



# Ten Essential Loss Control Tips

## Many of us are looking for the best way to improve safety in the workplace.

To that end, we take certain measures to mitigate risk and control loss. Yet, we often wonder, “Are we taking the right measures?” and “Is it working?”

In answering concerns like these, it is best to start by identifying and defining the term “loss control,” so that we have an accurate scope of what we are working toward. According to the Glossary of Insurance Terms, loss control is defined as:

“All methods taken to reduce the frequency and/or severity of losses including exposure avoidance, loss prevention, loss reduction, segregation of exposure units and noninsurance transfer of risk...” [1].

That description is fairly comprehensive. It also puts quite a bit of pressure on the shoulders of health and safety professionals, in terms of identifying areas where we can improve upon. By evaluating our mitigation tactics, we can provide a safe workplace and eliminate loss. We will review the best places to start by identifying Ten Essential Loss Control Tips.



### #1: Hazard Identification and Mitigation



The first step in controlling loss is to be certain that everyone is on the same page. It is vital that you identify and list potential hazards found in your work environment. Once dangers and potential incident areas have been identified, they need to be widely recognized throughout the organization.

Additionally, every effort should be made to actively mitigate and manage risk.

That process starts at the top with executive management. High-level management needs to actively promote and model safe behavior. This will promote a safety culture that can travel all the way throughout the company.

Your efforts in safety and risk mitigation do not have to be world-class, but they do need to be focused. Start with a program and a plan. Even the smallest efforts can make a substantial difference in the safety of the organization.

You will see this in the little things at first. Typically it begins with a heightened awareness of substandard conditions. That awareness will grow to identifying substandard acts and soon you will recognize hazards presented to personnel at the workplace. Once you add mitigation, your safety program will start to improve.

## #2: Job Hazard Analysis



Now that you have identified the potential risks posed to your firm, it is time to dig a little deeper. Begin the process by using a standardized checklist to make sure that everyone is using the same system and on the same page. Your goal to get the program off the ground should be creating comfort with the process of analysis.

Once that standard is created, the comfort level is high and all users have mastered the tool, you can begin to modify the specifics to meet your firm's goals.

**Consider creating Job Hazard Analyses (JHAs) for specific tasks. This can be done by:**

1. Analyzing the steps to perform a task or job function
2. Stopping, stepping back and trying to visualize each step to determine what could go wrong – where are the obvious and also hidden hazards?
3. Looking for direct and indirect exposure potential:
  - Fall To (same level or lower level)
  - Caught (in, on or between)
  - Contact With (chemicals, electricity, heat/cold, radiation, caustics/toxics and noise)
  - Bodily Reaction From (voluntary motion or involuntary motion)
  - Struck (against or by)
  - Rubbed or Abraded By (friction, pressure and/or vibration)
4. Checking to see if there are any potential environmental impacts
5. Identifying if skill-specific personnel are performing the high-risk functions

Remember to focus on your priority, which is to have sound hazard identification and mitigation in place to prevent incidents in the first place. Prevention efforts that allow you to expand upon that desired outcome should be considered.

## #3: Hand/ Finger Safety Programs



Regardless of the situation, it is always important to protect your hands and fingers. This is the part of the body that is most likely to be injured at work. Even with glove improvements and campaigns to increase hand and finger safety, it is still essential to have a hand and finger safety program readily accessible and widely distributed.

According to the Centers for Disease Control and Prevention (CDC), hand injuries account for 1,080,000 emergency department visits by workers per year in the United States [2]. In fact, as part of the analysis done on body parts injured in heavy industry, the hand was number one.

The hand also sits very high on the list of body parts that result in recordable injuries. This means that hand/finger safety enhancement can improve your recordable rates, which can improve the safety culture and the bottom line all at the same time.

Enhance your hand/finger safety by implementing a hazard recognition and assessment program. This program should clearly identify pinch points, hot spots, rotating equipment and automated machinery. Likewise, the plan should include engineering controls such as guarding and safety switches, which can also prevent incidents.

Additionally, you need to consider the proper use, care and limitations of Personal Protective Equipment (PPE) when preparing your plan. There are restrictions to what protective gear can do and this needs to be outlined in the overall safety program.

Finally, focus on fighting complacency. We often assume people know how to take care of their hands. However, incident analysis indicates that isn't always the case. Promote positive behavior and remind workers of hand/finger safety importance.

## #4: Eye Injury Safety Programs



Another contender for "the most injured body part" is the eye. Frequently, eye injuries fall into a very close second place behind hands and fingers. It is typical to see these accidents taking up about 15% of the injuries sustained to worker body parts.

Interestingly, many of these injuries are easily preventable. In fact, most of the incidents that are cited involved either failing to wear eye protection or failing to select the correct type of eye protection.

You can prevent a lot of incidents by conducting a hazard assessment to determine company needs. Take a look at your jobsite and carefully identify the heat, chemicals, dust/airborne particles, radiation and impact areas that may be present. From there, you can determine the appropriate eye protection.

This is done by looking at the useful life of the equipment, the amount of required maintenance and understanding the limitations involved. Identify any work environment needs such as light/dark exposure, contacts and prescription lenses.

Now that all of your options have been considered, you can select the appropriate type of eye protection. Remember to provide sufficient training to employees, once the protective measures have been identified, and be sure to do so regularly.

## #5: Slips, Trips & Falls



While we all try to plan ahead, slips, trips and falls are often very difficult to foresee. In fact, they are so prevalent that you do not even need to be in the industrial, chemical or process-driven work environments to see incidents in this category.

The most common cause of fatalities in the home is directly related to falls – which illustrates the concern that slips, trips and falls can happen anywhere. In order to plan and prepare for potential problems, consider the following guidelines:

- Understand fall prevention
- Inspect equipment prior to use
- Know the limitations of your equipment
- Choose the right equipment for the job at hand
- Understand the basic mechanics of the equipment
- Recognize, identify and mitigate fall risks where possible
- Train all personnel who are exposed, and re-train when necessary

While accidents are not always 100% preventable, lessening their severity is beneficial to everyone. Proper preparation can dramatically reduce pain and suffering, incidence ratings and time spent away from work.

## #6: Hazard Awareness, Specific to Plants/ Facilities



When it comes to a specific plant or facility, we need to recognize that conditions are now subject to change – and so should your safety program. With that knowledge, we need to adjust our actions and communicate accordingly, with regards to Hazcom and Process Safety Management (PSM).

Be cognizant of subjective criteria like work history, written policies and past performance that will vary based on the site or the plant's requirements. Post clear signs and symbols to denote dangerous areas and be sure that communication follows Hazcom guidelines. Before handing out the guidelines, closely review them with relation to that plant or facility to verify that they all apply.

Following the elements of OSHA's Process Safety Management standards will provide the roadmap necessary to combine your best practices, such as plant/site orientations and process hazard overviews with regulatory compliance.

## #7: Emergency Action Plans



Having an Emergency Action Plan in place can be a life-saving move.

The plan should specify the roles that each person will play in the event that an emergency were to occur. For most personnel, this will be with regards to where they should meet and how to safely arrive at the evacuation zone. However, for emergency personnel, the plan will have to be much more detailed and precise.

The best defense in an emergency situation will be to have your site orientation and/or unit process maps/directions readily available. The maps should list all evacuation routes and have emergency equipment locations clearly marked, so they can be found quickly during an unplanned event.

Small, easy-to-carry booklets are very popular, as are posters and signs to assist with directions given during an emergency situation. Determine what message options will work best in your company and be certain that everyone in the organization has access to the emergency action plan you have created.



## #8: Leveraging Leading Indicators

Leading indicators are essential to protecting your firm. While lagging indicators certainly have their place sharing our past performance, they don't reveal much about what is going on now, or what will happen in the future.

For that reason, you should become quite comfortable with pre-use inspections. Checking vehicles, mobile equipment and tools prior to their use can go quite a long way to prevent injury and accidents.

Similarly, Preventative Maintenance (PM) programs can help prevent equipment failure and the incidents that could occur because of their malfunction. Equipment that is damaged or modified should be taken out of service and tagged appropriately. Consider implementing a PM program for all of the equipment in your facility.

Once you have taken pre-use precautions, you need to ensure that job site inspections are in place and being conducted on a recurrent basis. Implement regular Tailgate/Toolbox meetings to keep employees aware of your code of safe practices, as well as review JHAs and work-related incidents. This will facilitate communication, further enhance awareness and improve loss control.

A mature safety management system (SMS) can also help to manage safety elements within your workplace. Make certain that your SMS is regularly used, widely communicated and understood by everyone in the organization.

Building on the elements found in a safety management system, a quality program can help you verify that the company is following standard operating procedures. The tried and tested methods of a quality program can help to protect workers and prevent accidents from occurring. They also serve as an indication of company commitment and are a great added benefit to share with your end consumers.

Finally, regularly review worker certifications, perform knowledge tests and hold regularly scheduled training to ensure that employees stay competent and capable.

## #9: Effective Communication and Sharing with Contract Workforce



Communication has a significant impact on the supply chain. Sharing the safety culture with your contract workforce goes a long way in protecting the firm.

These efforts result in the relationship being strengthened between the client and contract workforce, and the positive side effect is improved loss control.

Remember, suppliers and contractors are not present every day like employees. They are not always privy to your culture, unless you make them aware, and so your vision needs to be clearly communicated. This can be done by making your safety requirements readily available, distributed frequently and by prequalifying contractors to guarantee that they meet or exceed your company requirements.

Improve communication by simply establishing a regular meeting with your nested contractors or daily maintenance contract workforce.

A typical Contractor Safety Council is made up of a representative from each on-site contract company and at least one representative from the plant/facility.

Have the contractor representatives actively accept leadership positions in the council and hold the meeting monthly or quarterly if time constraints are an issue. The goal of the meeting is to ensure that all active participants share knowledge, best practices, and lessons learned—and ultimately improve loss control.

The frequency of the meeting can be increased when you have plant shutdowns, turnarounds and/or projects that require heightened awareness and elevated personnel numbers entering the facility.

## #10: Effective Contractor Screening



**Set the stage for overall site compliance.**

OSHA recommends that you have a comprehensive safety and health management system that is tailored to your worksite's specific needs [3]. To do this, give your suppliers the tools they need to be successful.

Team up with industry experts to help raise awareness and performance. The goal should be to prequalify your supply chain, not to disqualify them. Ask the appropriate questions that will help you to gauge their level of safety and sustainability.

If you find that you need additional assistance to prescreen suppliers and contractors, consider a third-party contractor management company. These organizations have consulted with, and provided supplier management solutions for, the most respected companies in the world. They can provide additional assistance and help you to identify a contractor management program that meets your company's needs.

Ultimately, loss control responsibility lies with everyone in the organization. That is why it is so important; it affects every employee, contractor and supplier. Reducing risk and mitigating loss is a team effort. Begin your program by implementing these essential tips and you will be sure to see a dramatic improvement in overall safety.



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Mr. Truitt offers more than 20 years of industrial health, safety and environmental management experience.

Mr. Truitt's distinctions include working as the Refinery Safety Manager for the Valero Energy Corporation, Wilmington California Refinery, EHS Vice President for TIMEC Company, Inc., and 76 Products Company, Unocal Los Angeles Refineries as a Senior Staff Loss Control Specialist. Mr. Truitt holds a Bachelor of Art degree in Psychology from the University of California, Irvine.

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#### References:

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- [2] Source: "PPE Basics – Hand Protection." Article accessed on 2/25/2013. <http://www.nietc.org/safety-news-archive/121-safety-article-1.html>
- [3] Source: United States Department of Labor, Occupational Safety & Health Administration <[http://www.osha.gov/Publications/VPP/vpp\\_kit.html](http://www.osha.gov/Publications/VPP/vpp_kit.html)>