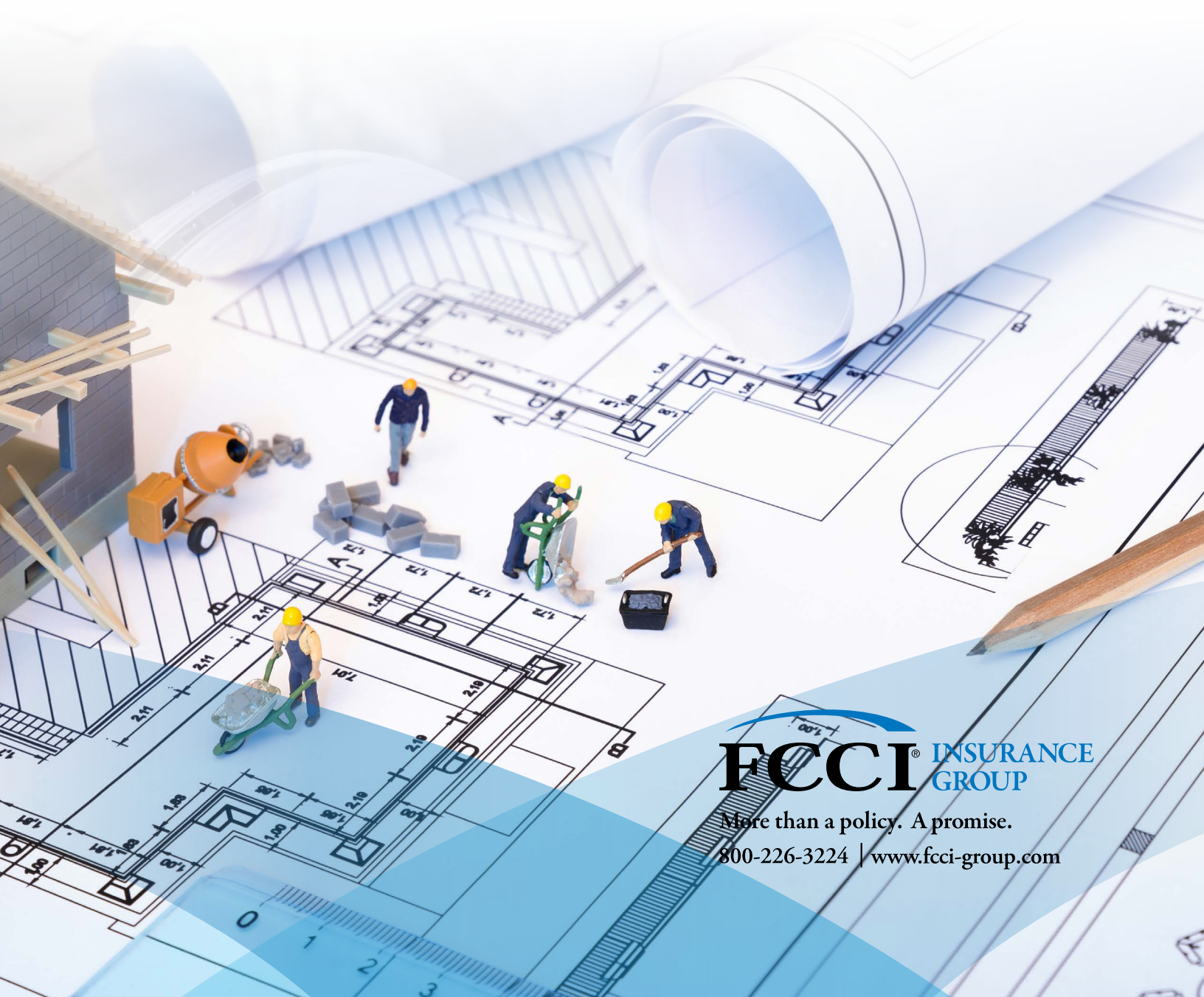


FCCI RISK CONTROL

Blueprint for Safety®

FCCI® Risk Control

# Risk Control Program 10-Step Manual



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# STEP

# 1

## Make Risk Control a Top Management Responsibility

Top management should consistently demonstrate a leadership role in the risk management process.

Management should assign responsibility for the creation of a risk management program to one individual and give that person the authority to implement the procedures. Top management must lead by example. Their demonstrated commitment to the program will be the first measure of its success.

### GOALS AND OBJECTIVES

You will need to determine the specific goals and objectives of your risk management program and clearly communicate them to all employees. The goals and objectives should emphasize that it is every employee's responsibility to assist in the control of losses. You should strive to create a program that actively involves all employees and eliminates accidents and third-party claims arising from unacceptable operating practices. Overall, the program should:



Safeguard the operations of the business to sustain and perpetuate its existence



Establish and maintain a safe and healthy work environment for employees



Protect the property and assets of the company

To implement an effective risk control program, follow the 10 steps in this manual. Each step will be explained in its own chapter. FCCI also provides its policyholders with valuable employment resources through FCCI Risk Solutions Network. You can access summaries of employment laws, create an Employee Handbook, attend online training and download workplace posters. You can even ask an attorney for advice on your HR questions. To register, send an email to [Helpline@fcci-group.com](mailto:Helpline@fcci-group.com) with your name, phone number and company. Write in the subject line: Register for FCCI Risk Solutions Network. If you are already registered, you can log in via FCCI's corporate website at [www.fcci-group.com](http://www.fcci-group.com) or via ExpressServe<sup>SM</sup>. There is no additional fee for FCCI Risk Solutions Network.

## STEP

# 2

## Assign Responsibility and Authority

Designate a safety adviser and assign them the responsibility for developing and implementing your risk control program.

The safety adviser position may require a full-time individual or become part of an employee's current job responsibilities. The safety adviser is not responsible for the day-to-day application of the program. Their role is to coordinate the program, monitor its effectiveness, and report to senior management on the program's successes and obstacles.

### The safety adviser will:

- ✓ Interact with all levels of the organization
- ✓ Serve as the liaison between management and the workforce



Each supervisor must be responsible and accountable for applying the program, reducing risk and controlling losses in their area.

### THE ROLE OF THE SAFETY ADVISER


Because the safety adviser will interact with management, supervisors and employees and will be responsible for the overall coordination of the program, choose someone with the following traits and capabilities.

### The safety adviser should have:

- ✓ Good organizational and communication skills
- ✓ An understanding of the roles and responsibilities of all levels of employees within your organization
- ✓ Adequate technical knowledge to perform the job
- ✓ Opportunities to acquire additional knowledge about risk control techniques and risk management concepts

### The safety adviser's responsibilities include:

- ✓ Keeping management informed of the status of the program including any recommended changes
- ✓ Coordinating all risk management activities throughout the organization
- ✓ Serving as the liaison between management, the workforce and any outside organizations on issues pertaining to the program
- ✓ Reviewing all accident investigations to assure that the real causes of all accidents have been properly identified and that appropriate corrective actions have been implemented ([Step 6](#))
- ✓ Maintaining files, developing management reports and providing the organization with information on accidents, near misses, accident trends and accident investigations ([Step 10](#))
- ✓ Assuring that safety standards are established and that management enforces them

- 
- ✓ Performing or assuring that safety inspections are conducted on a regular basis and that any corrective actions arising from the inspections are implemented ([Step 6](#))
  - ✓ Developing appropriate training programs for supervisors and employees that address the exposures to loss
  - ✓ Promoting a continual interest in safety through employee involvement and awareness ([Step 9](#))

## STEP

# 3

## Involve Human Resources

Human Resource (HR) management is a vital component of the risk management process.

In addition to hiring new employees, HR manages many areas of your operation that influence the organization's ability to operate safely. The Safety Adviser should work with HR to establish policies and procedures and inform employees in these areas:

- ✓ Hiring and screening prospective employees
- ✓ Training new and existing employees
- ✓ Managing recognition and incentive programs
- ✓ Assuring compliance with termination procedures
- ✓ Limiting exposures created by company-sponsored activities
- ✓ Assuring compliance with federal, state and local laws
- ✓ Administering a drug-free workplace program

### HIRING AND SCREENING PRACTICES

Successful organizations understand the importance of effective hiring, screening, and indoctrination practices. Effective management of these practices requires knowledge of employment law, civil rights law, benefit and pay structures, and documentation practices.

### CREATE A HIRING POLICY

Hiring decisions have a significant impact on your company's productivity, profitability, image and insurance costs. Create a hiring policy so that the selection of employees is consistent throughout your organization. All managers and supervisors should follow the established hiring practices.

#### Strive for the Perfect Match

Hiring the wrong employee is always a mistake. Be sure that any prospective employee meets your needs and that your company can meet theirs. The best employee is one who performs the job in a way that meets your expectations, including a commitment to your organization's goals and objectives as well as performing the assigned duties in a safe manner.



## PRE-JOB OFFER PRACTICES

Before advertising the job opening, review the job description so that you are familiar with the position's requirements. If you do not have a written job description, create one. FCCI Risk Solutions Network has a tool that can help you create job descriptions. This will identify the needs of the position and will help you select candidates who meet the requirements of the job.

Make sure all applicants complete and sign an employment application. Then, you can match their skills to the job description. Once you have qualified applicants selected, interview them thoroughly and make sure they are capable of performing the job.

At some point, most companies have hired job applicants that they should have rejected. In many instances, the discovery of this error is an expensive lesson. Don't hire your problems; take the time to hire good workers! You will stabilize your workforce with more productive employees.

### Interview techniques:

- ✓ Conduct more than one interview with each applicant, preferably with different interviewers, to get multiple perspectives.
- ✓ Ask open-ended questions, such as, "Tell me how you went about performing your prior job responsibilities." This requires applicants to give detailed answers that give you a much clearer idea of their skills, experience, work habits and attitude.
- ✓ Avoid closed-ended questions that only require a "Yes" or "No" answer, such as "Do you know how to lift safely?" This type of answer does not provide the insight you need to make an educated hiring decision.
- ✓ Consider asking safety-related questions to determine the applicants' priorities on safety.

### Additional screening practices:

- ✓ Call the applicants' previous employers to verify work history and to ask if an applicant is eligible for rehire.
- ✓ Check the applicants' personal character references.
- ✓ Administer skill tests, if applicable.
- ✓ Review essential job functions with the applicants. Assure that they understand the job requirements.
- ✓ Obtain the applicants' motor vehicle records (MVR) if they will be operating any vehicle for company purposes. Some companies even check MVRs for non-driving positions. If an applicant's driving record doesn't meet your standards, you should consider other applicants.
- ✓ Check for criminal records, especially when placing applicants in positions that are public sensitive. Your FCCI risk control consultant, local chamber of commerce or business associations may have suggestions for companies that perform background information checks. **See the information below about obtaining authorization from the applicant.**
- ✓ Review your company's drug-free workplace program and obtain a testing consent form, if applicable.

### Get a valid authorization:

- ✓ You must get valid, signed authorization before you conduct a background check. Many background check service providers will provide you with forms to use but their forms may not be correct for your state or city, and you are ultimately responsible for ensuring that your company conducts background checks in accordance with federal, state, and local laws. Proceed with caution and consult with local legal counsel, if needed, to ensure your background checks comply with the law.
- ✓ Do not put potential employees to work while you are waiting to receive results from background checks, reference checks or waiting on other requested information. Once the results of all interviews, background checks, and reference checks have been obtained, present the selected candidate with a job offer.

*FCCI Risk Solutions Network offers many resources for the hiring process, including talent recruitment and selection solutions, interview questions, state-specific information and more. Visit FCCI Risk Solutions Network via FCCI's corporate website at [www.fcci-group.com](http://www.fcci-group.com) or via ExpressServe<sup>SM</sup>.*



## POST-JOB OFFER PRACTICES

If a job offer is contingent on the applicant successfully completing pre-hire testing, make sure it is clear in any written and verbal job offer communications. Once the offer has been made, have the candidate complete the following, if applicable, before they are officially hired:

- ✓ A pre-placement physical examination
- ✓ A drug test

## POST-HIRE PRACTICES

Once the candidate has accepted the job offer and passed the drug test and the physical examination, if applicable, you will need to orient the new employee to the company's policies, procedures, job description and performance expectations.

## ORIENTATION AND TRAINING

Too often, new employees are sent into the workplace with little or no instruction on the job procedure, inherent dangers or exposures, safety practices or required equipment.

Proper orientation is critical to preventing accidents and should begin as soon as the new hire starts work. This will result in a more effective and efficient work product, fewer accidents and injuries, better morale and lower accident costs. Training is time and money well spent.

### Orientation practices:

- ✓ Thoroughly train the new employee on your risk control program on the first day of work.
- ✓ Review your company safety policy, rules, accident reporting procedures, management's commitment to safety, employee handbook, and other necessary information.
- ✓ Introduce the employee to his/her supervisor and have the supervisor thoroughly explain how to perform the job. This should include an emphasis on safety.
- ✓ Use a Personnel File Checklist or Employee Indoctrination form to keep track of the orientation steps, and retain the completed checklist in the employee's personnel file. You can use FCCI Risk Solutions Network to create your own custom checklist. Medical and drug testing information should be kept in a separate file and access to this file by other employees, including HR staff, should be as limited as possible. FCCI Risk Solutions Network also provides tools for new employee orientation training, safety training and compliance training.

### Training Practices:

In addition to orientation, all employees should receive ongoing training that is specific to their job and addresses how it contributes to the goals of the company. An overview of your company's goals and objectives shows new employees that they are a valued part of the organization. They will know that they will be counted on to help the company meet its goals and objectives. This overview should be done after the job offer has been accepted.

Proper evaluation and record keeping for each training session is important because training records frequently become a part of employment records that are requested during litigation. Ensuring that employee records are accurate and complete not only conveys a strong commitment to employee development but also provides protection for your company.

## TERMINATION

The employee termination process should be carefully managed. Whether an employee quits or is fired, proper documentation and follow up is vital to maintaining a sound human resources program.

Establish a policy that outlines disciplinary issues and defines the consequences for violation of company policies and procedures. The policy should be administered consistently to avoid claims of discrimination. Never terminate an employee just because they had an accident or injury. Managers and supervisors must be trained on the disciplinary policy. If you are planning to discharge an employee who has been injured, you should advise your claim adjuster before moving forward with the termination. Your termination policy should require supervisors to create a written record of any issues that led to the termination. The termination records can be used for every employee who leaves your company, no matter the reason, and can be useful should any future legal action occur.

## EMPLOYMENT PRACTICES

### Company-Sponsored Social and Sporting Events

Company-sponsored social and sporting events accidents can occur that may cause injury to employees or the general public. These events can expose your company to potential liability, even though they are nonbusiness in nature.

Examples include:

- ✓ Company picnics
- ✓ Company-sponsored sporting events
- ✓ Company-sponsored parties and social events

In many cases, the courts have ruled that companies are liable for accidents or injuries resulting from such activities if they derive a direct business benefit from the activity. Some basic liability policies exclude non-business activities. Also, coverage limits of other liability policies may be inadequate to protect your company from unforeseen non-business liability.

#### To reduce liability, avoid these situations:

- ✓ Sponsoring high-risk activities
- ✓ Allowing sporting activities to occur on company premises during a lunch or break period
- ✓ Implying that participation in a sporting activity, picnic, party or social event is required
- ✓ Having a substantial benefit derived by the company from the sporting activities, picnic, party or social event
- ✓ Sponsoring activities that involve the consumption of alcohol

To reduce your liability, you should require all participating employees to complete and sign a liability waiver.

## REQUIRED POSTERS

Several posters pertaining to human resource issues are required by state and federal authorities. For the most current information on what needs to be posted in your workplace, contact the [Department of Labor](#) or your FCCI risk control consultant. FCCI Risk Solutions Network has a federal poster advisor and compliance notice builder to assist meeting requirements.

## DRUG-FREE WORKPLACE

Substance abuse is a major issue for employers. Companies have recognized that drug and alcohol abuse in the workplace increases the risk of employee accidents. It is a significant factor leading to decreased productivity and morale, high turnover, employee theft and potential for legal action due to negligence.

To address these potential pitfalls, some employers have chosen to establish a drug-free workplace program and adopt a policy regarding drug and alcohol abuse. Setting up a drug-free workplace is neither difficult nor expensive. FCCI Insurance Group has a turnkey kit for implementing a program. The tool provides your company with written policies, consent forms, posters and guidance in establishing your program.

*Ask your FCCI risk control consultant about Drug-Free Workplace Programs.*



### Additional Resources

FCCI Risk Solutions Network is a complimentary resource to all of our policyholders that provides information and services for human resources and employment issues, training and webinars, risk management tools, and access to employment law attorneys, both online and via telephone, for employment law questions. Using FCCI Risk Solutions Network, employers can create an employee handbook, customized job descriptions, and a number of other important forms. Access FCCI Risk Solutions Network via FCCI's corporate website or via ExpressServe<sup>SM</sup>. EPLI insurance policyholders can also visit <http://www.FCCI.EmployerProtection.net>.

# STEP

## 4

## Establish Policies and Procedures

You will need to establish a number of policies and procedures that support your risk control program.

The safety adviser, management and HR should work together to create policies specific to your business. Review and update these policies annually, ensuring that they stay relevant. Additionally, you will need to create a plan for communicating the policies to employees and having them acknowledge receipt and understanding.

### SAFETY POLICY STATEMENT

Establish a Safety Policy Statement that outlines the company's risk management goals and objectives. It should define your organization's culture, philosophy and commitment to safety. Include guidelines for achieving results and the general responsibilities employees have for keeping the workplace safe.

**The safety policy statement should explain how your business:**

- ✓ Sustains a prosperous business environment
- ✓ Provides a safe and healthy workplace for all employees
- ✓ Protects the physical assets of the company
- ✓ Communicates to all employees that top management is committed to the success of the program
- ✓ Informs each employee that they are accountable for their actions

### POLICIES AND PROCEDURES

In addition to the Safety Policy Statement, develop policies and procedures for all operations within the organization. They will become the standard for how the company operates.

**Areas to consider when developing policies and procedures:**

- ✓ **Past incidents and losses** – Determine what unsafe acts, conditions or practices contributed to losses and develop policies to prevent recurrence. Consider ways to avoid the problem through engineering, production or process changes or the use of alternative materials.
- ✓ **Your operating practices:**
  - Workers' Compensation – Review work practices, existing safety rules, employee orientation and training procedures to ensure that they are complete, proper and safe.
  - Property – Review housekeeping, flammable material storage, work processes, fire protection and security.
  - Auto – Evaluate the daily pretrip inspections on all vehicles. Verify that defensive driving techniques are being utilized, controls are in place to prevent personal use of company vehicles, and management is reviewing MVRs regularly.
  - General Liability – Inspect the premises for housekeeping issues and hazards to employees or the general public. Review the procedures to obtain certificates of insurance from subcontractors. Quality assurance measures should be present for all manufacturing processes.
  - Inland Marine – Review the company procedures for the transportation of cargo and protection of equipment left overnight at jobsites.
  - Crime – Evaluate the need for a central station-monitored burglar alarm system and other security precautions. Review the steps taken to prevent burglary. Audit bookkeeping and cash handling practices, looking for opportunities to reduce employee dishonesty.

- ✓ **Feedback from supervisors and workers** – Ask them how the job could be done safer. Analyze their comments and develop or modify rules based on these ideas.
- ✓ **Operating rules** – Begin by selecting rules that are critical to the job. The remaining items are still important but should be incorporated into training procedures for individual jobs rather than making company rules for them. Safety and operations should go hand-in-hand to assure a sound risk management program.
- ✓ **Posted safety practices** – Specify where rules and safety procedures or reminders should be posted. General rules should be distributed to all employees and posted in all areas. Specific safety procedures should be posted where they apply.
  - Post rules in a visible area and keep them visible, e.g., enclose copy of new rules in worker payment statements, post on bulletin boards.
  - Make rules available in other languages, if applicable, at your workplace.
- ✓ **Enforcement of the rules** – Set the following expectations:
  - Enforce rules uniformly and consistently. A rule is a rule, and all employees and management are expected to follow the rules. Leaders set the example for the company through their actions.
  - Supervisors should not expect the safety adviser to be the enforcer. The employees work for their supervisors, not for the safety adviser, and it is the supervisor's responsibility to enforce proper work practices. Make the enforcement of safe work practices a significant part of supervisors' evaluations for promotions, pay raises and bonuses.
  - Employees should clearly understand the consequences for not following safety procedures.
- ✓ **Periodic review** – Supervisors should periodically review safety and operating rules in their meetings with employees, especially prior to starting a new process or activity. This helps build and establish your *culture*. Continually evaluate the need for additional rules and the adjustments to existing rules.

## ROLLING OUT A RISK CONTROL PROGRAM

As we've discussed, management involvement is the key to making a risk control program work. When ready to roll the program out, top management should hold a meeting with all managers and supervisors to introduce the program and explain responsibilities and expectations.

### Items to cover in the rollout meeting with managers and supervisors:

- ✓ Introduce the safety adviser and define his/her role. Emphasize that this person is NOT responsible for the results of the program but serves as a resource for the managers.
- ✓ Inform managers and supervisors that they are responsible for promoting the program and enforcing rules and procedures. They will be held accountable for the results.
- ✓ Explain how the results will be measured.
- ✓ Provide a written policy issued by top management to the managers and supervisors, and explain how it will be provided to all employees.
- ✓ Task supervisors with holding a meeting with their employees to inform them of the details of the program.
- ✓ Explain that all employees will be required to sign an acknowledgment form indicating that they have read, understand, and agree to abide by the Safety Policy.

# STEP

## 5

## Manage Your Losses

No matter how proactive your company is at controlling hazards, there is still a chance that accidents may occur.

Managing your losses will help you control costs and minimize the long-term effects of claims. Whether the loss is related to workers' compensation, property, auto, inland marine, crime or general liability, the timely and proper management of the claim is crucial to controlling the direct and indirect costs.

The following information will assist you with reporting claims, investigating accidents, creating modified jobs, combating fraudulent claims and evaluating subrogation possibilities.

### BEFORE AN ACCIDENT HAPPENS

- ✓ Develop a claim reporting procedure and:
  - Educate employees about the importance of reporting all claims as soon as possible.
  - Train supervisors and managers on the importance of reporting claims immediately and accurately.
  - Make sure all necessary forms and telephone numbers are available to supervisors and managers.
  - Have auto accident reporting kits available in every vehicle, and train employees on how to complete them.
- ✓ Post emergency service telephone numbers near all phones. When working away from your primary location, familiarize yourself with the available emergency services in that area.
- ✓ Establish a relationship with each medical care provider for workers' compensation claims. If you need assistance in selecting a provider, please contact the FCCI workers' compensation claim department.
- ✓ Develop a Return to Work program that includes modified jobs to be made available for employees released to light-duty work. All managers and employees should be trained in the value and benefits of this program. For more information, see FCCI's Return to Work Program Guide on ExpressServe<sup>SM</sup>.
- ✓ Create an inventory of all vehicles and equipment, including serial numbers and descriptions, that can be referred to in the event of a loss. Inventories of business contents, such as office equipment, materials and finished products, should be maintained to help establish values for claims. A duplicate copy of these records should be kept current and maintained off premises.
- ✓ Train supervisors and managers in first aid protocols.

### WHEN AN ACCIDENT HAPPENS

#### Non-Workers' Compensation Claims

- ✓ Encourage injured parties to seek immediate medical attention. Call 911 when necessary.
- ✓ Use reasonable and safe means to mitigate any additional losses.
- ✓ Protect the accident scene to maintain its integrity.
- ✓ Report the claim immediately to FCCI's claim center by calling 800-226-3224, option 1.
- ✓ Gather information promptly. Take photos and statements from involved parties and witnesses.
- ✓ Submit statements regarding the accident only to a law enforcement officer, a management representative from your company or a claim representative from FCCI Insurance Group. Do not argue about the accident or who is at fault.

- ✓ Do not negotiate or discuss any settlements with any of the parties involved.
- ✓ If the accident involves an unattended vehicle, property or fixed object, take reasonable steps to locate and notify the owner. If the owner cannot be found, leave a note in a conspicuous place on the vehicle, property or object with your name and address and the name and phone number of your company.
- ✓ Preserve any items that may need to be evaluated by a claim adjuster or used as evidence if litigation becomes necessary.
- ✓ If your company receives legal inquiries, notify the claim adjuster immediately.

### **Workers' Compensation Claims**

- ✓ Follow the steps of your Return to Work program.
- ✓ If the injuries are severe enough to warrant emergency transportation, call 911.
- ✓ For less severe injuries, provide appropriate first aid or take the employee to your chosen medical provider if outside medical treatment is necessary. Call the medical provider and provide details of the accident and injury.
- ✓ Report the claim to FCCI's claim center by calling 800-226-3224, option 1.
- ✓ Maintain communication with any injured employees during their absence from work. Express concern for their health and desire to return to work.
- ✓ Remind the treating clinic of your company's utilization of light-duty jobs. To facilitate prompt return to work, the clinic should be provided with the employee's job description.
- ✓ Keep the claim adjuster informed of any changes in the employee's status. Regular communication facilitates an effective resolution to the claim.
- ✓ Preserve any items that may need to be evaluated by a claim adjuster or used as evidence if litigation becomes necessary.
- ✓ If your company receives legal inquiries, notify the claim adjuster immediately.

### **Fighting Fraud**

Fraudulent claims can have a long-term effect on the cost of your company's insurance. Fighting fraud begins with detecting possible fraudulent claims and then working with the FCCI claim adjusters to help them determine if the claim is valid. Warning signs that a claim may involve fraud include the following:

- ✓ An injury is not promptly reported.
- ✓ The injury description is vague or non-definitive.
- ✓ The symptoms are not specific; there is no visible trauma or injury.
- ✓ The injury occurred late Friday or early Monday.
- ✓ The notice of claim was made after the employee was terminated or laid off, or a visitor had left the premises.
- ✓ The claimant is never home when you call.
- ✓ You received a tip that a totally disabled person is employed elsewhere.
- ✓ The claimant makes demands for a quick settlement.
- ✓ The claimant changes doctors when released to work.
- ✓ The claimant has a history of filing claims or is already on disability.
- ✓ High mileage reported on transportation reimbursement form.

### **Accident Investigation**

Conducting accident investigations plays an important role in claim management:

- ✓ To discover the root cause of the accident.
- ✓ To establish the facts for future reference and records.
- ✓ To document employee and witness statements or reports of the accident.

Identifying the cause of the accident allows the development of corrective action to prevent recurrence. Every accident deserves an investigation. Even near miss incidents that might have caused death, serious injury or property damage are equally important and should be investigated. Refer to [Step 6](#) of this manual for more information on how to conduct an accident investigation.



## Subrogation

Subrogation is the recovery of amounts paid on losses from the parties directly responsible for the loss. The principle of subrogation is that the party liable for the loss should ultimately be held responsible from a financial standpoint. Recoveries on subrogation can substantially offset your insurance costs.

### TO ASSIST IN KEEPING YOUR INSURANCE COSTS DOWN, YOU SHOULD:

- ✓ File reports, witness statements, photographs of the accident scene, etc.
- ✓ Arrange with the claim adjuster to preserve key accident elements (e.g., broken tools, furniture and defective machinery) as evidence.
- ✓ Preserve all evidence and information as is and remove them from use.

# STEP

## 6

## Control Hazards

Controlling hazards within your company is a key element to preventing losses to your business.

To identify the hazards, you need to analyze each job function and develop working policies and procedures. This will help standardize performance, which contributes to cost savings through increased efficiencies and the reduction of losses.

### USING HAZARD IDENTIFICATION INSPECTIONS AND JOB ANALYSIS

A hazard identification inspection is an analysis of exposures, such as fire and theft, and the protection of buildings, contents and equipment. A job analysis is a systematic evaluation of the tasks that make up each job. Together, they can be used to evaluate manufacturing, services, fleet and equipment operations as well as public product liability exposures, such as product design and quality assurance.

#### Hazard Identification Inspections

The primary goal of a hazard identification program is to recognize, evaluate and control workplace hazards through a systematic identification and evaluation of potential hazards. Hazard identification inspections should be performed periodically to control known hazards and identify new ones.

Managers and supervisors are best suited to perform inspections. They have an understanding of the facility and equipment and are responsible for taking corrective action. It can also be beneficial for someone outside of the work environment, such as a risk control consultant, to conduct a periodic inspection. This unbiased evaluation may identify everyday hazards that would otherwise go unrecognized. Once hazards are identified, take corrective action. Inspections alone will not eliminate or reduce hazards.

#### A comprehensive inspection program should address, but not be limited to, the following areas:

- |                          |   |   |
|--------------------------|---|---|
| ✓ Regulatory compliance  | ✓ Contractor on-site safety                     | ✓ Waste disposal                        |
| ✓ Fire control systems   | ✓ Equipment operations and control              | ✓ Recordkeeping and reporting           |
| ✓ Fleet operations       | ✓ Crime prevention                              | ✓ Personal protective equipment (PPE)   |
| ✓ Product safety         | ✓ Toxic and hazardous substances                | ✓ Emergency evacuation plans and drills |
| ✓ Subcontractors/vendors | ✓ Health hazards                                |   |
| ✓ Public liability       | ✓ Environmental liability and impact assessment |   |
| ✓ Off premise exposures  |   |   |

#### Job Analysis

Prior to conducting a job analysis, determine if the process or function is necessary; if not, work to eliminate it. Once you determine the job or function is necessary, break it down into tasks for analysis.

The analysis of each function will assist in identifying strengths, weaknesses and opportunities for improvement. A standardized format should be followed for the consistent performance of this task.

#### The job analysis process should include:

1. Listing each specific work activity. Break each task into the activity's most fundamental steps. Don't overlook any steps in the process.
2. Evaluating each step to determine the hazards and potential for losses. Look at areas such as the potential for employee or customer injury due to the improper operation or use of vehicles, equipment, product damage or vandalism.

3. Implementing the appropriate work practices and corrective measures to address the hazards identified.
4. Taking action on the issues identified. This may involve educating supervisors on implementing and enforcing proper practices or modifying existing policies and procedures.



### [Sample Job Analysis Form](#)

#### **Determine if task hazards can be reduced or eliminated through:**

- ✓ Engineering controls – methods of controlling exposures by modifying the way in which the operation is performed. Substitute hazardous materials with safer ones whenever possible.
- ✓ Administrative controls – methods of controlling exposure through job rotation, changing work assignments or policy mandates.
- ✓ Protective measures – methods for controlling exposures through the use of personal protective equipment for employees, fire and theft deterrent devices for property and equipment, protecting premises and job sites from public exposure, and maintaining proper driver qualification and vehicle maintenance.

## **ACCIDENT INVESTIGATIONS**

Accident investigations are important for understanding why an accident occurred and how to prevent reoccurrence. If the conditions that led to the accident go uncorrected, the chance for reoccurrence exists. All aspects surrounding the accident should be examined by a supervisor who has been trained to recognize the root cause of an accident. The inspections are not to be conducted for the purpose of placing blame and should not be conducted in a way that hinders the full disclosure of facts.

#### **Accident Investigation Procedures**

- ✓ Preserve the scene. Take the necessary steps to maintain its integrity until the investigation has been completed. Once the investigation is complete, remove any key accident elements from service and store them in case they are needed for further investigation. Check with your claim adjuster and legal counsel before discarding any equipment or materials.
- ✓ Conduct interviews with everyone in the vicinity at the time of the accident. Include in your interview process everyone associated with the workflow of the accident scene. It is important to understand all of the contributing factors of the accident to determine why it occurred.
- ✓ Take detailed notes during your interviews. Stick to the facts. Obtain answers to Who, What, Where, Why and How questions. The use of standardized accident investigation forms can assist you in organizing your information.
- ✓ Analyze the information that has been collected. Identify the root cause and corrective action needed to prevent reoccurrence.
- ✓ Implement the necessary corrective actions to reduce the potential for reoccurrence.



### [Sample Workers' Compensation Accident/Incident Investigation Report](#)



### [Sample General Liability and Property Accident/Incident Investigation Report](#)

# STEP

## 7

## Establish Effective Supervision

Successful risk control programs are built on effective supervision.

Whether you supervise employees, manage a fleet of vehicles or are in charge of your company's computer systems, you have a role in the risk control program. Proper risk control efforts by supervisors can have a positive financial impact on your company.

Supervisors manage the company's most vital assets – the employees. They are the front-line decision makers and are responsible for many critical areas, such as production, quality assurance, operations, program management, employee performance, employee training, hazard control and regulatory compliance.

Supervisors are the key people in the risk control program because they are in constant contact with employees. Supervisors know their employees better than anyone else in the company. They also have a better understanding of the workplace, processes and products. For these reasons, supervisors are in the best position to recognize hazards and minimize exposures before they become problems.

Promoting the most skilled or productive employee will not always produce a good supervisor. A supervisor must be multi-talented in how they set expectations and lead others to accomplish goals.

### **The basic people skills of an effective supervisor include:**

- ✓ Communication – listen, understand and influence others
- ✓ Coaching – motivate others to self-improve through teaching, training and counseling
- ✓ Teambuilding – lead and facilitate cooperative work
- ✓ Balance – fair, consistent, honest and respectful of others

*Supervisors need to understand what motivates employees.*

### **All employees are not motivated by the same factors. Supervisors should:**

1. Identify each employee's personal and professional needs. Understand who you are dealing with, what's important to them and what they want. The more you know about an employee the better chance you have of helping them be successful.
2. Help each employee realize that they have a significant role in your business. They have to know that what they do contributes to your company's success.
3. Adopt a non-threatening management style. Threatening employees may intimidate or cause rebellion. A rigid, autocratic style may have worked in the past but is obsolete now and may cause low morale. Be consistent, honest and fair.
4. Avoid confusing a lack of knowledge with a lack of motivation. Education alone will not motivate your employees.
5. Focus on employee behavior. Be sure employees understand the importance of following procedures.
6. Provide positive reinforcement for the employee's efforts to promote and maintain a positive attitude.
7. Recognize that among the employees there are natural leaders. You should enlist their support to provide positive examples.
8. Train your employees to tackle adversity. To achieve success they must be able to anticipate obstacles and react quickly and decisively.
9. Use humor appropriately. A lighthearted atmosphere promotes more enjoyable work.
10. Promote a culture of creativity by demonstrating to employees that you value their ideas and opinions.

### **Supervisor's Responsibilities in Supporting a Risk Control Program**

- ✓ Support the efforts of the safety adviser in developing the program ([Step 2](#))
- ✓ Assist in hiring and screening qualified employees ([Step 3](#))
- ✓ Indoctrinate and train new and existing employees ([Step 3](#))
- ✓ Assist in the development of company policies and procedures ([Step 4](#))
- ✓ Enforce safety rules ([Step 4](#))
- ✓ Investigate accidents, identify causes and take corrective action ([Step 6](#))
- ✓ Participate in and support hazard identification inspections and creation of job analysis ([Step 6](#))
- ✓ Maintain interest in the risk management program ([Step 9](#))

# STEP

## 8

## Involve Employees

An effective workforce is one that performs a job to meet or exceed your expectations.

The involvement of your employees in risk control is important to your success in reducing losses and overhead costs. Each employee should be made aware of their responsibilities. Their participation increases when management creates and fosters a culture where each employee's ideas are valued. The success of your program depends on understanding that your company's strength lies within the talents and efforts of your employees.

### Employee responsibilities for risk control

- ✓ Understand the duties of your job and its associated hazards.
- ✓ Follow all company policies and procedures.
- ✓ Identify and report all unsafe conditions immediately.
- ✓ Proactively participate in minimizing operational hazards.
- ✓ Anticipate problems and head them off before they occur.
- ✓ Actively participate in safety meetings.
- ✓ Work in a safe and responsible manner to protect yourself and fellow employees.
- ✓ Know how to report accidents and injuries and show concern for injured parties.

To promote employee involvement in risk control, management must be visible and lead by example. Regular contact with employees reinforces appropriate behavior. An effective training program will help your company meet this goal.

### Training

Successful companies prepare their employees and provide them with the tools and resources they need to succeed. Employee training and education is important to keep them involved in your risk control program. A well-trained workforce performs better and is more likely to be productive.

### Training is essential for:

- ✓ A new employee who lacks knowledge or skills
- ✓ An employee who is assigned to a new job
- ✓ A new process, machine, equipment, product, material or service introduced into the workplace
- ✓ Safe operation of company vehicles
- ✓ Protecting the public
- ✓ Hazard recognition and control
- ✓ Use of hazardous substances
- ✓ Accident reporting, investigation and review

Training requires a lot of preparation and can be costly. It should be developed and utilized when it is the solution to your needs. Training programs are likely to fail when offered as temporary solutions to problems that should be solved with engineering or administrative controls. Poor attitudes or a lack of motivation cannot be changed with training.

Involving your employees in risk control should be a dynamic process. Encourage your employees to openly communicate. Promote a culture of sharing ideas that will lead to best practices. Help individuals and teams learn and grow so they become wiser and better prepared for future challenges. Consider offering recognition and incentives for following safe behaviors and procedures.



# STEP

## 9

## Maintain Interest

Once you have established your risk control program, it is important to keep it fresh and interesting.

Repetition has value, but the redundant review of safety rules and consistent use of the same posters can reduce their impact. As this occurs, your program can lose its ability to be successful. An effective program is a valuable asset that can increase your profits and provide you with the competitive edge.

**Here are some tools to help you maintain interest in your risk control program:**

### SAFETY COMMITTEE

A safety committee is a group of employees and managers who meet periodically to evaluate the risk control program. This committee's goal is to allow a forum for participation in the risk control program. Safety committee meetings are not gripe sessions. By presenting the challenge of maintaining a safe environment for your employees, they are given the opportunity to participate in the process. Giving employees this responsibility will encourage them to become a part of the solution. Involve your staff at all levels and challenge them to develop ideas to reduce and eliminate losses.

### ACCIDENT REVIEW BOARD

An accident review board is a group of people brought together to review accidents or incidents that affect your company. They are regularly used in the field of transportation risk management. The makeup of the board will depend on what is being reviewed. The purpose of the board is to exchange information on:

- ✓ The causes of accidents
- ✓ Implementation of recommendations
- ✓ Training needs

The board may meet on a regular basis or as needed.

### SAFETY MEETINGS

Safety meetings are conducted by supervisors to encourage safety awareness and alert workers to safety rules and practices. The safety meeting should be documented and maintained.



[Sample Safety Meeting Report](#)

### INDIVIDUAL AWARENESS MATERIALS

Individual awareness materials, such as payroll inserts and emails, may be beneficial in promoting policies, procedures and information with your employees. Keep in mind that these materials are not a substitute for management involvement. An effective program uses a balance of communication and educational methods to keep it current.

## BULLETIN BOARDS

Bulletin boards can be used to display information for the entire organization. Items to be displayed may include: required posters and notices, accident trend reports, safety posters, safety committee meeting notes and announcements of upcoming safety meeting and training dates. Keep in mind that items lose their impact over time and the material will be ignored if it is not updated regularly.

## INCENTIVE PROGRAMS

Employers can use incentive programs to encourage employees to engage in safe work practices. To be successful, any program should be easy to understand and equitable to all employees. Incentive programs should not discourage an employee from reporting a work-related injury. Consider incentives that promote worker participation in safety-related activities, such as identifying hazards or participating in investigations of injuries, incidents or 'near misses' rather than compensating an employee or group of employees simply for not suffering work-related injuries. For more information, see [OSHA Memorandum on Employer Safety Incentive and Disincentive Policies and Practices, March 12, 2012](#).

FCCI's Blueprint for Safety includes a variety of online safety and educational materials to help you maintain interest.

*For more information on the tools above, consult your FCCI risk control consultant.*

## STEP

# 10

## Review Results

The purpose of a risk control program is to reduce accidents and the costs related to them.

Regular auditing of your program's results will reveal progress and areas of opportunity. Review and improvement cycles will need to be an ongoing part of your safety program to ensure that it stays up to date with your company's processes.

### When reviewing your risk control program, you should:

- ✓ Measure the results from all lines of coverage and report to management
- ✓ Look for accident trends
- ✓ Compare your results with companies in your industry
- ✓ Determine if goals and objectives are being met
- ✓ Evaluate your program to identify its weaknesses
- ✓ Implement program changes to improve results

The review process should be performed on a regular schedule. Consider the size and complexity of your organization and determine how often you need to review.

### The safety adviser should provide the following information to top management:

- ✓ Total number of accidents or incidents
- ✓ Near misses
- ✓ Claims with legal action involved
- ✓ Total claim costs (severity)
- ✓ Trends (e.g., department, vehicle and accident type)
- ✓ Frequency

A complete review should include all losses to the business, their employees and the public. It should also include the corrective action to prevent reoccurrence.

The following sample accident logs and trend analysis forms can be used for internal management reports.



[Sample Motor Vehicle Accident Log](#)



[Sample Property and Liability Accident Log](#)



[Sample Workers' Compensation Accident Log](#)



[Sample Incident Trend Analysis](#)



[Sample Workers' Compensation Accident Trend Analysis](#)

## OSHA RECORDKEEPING

OSHA provides guidelines on how records must be kept and maintained. In general, the previous year's log must be posted from February 1 through April 30, and retained for five years after the posting period. Refer to the OSHA website for forms, instruction and FAQs. <https://www.osha.gov/recordkeeping/index.html>

## NINE MISTAKES MADE MOST OFTEN BY EMPLOYERS TRYING TO CONTROL LOSSES

These nine common mistakes often contribute to increases in accident frequency and severity. The safety adviser should review these with top management to identify opportunities to improve the risk control program. The department managers and supervisors should then work with the safety adviser to take corrective action to reduce the probability of loss.

1. **FAILURE OF TOP MANAGEMENT TO BE COMMITTED TO RISK CONTROL**  
Leadership in any company endeavor starts with top management commitment.
2. **FAILURE TO ASSIGN RESPONSIBILITY TO ONE PERSON**  
One person should have the authority or influence to get the job done.
3. **FAILURE TO CLEARLY STATE PROGRAM'S OBJECTIVES AND COMPANY'S RISK CONTROL POLICY**  
Top management must inform all levels of supervision of what is expected.
4. **FAILURE TO RECOGNIZE THE IMPORTANCE OF LINE MANAGEMENT IN THE RISK CONTROL FUNCTION**  
Managers are critical to the success of your program on a day-to-day basis.
5. **FAILURE TO MEASURE THE EFFECTIVENESS OF THE PROGRAM**  
Top management and the safety director should establish risk management goals and objectives. Regular follow-up is necessary to determine if they're being met.
6. **FAILURE TO PROVIDE ADEQUATE TRAINING**  
Training is a critical component of your risk control program and is useful for improving safety awareness, knowledge of proper policies and procedures, and regulatory compliance. Employee indoctrination and regular training can also reduce the frequency of loss.
7. **FAILURE TO CONTROL LOSSES AFTER THE FACT**  
A tremendous amount of money is saved through good claim management and communication with the insurance company.
8. **FAILURE TO RECOGNIZE THE ECONOMIC IMPACT OF POOR RISK MANAGEMENT**  
The cost of an accident is not limited to property damage or personal injury. The indirect costs of losses, such as downtime, lost business and overtime expense can increase the overall economic impact significantly.
9. **FAILURE TO ENFORCE SAFETY RULES UNIFORMLY**  
Safety rules are minimum performance standards that must be applied uniformly and consistently.

*Accidents are symptoms of management failures!*

Let the FCCI risk control department help you avoid accidents.

## APPENDIX

As stated on Page 2 of the 10-Step Manual, the information provided herein, particularly the following sample forms, is for informational purposes only and does not attempt to address all potential hazards or remedial actions. The information provided in the sample forms is only to assist you in your compliance and risk control efforts. FCCI Insurance Group and its affiliates and subsidiaries shall not be liable for any loss, death, injury, claim, damage or expense arising out of the use of the sample forms or suggested risk control measures, and it makes no representations and provides no legal advice regarding federal or state requirements. There may be additional federal and state requirements with which you are required to comply that are not contained in this material. You are solely responsible for complying with federal and state laws, including compliance with any changes in the law, and for the safety and protection of your premises, operations and product. If you have questions or concerns regarding legal compliance, please consult your legal adviser. Finally, the sample forms are not a part of your policy.

[Sample Safety Policy Statements](#)

[Sample Worker's Compensation Accident / Incident Investigation Report](#)

[Sample Job Analysis Form](#)

[Sample General Liability and Property Accident / Incident Investigation Report](#)

[Sample Safety Meeting Report](#)

[Sample Motor Vehicle Accident Log](#)

[Sample Property and Liability Accident Log](#)

[Sample Workers' Compensation Accident Log](#)

[Sample Incident Trend Analysis](#)

[Sample Workers' Compensation Accident Trend Analysis](#)

## SAMPLE SAFETY STATEMENTS

### ABC CONSTRUCTION

#### STATEMENT OF SAFETY & RISK MANAGEMENT POLICY

ABC Construction is committed to developing and enforcing a quality Safety and Risk Control program.

It is the policy of this Company that every employee is entitled to work under the safest possible conditions. All employees will make every reasonable effort to protect the Company and its teammates. No job will be considered complete unless the employees have followed every precaution to protect themselves, their teammates and the general public.

All management personnel have a responsibility to implement and enforce this safety policy. All employees will comply with federal, state and local regulations related to safety and health. Support from every employee is mandatory for a truly effective risk control program.

ABC Construction values and will strive to protect its employees, the general public and its customers.

Date: \_\_\_\_\_

President: \_\_\_\_\_

Employee: \_\_\_\_\_

### COMPANY SAFETY POLICY

The management of this Company is very interested in working with you to provide a safe place in which to work. We are engaged in a continuous and comprehensive safety program. This safety effort has management's full backing but is a two-way street. Your part in this program is served by:

Observing company safety rules

Attending all safety meetings and training sessions

Keeping work areas free of unsafe conditions

Avoiding and eliminating unsafe acts

Reporting all unsafe conditions and claims to your supervisor immediately upon occurrence

Complying with doctor's orders for return to work at a full or light duty capacity

Accidents cause suffering and pain. We value each of you as individuals and hope you will cooperate with us in this important endeavor.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor

\_\_\_\_\_  
Date

### XYZ COMPANY SAFETY POLICY

XYZ Company is committed to providing a safe and healthy workplace for all employees, contractors and the general public. We will accomplish this by complying with local, state and federal regulations related to occupational safety and health.

The elimination of unnecessary loss is a company responsibility we all share. Every attempt will be made to reduce the possibility of loss, including employee injuries and property damage.

Management will perform necessary training to ensure employees are aware of hazards. XYZ employees are expected to follow safe practice rules and regulations relating to the efficient performance of their work.

Date: \_\_\_\_\_

President: \_\_\_\_\_

Employee: \_\_\_\_\_



## WORKERS' COMPENSATION ACCIDENT / INCIDENT INVESTIGATION REPORT

DATE REPORT COMPLETED		CARRIER			
NAME OF POLICYHOLDER					
PERSON COMPLETING REPORT/CONDUCTING INVESTIGATION					
DATE OF INCIDENT		TIME OF INCIDENT		DATE FIRST REPORTED	
NAME OF EMPLOYEE INVOLVED					
ADDRESS OF EMPLOYEE INVOLVED				CITY	STATE
					ZIP
SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE		PHONE		OCCUPATION	
LOCATION OF INCIDENT (BE SPECIFIC)					
JOB BEING PERFORMED					
WAS THE PERSON PERFORMING HIS/HER REGULAR DUTIES? <input type="checkbox"/> YES <input type="checkbox"/> NO				PART OF BODY OR PROPERTY DAMAGED	
WITNESSES					
DESCRIPTION OF INCIDENT (BE SPECIFIC)					
DESCRIPTION OF INJURY OR DAMAGES					
IF IT WAS A FALL, DESCRIBE FLOOR / SURFACE CONDITION (WET, DRY, SMOOTH, WOOD, TILE, STEPS, ETC.)					
CAUSE OF INCIDENT					
WAS MEDICAL TREATMENT REQUIRED? <input type="checkbox"/> YES <input type="checkbox"/> NO				IF "YES," WHERE? (NAME OF HOSPITAL OR CLINIC)	
ADDRESS OF HOSPITAL OR CLINIC					
IS DEFECTIVE MATERIAL INVOLVED? <input type="checkbox"/> YES <input type="checkbox"/> NO				IF "YES," WHAT MATERIAL?	
NAME OF MANUFACTURER					
ADDRESS OF MANUFACTURER				CITY	STATE
					ZIP

NAME OF DISTRIBUTOR			
ADDRESS OF DISTRIBUTOR		CITY	STATE ZIP
LOT OR SERIAL NUMBERS			
WAS DEFECTIVE ITEM SAVED? <input type="checkbox"/> YES <input type="checkbox"/> NO		WHERE?	
WHAT ACTION HAS BEEN TAKEN TO PREVENT THE RECURRENCE OF THE INCIDENT?			
DATE OF CORRECTIVE ACTION			
REPORT REVIEWED BY			DATE

This document is advisory only and does not attempt to list all potential hazards or identify all possible remedial actions. You are responsible for the safety of your premises, operations, and products. FCCI Insurance Group and its affiliates and subsidiaries shall not be liable for any loss, injury, death, damage, or expense arising out of the use of this bulletin. 1-UNWC-7260-NA-04.



## GENERAL LIABILITY AND PROPERTY ACCIDENT / INCIDENT INVESTIGATION REPORT

DATE REPORT COMPLETED		CARRIER			
NAME OF POLICYHOLDER					
PERSON COMPLETING REPORT/CONDUCTING INVESTIGATION					
DATE OF INCIDENT		TIME OF INCIDENT		DATE FIRST REPORTED	
NAME OF EMPLOYEE INVOLVED					
ADDRESS OF EMPLOYEE INVOLVED				CITY	STATE
					ZIP
SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE		PHONE		OCCUPATION	
LOCATION OF INCIDENT (BE SPECIFIC)					
JOB BEING PERFORMED					
WAS THE PERSON PERFORMING HIS/HER REGULAR DUTIES? <input type="checkbox"/> YES <input type="checkbox"/> NO				PART OF BODY OR PROPERTY DAMAGED	
WITNESSES					
DESCRIPTION OF INCIDENT (BE SPECIFIC)					
DESCRIPTION OF INJURY OR DAMAGES					
IF IT WAS A FALL, DESCRIBE FLOOR / SURFACE CONDITION (WET, DRY, SMOOTH, WOOD, TILE, STEPS, ETC.)					
CAUSE OF INCIDENT					
WAS MEDICAL TREATMENT REQUIRED? <input type="checkbox"/> YES <input type="checkbox"/> NO				IF "YES," WHERE? (NAME OF HOSPITAL OR CLINIC)	
ADDRESS OF HOSPITAL OR CLINIC					
IS DEFECTIVE MATERIAL INVOLVED? <input type="checkbox"/> YES <input type="checkbox"/> NO				IF "YES," WHAT MATERIAL?	
NAME OF MANUFACTURER					
ADDRESS OF MANUFACTURER				CITY	STATE
					ZIP

NAME OF DISTRIBUTOR			
ADDRESS OF DISTRIBUTOR	CITY	STATE	ZIP
LOT OR SERIAL NUMBERS			
WAS DEFECTIVE ITEM SAVED? <input type="checkbox"/> YES <input type="checkbox"/> NO		WHERE?	
WHAT ACTION HAS BEEN TAKEN TO PREVENT THE RECURRENCE OF THE INCIDENT?			
DATE OF CORRECTIVE ACTION			
REPORT REVIEWED BY		DATE	

## SAFETY MEETING REPORT

Employer: \_\_\_\_\_ Date: \_\_\_\_\_

Location: \_\_\_\_\_

Meeting conducted by: \_\_\_\_\_ Management name: \_\_\_\_\_

Employee name: \_\_\_\_\_

Topics Discussed:

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Employee safety recommendations:

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Follow up actions:

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Meeting attended by:

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Signature of safety adviser: \_\_\_\_\_



MOTOR VEHICLE ACCIDENT LOG

DATE	DRIVER	DEPARTMENT/ SUPERVISOR	PREVENTABLE/ NON-PREVENTABLE	DESCRIPTION OF ACCIDENT	SUPERVISOR'S INVESTIGATION DATE RECEIVED	COST

PROPERTY AND LIABILITY ACCIDENT LOG

DATE	PARTIES INVOLVED	DEPARTMENT/ SUPERVISOR	PREVENTABLE/ NON-PREVENTABLE	DESCRIPTION OF INJURY OR ACCIDENT	SUPERVISOR'S INVESTIGATION DATE RECEIVED	COST

WORKERS' COMPENSATION ACCIDENT LOG

**Note:** A copy of this log should be sent to all department supervisors and top management monthly.

DATE	PARTIES INVOLVED	DEPARTMENT/ SUPERVISOR	PREVENTABLE/ NON-PREVENTABLE	DESCRIPTION OF INJURY OR ACCIDENT	SUPERVISOR'S INVESTIGATION DATE RECEIVED	COST

## INCIDENT TREND ANALYSIS

COVERAGE	NUMBERS OF INCIDENTS	COSTS	INCIDENTS PER DEPARTMENT	INCIDENT TYPE	SUPERVISOR'S INVESTIGATION COMPLETED	CORRECTIVE ACTION TAKEN
PROPERTY						
LIABILITY						
AUTO						
WORKERS' COMP						

Prepared by: \_\_\_\_\_ Date prepared: \_\_\_\_\_

## WORKERS' COMPENSATION ACCIDENT TREND ANALYSIS

Period of Time: \_\_\_\_\_

Comparison of Injuries by:

INJURY TYPE	DEPARTMENT	LENGTH OF EMPLOYMENT	DAY OF WEEK	TIME OF DAY
Cuts _____	Maintenance _____	0-6 Months _____	_____	_____
Eyes _____	Drivers _____	1 Year _____	_____	_____
Falls _____	Service _____	2 Years _____	_____	_____
Strains _____	Assembly _____	3 Years _____	_____	_____
Chemical Exposure _____	Shipping _____	4 Years _____	_____	_____
Other _____	Office _____	5 Years _____	_____	_____
		5+ Years _____	_____	_____

SUBJECT: Monthly Loss Review by Department/Location

	CUTS	EYES	FALLS	STRAINS	O.D.	OTHER	TOTAL
Maintenance							
Drivers							
Service							
Assembly							
Shipping							
Office							
TOTAL							



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