

THE RECIPE FOR SAFETY: ADD A DASH OF AGGRESSIVENESS

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Prepared for 2018 DWC Conference

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www.worksafecenter.com

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Pay attention!



Pay attention!



EXPOSURE: WHY INJURIES GO BAD

1

THE INCIDENT OCCURRS
IN THE FIRST PLACE

2

INCIDENT COSTS NOT
CONTAINED

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SPLITTING YOUR ORGANIZATION IN HALF

BEFORE THE INCIDENT AFTER THE INCIDENT

1

SAFETY & RISK
MANAGEMENT

2

INJURY MANAGEMENT
PLAN

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1

- 1. Written Safety Rules**
- 2. Regular Safety Meetings**
- 3. Enforcement & Documentation**
- 4. Inspect Jobsites, Buildings and Vehicles**
- 5. Drug-Free Workplace Program**
- 6. Written Seat Belt Policy – All Employees**
- 7. Written Distracted Driving Policy**
- 8. New Hires - Attention & Expectations**
- 9. Post-Offer Employment Physicals**

2

Why Claims Go BAD

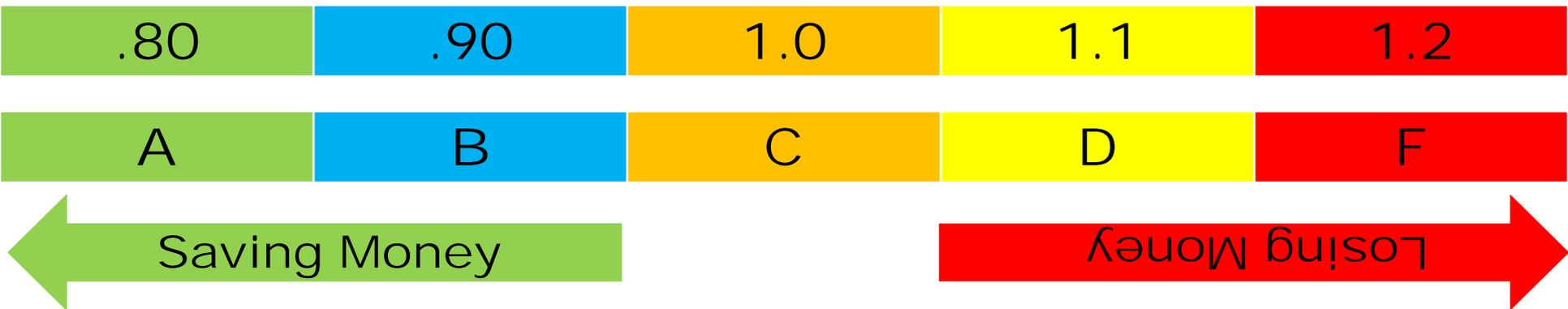
- 1. Lack of timely reporting**
- 2. Lack of investigation**
- 3. No drug-free workplace program**
- 4. No written safety rules**
- 5. No directed medical care**
- 6. No timely return-to-work**
- 7. No proof of safety enforcement**

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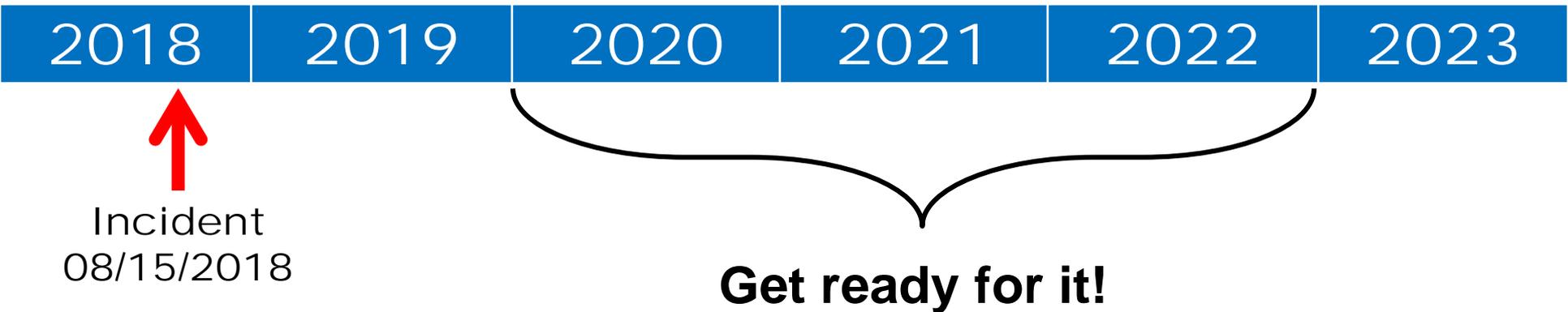
Injury costs affect your EMR!

Grading Your Experience Mod Rate



Injury costs affect your EMR!

Experience Modifier
Based on 3 years of Loss History



Explaining W.C.

- Do you explain WC costs to your employees?
- Do you explain your EMR?
- Do you explain W. C. to your employees regularly?

Know Your / Their Losses

KNOW WHERE TO FOCUS!

FOCUS ON HOW PEOPLE GET HURT!

STUDY THE LOSSES – LOSS RUNS, MOD MASTER

- **Strain / Sprain / Overexertion**
- **Slips, Trips and Falls**
- **Automobile Related**
- **Machinery or Tool Related**
- **Cut / Puncture / Scrape**
- **Average Fatality: \$500,000**
- **Average LWDC: \$40,000.**

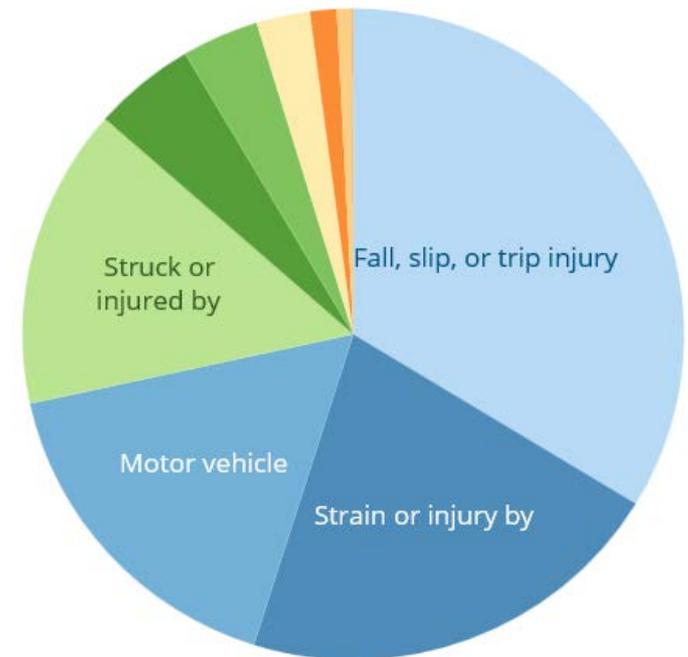
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LOST TIME

LOST TIME INJURIES

- **Strain / Sprain / Overexertion – 33%**
- **Slips, Trips and Falls – 28%**
- **Struck or Injured By – 17%**
- **Caught In, Under, Between – 7%**
- **Automobile Related – 6%**



Average Fatality: \$500,000
Average LWDC: \$40,000

MEM TOP 5 LOSSES

\$10,395,944	Fall 6' from ladder to grass
\$8,248,354	Semi truck crash, unrestrained
\$8,032,102	Fall 12' feet from scaffold
\$7,253,547	Fall from roof, 13-14 feet
\$5,044,855	Fall 20' during steel erection

MO Division of WC

As in previous years, approximately 54 percent of injuries reported to the Division in 2016 were for males. 20-29 year old males maintained the status of being the demographic with the most reported injuries during the calendar year.

UPPER EXTREMITIES	39,051	37.5
Fingers/Thumbs	13,754	13.2
Wrists/Hands	11,185	10.8
Upper Arms/Shoulders	7,361	7.1
Elbows/Lower Arms	5,773	5.5
Multiple Upper Extremities	978	0.9

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MO Division of WC

Fatalities by Age & Gender

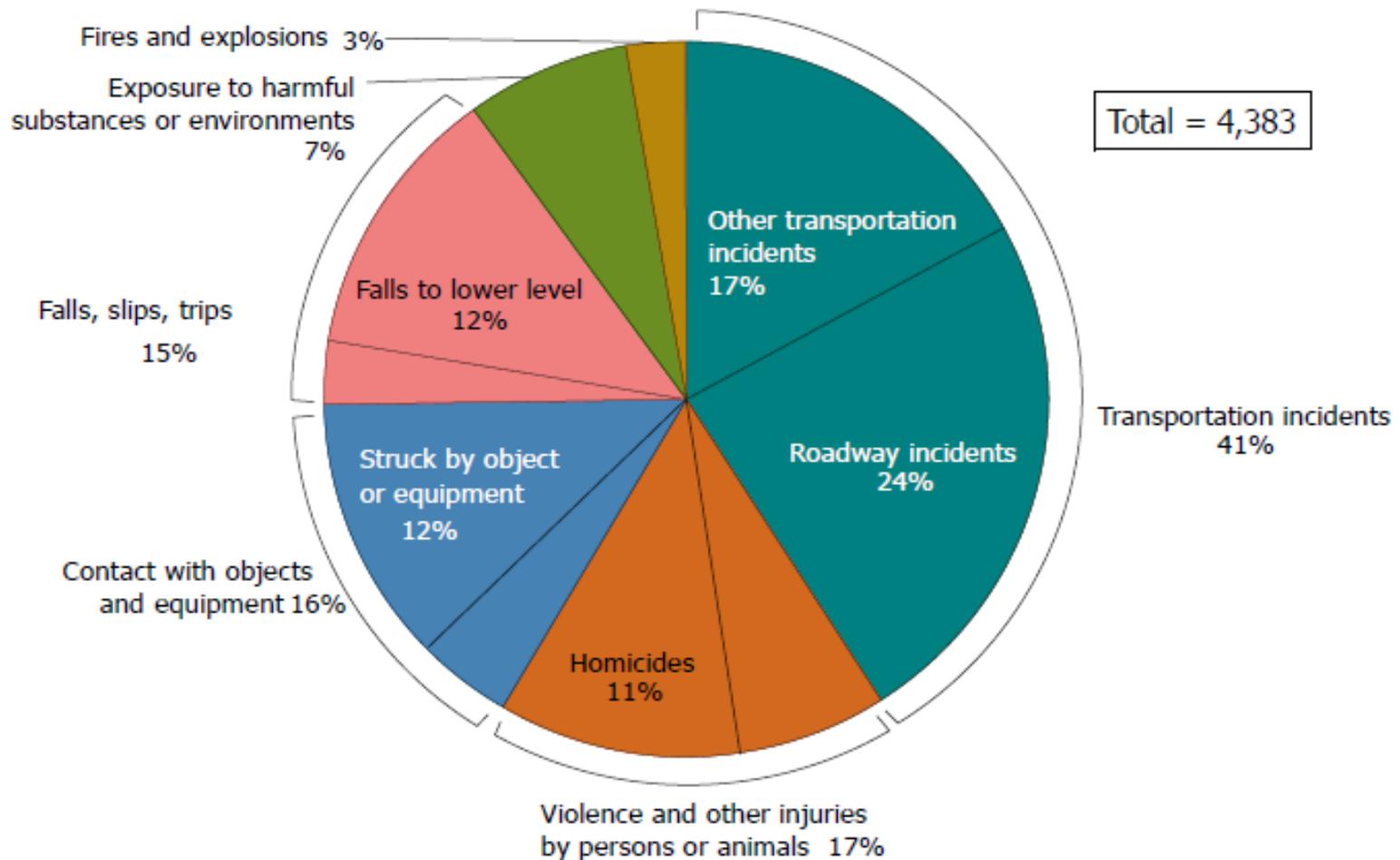
<u>Age Group</u>	<u>Male</u>	<u>Female</u>	<u>Total</u>
Missing	2	0	2
16-19	1	0	1
20-29	14	2	16
30-39	7	1	8
40-49	16	0	16
<u>50-59</u>	30	1	31
60-69	20	2	22
70-79	9	3	12
80-89	9	2	11
Total	108	11	119

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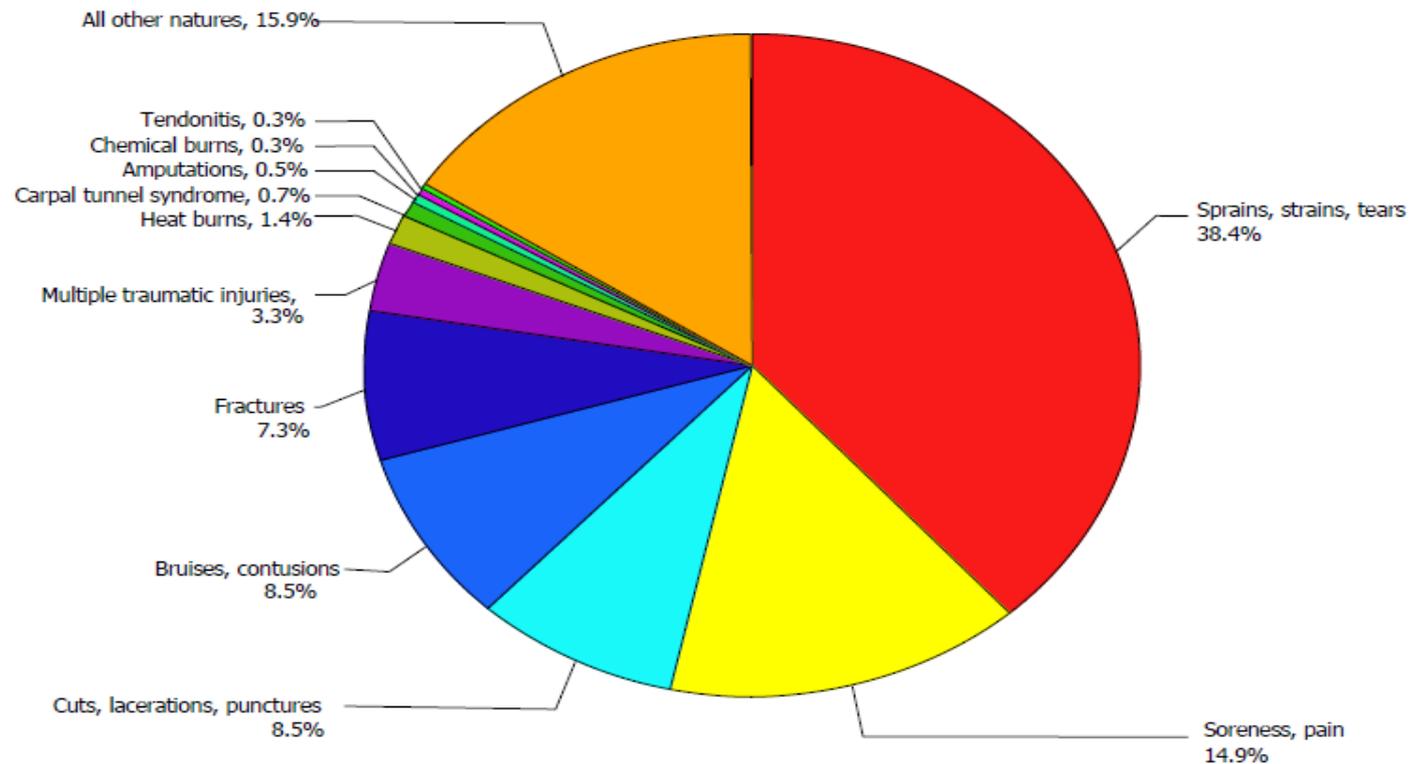
Know BLS Stats

Chart 1. Fatal occupational injuries, by major event, 2012*



Know BLS Stats

Distribution of injuries and illnesses by nature, all ownerships, 2012



Sprains, strains, tears, and soreness and pain made up over half of all injuries and illnesses.
Sprains, strains, tears accounted for 443,560 cases in 2012.

Accident Management Program

Safety Policy

- Safe Workplace, Implement a Safety Policy
- If the employee fails to use safety devices provided by the employer or fails to obey safety rules, compensation is reduced by 25 - 50%.
- Section 287.120.5
 - Initial Employee Orientation Training
 - Signed Receipt of Employee Manual
 - Ongoing Safety Training Logs

Accident Management Program

Drug & Alcohol Policy

- Drug Free Workplace: Implement a Substance Abuse policy.
- Denies or reduces benefits by up to 50% in instances of positive post-accident drug tests by assuming the drugs or alcohol were the proximate cause of the injury.
- Section 287.120.6
 - Post-Injury (workers compensation)
 - New Hire
 - Random/Probable Cause

General Duty Clause

Section 5(a)(1) of the OSH Act – “General Duty Clause”

“Each employer shall furnish to each of his employees employment and a place of employment which are free from recognized hazards that are causing or are likely to cause death or serious physical harm to his employees.”

5(b)(1) - Employees must comply with the occupational safety and health standards set forth in this Act.

Employee

(b) Each employee shall comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to this Act which are applicable to his own actions and conduct.

Enforcement /

- Corrective Action
- Witnessed Safety Action Thank You

2016 OSHA Top 10

1. **Fall Protection, 1926.501 (C) — 6,929 citations (+208 from 2015)**
2. **Hazard Communication, 1910.1200 — 5,677 citations (+485 from 2015)**
3. **Scaffolds, 1926.451 (C) — 3,906 citations (-389 from 2015)**
4. **Respiratory Protection, 1910.134 — 3,585 citations (+280 from 2015)**
5. **Lockout / Tagout, 1910.147 — 3,414 citations (+412 from 2015)**
6. **Powered Industrial Trucks, 1910.178 — 2,860 citations (+100 from 2015)**
7. **Ladders, 1926.153 (C) — 2,639 citations (+150 from 2015)**
8. **Machine Guarding, 1910.212 — 2,451 citations (+156 from 2015)**
9. **Electrical Wiring, 1910.305 — 1,940 citations (-464 from 2015)**
10. **Electrical, General Requirements, 1910.303 — 1,704 citations (-269 from 2015)**

New hires are more likely to be injured on the job during the first **30-90** days of employment or job transfer.

Half of MEM claims each year are people at their job less than one year.

69 Drug / Safety Penalties Taken in '17

35 Involved Employees <1 year

19 for Drugs / Alcohol / Illegal Meds

\$870,500 in PH savings...

WHO CAN HELP?

- ✓ **INSURANCE AGENCY**
- ✓ **INSURANCE CARRIERS**
- ✓ **MO STATE DEPT. OF LABOR SAFETY CONSULTATION PROGRAM**
- ✓ **PRIVATE SAFETY CONSULTANTS**
- ✓ **LEGAL RESOURCES**
- ✓ **MEDICAL RESOURCES**

THANK YOU DWC!

MAKE EACH DAY INJURY FREE

**ZERO INJURIES MOVING
FORWARD**

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