey is a report that analyzes a company's operations with a focus on occupational injury and illness exposures. By combining actual loss data and injury statistics with insight gained during visits to the site, the report's author can identify areas of concern and detail recommendations for corrective measures that should reduce losses. A well-prepared loss control survey offers a snapshot of a company's performance and what issues may be presenting a challenge to the company's injury and



illness prevention efforts.

Surveys can be simple or detailed, depending upon the need, and can be prepared by company personnel, representatives of insurance carriers, or outside third parties. A key advantage of having someone outside the company develop the survey is that they bring more objectivity and outside knowledge of best practices to the process. Internal staff may be so accustomed to "the way we do things" that they may overlook issues an outsider would spot immediately.

## CRITICAL ANALYSIS

Some loss control surveys are designed around Occupational Safety and Health Administration (OSHA)-driven compliance issues. While there certainly is value in ensuring that a company's safety practices are aligned with regulatory standards, a more effective survey approach looks beyond practices into the organization's overall safety culture. For example, the most effective programs tend to be those that are actively supported by management. If a company is following the rules, but

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doesn't support those rules with a safety-driven culture at all levels, avoidable losses may continue to be a problem. When a manager visiting a site fails to wear the hardhat and safety glasses the rules demand, it sends a signal that they're not really needed.

Preparation of the loss control survey begins with collecting and examining data, much of which is available from the company's workers' compensation carrier or agent. Typically, that data will include information about the date of the incident, the nature of the injury or illness, the amount of money paid to date (and what's held in reserve), and the status of the claim. Reviewing data for the past 3 to 5 years provides insights into how a company is losing money due to work-related injuries and illnesses.

Categorizing the losses identified in the data makes analysis easier. For example, if hand injuries are occurring with the most frequency and represent 40 percent of workers' compensation losses, there's a need to perform an evaluation of the causes, an identification of the hazards, and recommendations to improve safety procedures.

### NEXT STEPS

Next, OSHA injury logs are reviewed, with the injury rates compared to national averages for similar companies to get a sense of the company's success in controlling losses. It is a good idea for the person who is developing the survey to meet with the management team to review the company's safety program

and expectations, because that can provide a benchmark against which actual performance may be measured.

A site visit is the next logical step, with the loss control representative focusing on areas of concern that were identified in reviewing the loss data and injury logs. Observing employees at work will help to identify obvious physical hazards and employee behaviors. Could hazards or work practices be better controlled to reduce work-related injuries and illnesses? Does the company have a safety program, and is it being implemented? Do employees follow established safety and health procedures? Are employees actively involved in injury prevention? Finding answers to questions like these is at the heart of developing the report.

### MANAGING SURVEY RESULTS

All of the data and observations are then collected and organized into a formal loss control survey. While the format may vary, a typical survey will include general information about the company and work sites being reviewed, along with company-specific injury and illness statistics, hazard exposure issues, evaluation of the safety program, and any recommendations.

The recommendations will address specific issues identified during the development of the loss control survey. The more specific and well defined the recommendations are, the more likely that they'll be able to provide meaningful strategies for reducing work-related injuries and illnesses. ♦

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