

# Safety & Workers' Compensation Insurance

Safety Survival Kit for Small Business

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# Today's Agenda

- Introductions
- SAIF Corporation
- Where to find programs and regulations that apply to your business.
- Strategies for reducing injuries, and the components of those strategies.
- Create a safety action plan for your business.
- Safety: Priority or Value ?
- Free resources, education and assistance.

# SAIF

- Workers' Compensation Insurance Company
- Not-for-profit
- State-chartered
- 1914: State agency  
1980: Nation's first public corporation specializing in workers' compensation insurance.
- We are self supporting and receive no operating funds from the State of Oregon.

# Programs and Regulations

- Know the safety programs and regulations that apply to your business and implement them early.

Oregon-OSHA's Tools of the Trade website was developed specifically for new employers and small business.

<http://www.cbs.state.or.us/external/osha/toolkit/index.htm>

# Strategies for reducing injuries

Hiring

Retaining skilled workers

Providing training and setting expectations

Providing feedback/communicating

Holding employees accountable



# Hiring

- Written applications
- Reference and background checks
- Pre-employment drug testing
- Identification of safe work practices for each job
- Accurate job descriptions
- DMV checks

# Training

- New employee orientation
- Specific training for all job tasks
- Training for all new job assignments
- Assessments to verify comprehension

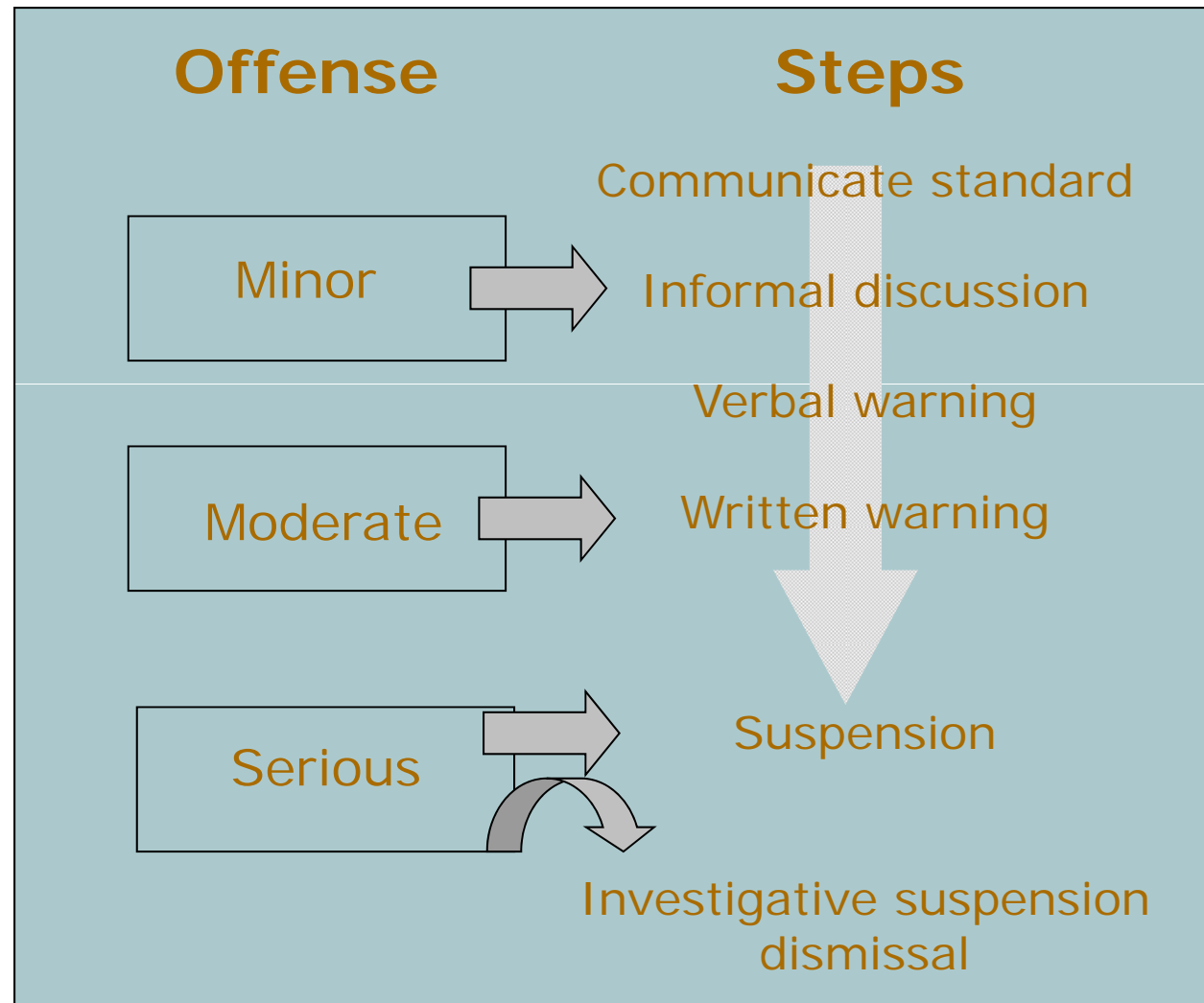
# Accountability

## Management is responsible for:

- Training, demonstrating, and enforcing proper behavior
- Monitoring behaviors and processes designed to prevent injuries and illnesses from occurring
- Analyzing all injuries and incidents and implementing corrections
- Developing a hazard identification and control process
- Establishing and implementing a progressive discipline policy

# Accountability

## Sample progressive discipline policy



Discipline policy guide.  
Adapted from Rosenberg,  
H.R. et al. (2002) *Ag Help  
Wanted: Guidelines for  
Managing Agricultural  
Labor* (p. 202).

# Feedback

- Maintain open lines of communication
- Supervisors should act as coaches.
  - Reinforce things that are working well
  - Seek to understand when employees don't follow procedures
- Create a participative process for employees to report and solve issues

# Retaining skilled workers

- Positive reinforcement
- Appreciation events for individuals and the team

**Recognition of achievements  
leads to retention**

# Retention

## Key factors in employee retention (in order):

- Type of work
- Respect
- Ability of top management
- Coaching and feedback
- Opportunity to learn new skills
- Training
- Recognition
- Pay

Source: Five Ingredients for an Employee Retention Formula.  
David Stum. HR Focus, Sept. 1998.

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# Safety: priority or value?

- Priorities change depending on the situation.
- Values are constant.
- Values are based on deeper-seeded beliefs.

# Create a Safety Action Plan

**Safety** must be given the same status as other business functions:

- Efficiency
- Executive level/owner attention
- Quality
- Staffing
- Marketing/contracts

# Oregon OSHA resource for creating a Safety Action Plan

- **The Foundation of a Safe Workplace**

<http://www.cbs.state.or.us/external/osh/a/pdf/pubs/4755.pdf>

# Resources

- [www.saif.com](http://www.saif.com)
  - Employer Guide > Safety section
- <http://www.orosha.org/>
  - Consultation Division
  - Training Division
  - Safety & Health Resources, A – Z Topics
  - PESO Program for Spanish-speaking employees

