

Meadowbrook/TPA Safety Announcement

Promoting Safe Behavior at Work

It's a given that all employers wish to provide the safest working environment for their employees. Often though, financial pressures can undermine even the best safety intentions. The article below published by our excess insurance partner, Midwest Employers Casualty Company, entitled "Looking at Workers' Compensation in Human Terms" eloquently summarizes the life-altering effects workplace injuries can have, while providing suggestions to help you begin to implement a behavior-based safety focus in your business. The article notes that "90% of all accidents are the result of unsafe behavior while 10% are caused by environmental factors". The thought processes and techniques discussed are applicable to any size organization and, over time, the change in your company's cultural attitude can have a profound effect on the safety of your employees. Remember that an investment in safety always pays "dividends" to your company. For help in implementing behavior-based safety initiatives at your organization, or for further assistance of any kind with your safety program, please contact Terry Buckhout, CSP, Assistant Vice President Risk Control at tbuckhout@meadowbrook.com or at 978-933-4143.

Looking at Workers' Compensation in Human Terms

by Steven J. Link

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A 38 year old father of three, coach of his son's little league team, weekend golfer, hiker and camper was injured seriously at work, and his life and that of his family were irrevocably changed. His back injury required multiple surgeries, hospitalization and rehabilitation extending over 3 years. During that time, the family's life revolved around the injury and treatment and caused financial strain as well. Mother went back to work to make ends meet, vacations were forgotten, holidays interrupted by endless doctor visits and repeated surgery.

Due to his permanent injuries, the father no longer actively coaches

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his son's team, enjoys golf, or hikes and camps with his family. The simple pleasures derived from good health are permanently lost to him and both he and his family suffer.

Life altering injuries are the true cost of workers' compensation

Employers and Insurers alike tend to view workers' compensation in financial terms. Direct costs, indirect costs, WC premium, average claim cost, average weekly wage, medical inflation, compensation rate are all financial measures related to the cost of injuries. Lost in all the financial measures is the reality that we are talking about the life and health of our employees.

Each year thousands and thousands of work-related accidents occur producing life altering injuries. Serious permanent injuries, catastrophic brain stem and spinal injuries, horrific burns, amputations and death occur in the US with considerable frequency. The sad thing is that most are preventable. By dehumanizing the impact of these injuries and focusing on the financial impact only, we come to accept injuries as a cost of doing business. Should we invest in a new safety initiative? Let's do a cost/benefit analysis. Should we replace a known unreliable piece of equipment? It's not in the budget. Should we train employees to perform their job safely? We can't right now because production will suffer if we take them off line.

Dehumanizing the Cost

Dehumanizing the cost of workplace injuries has another side effect. It causes employers to misdirect their cost containment efforts. Midwest Employers has benchmarked over 3,500 self-insured programs. 95% of all programs do not achieve true best practice results. Why? Because employers are not focused on eliminating the behaviors that cause accidents. Studies show that 90% of all accidents are the result of unsafe behavior while 10% are caused by environmental factors. Clearly to achieve best practice, the employer must focus efforts on changing the behavior of employees, supervisors, managers and senior leadership and align behaviors to eliminate needless injuries. In reality, most current loss control initiatives ignore behavior and focus on environmental concerns like lock out tag out, machine guards, safety goggles and the like. While these are important too, they don't address behavior, the major cause of workplace injury.

It can be done

Dupont is an example of what can be done when an organization decides that injury to workers is no longer acceptable. With over 100,000 employees worldwide, Dupont sustains just 30 lost time injuries per year. An employer with 10,000 employees, assuming Dupont's injury rate, would sustain just 3 lost time injuries per year. Imagine an employer with 1000 employees and Dupont's injury record. They would sustain just 1 lost time case every 3 years.

How does an organization as large and diverse as Dupont achieve this incredible record? It starts with management commitment and the recognition that workers' compensation is a business process, like any other, that can and should be managed. Injury reduction goals are set and communicated throughout the organization. Behaviors of management and employees are aligned to achieve the goals and job descriptions modified. Management's commitment to the change is visible and consistent. In Dupont's case, the CEO chaired the safety committee and every supervisor's injury report came across his desk within 24 hours of injury bringing a heightened focus on follow up and prevention. Safety and behaving safely became a way of life for Dupont.

So how does an employer quit thinking about workers' compensation just in dollar terms and start focusing on the people as well? The simple answer is to focus on eliminating the behaviors that cause the injuries. Train employees how to do their jobs safely. Reinforce safe behavior through front line supervisors. Provide immediately the resources to eliminate workplace hazards identified. Set goals and make those goals known to the entire organization. Reinforce the "good behavior" and make an example of the "bad behavior". Hold all accountable for their participation in achieving the goal. Share results. Track progress. Communicate, Communicate, Communicate!

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