CULTIVATING A CULTURE OF SAFETY
Adventist Risk Management, Inc. | Weekly Newsletter

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CULTIVATING A CULTURE OF SAFETY

When an employee is injured on the job, Workers’ Compensation Insurance picks up the slack; covering the costs of medical care and time that an employee may be away from work. Employees expect their employer to provide a safe work environment, but unfortunately critical workplace safety issues are often overlooked until an accident occurs. Worker’s comp costs employers more than $1 billion each week. As an employer, are you preventing workplace accidents by cultivating a culture of safety?

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Cultivating a Culture of Safety: Lessons from the Overlooked Workplace, Part 1

Posted by Arthur F. Blinci
Daily, employees arrive at their workplace and expect a typical day in a safe environment provided by their employer. This is the normal routine until an accident occurs and an employee is injured. Someone must cover the costs of medical care and the time that an employee may be away from work.

Workers’ Compensation Insurance, or workers’ comp, provides a no-fault system for the medical treatment and compensation following an on-the-job related injury or occupational illness. Before workers’ comp, injured employees often had to sue their employers to get them to pay for workplace injuries.

More than $1 Billion a Week

The U.S. Bureau of Labor Statistics reports nearly three million private industry non-fatal occupational injuries and illnesses occurred in 2013. Over half of these incidents were serious enough to require the individual to take days off work. According to the Liberty Mutual Research Institute for Safety, workers’ compensation injuries cost employers $60 billion in the United States during 2012. That is more than $1 billion each week.

Employees expect their employer to provide a safe work environment. However, both employers and employees should be aware of workplace safety at all times and know what to do in the event of an accident. Unfortunately, critical workplace safety issues are often overlooked until an accident occurs.

Safety and Reporting Education

Regular safety training is important in the workplace. When an accident occurs, proper reporting is equally vital. As an employer, can you answer these five questions?

1. Do employees at your facility know how to respond when one of them is injured?
2. Are proper Work Place Injury posters posted at all churches, schools, camps, and other facilities in your conference?
3. Are proper procedures in place to ensure injured employees receive appropriate assistance when filing their workers’ compensation claim?
4. Has your company performed a loss-cause analysis of the workplace accidents that happened in your organization in the past 12 months?
5. Does your organization provide safety training to all employees on an annual basis?

These are some of the questions that lurk in the shadows of the overlooked workplace

Create a Paradigm Shift for Safety

Workplace injuries cost companies billions through insurance coverage for the injury and time lost when an employee is unable to report to work due to injuries. To minimize the cost of workplace injuries, properly train all employees on the procedures for reporting a workplace injury or accident.

Conferences operate multiple facilities over large geographical areas. This can create notification challenges when accidents occur. In the event of an emergency, communication is critical for the employer to respond appropriately and without delay.
According to data from the Liberty Mutual Group, delaying the report on an incident can increase the ultimate cost of a workers’ compensation claim by as much as 30 percent. Reports of workplace accidents should be filed within 24 hours with the organization's Human Resources office. Employees need to know how to report incidents when they happen.

**Annual Safety Training = Reduced Costs**

Training and engaging all employees to foster a culture of safety is critical to minimize workplace injuries and reduce insurance costs. Employees need to know the dos and don’ts of how to create a safe workplace. The Walt Disney Company is a leading example of applying this principle in all of their business units. From the CEO to the street sweepers on Main Street USA, all employees have a key role in the theme park’s safety program and reporting unsafe conditions or incidents.

Creating a safe workplace doesn’t happen by accident, it takes commitment. Cultivating a culture of safety will help prevent the overlooked workplace.

**Next week we will go over the dangers of delayed reporting.**

References:

- The ROI of Safety, *Safety + Health*, May 23, 2014

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