

To The Point Safety Programs

CHUBB®



Safety as a Core Value of Your Organization

Managing risks, people and property is important to the success of any business. Most companies agree that the most important resources are employees, but their protection is often overlooked. Safety is sometimes haphazard - a training program here, a few posters there. Some safety efforts are implemented to comply with local, state and federal laws. But compliance is not enough to ensure a safe workplace.

Each year, millions of disabling injuries and thousands of deaths occur on the job. Direct expenses—including lost wages, medical expenses and increased workers' compensation premiums—cost companies billions of dollars. In addition, accidents cause low employee morale, poor work attitudes, low productivity and reduced quality. Accidents and injuries are preventable.

When safety is a core value of an organization, it becomes integrated into decision making, and employees at

all levels are held accountable. It is no longer a string of nice-to-do activities, but instead embedded throughout the operations of the company. When management demonstrates that keeping employees safe is a top priority, the value of safety is clear to everyone in the organization.

Elements of an Effective Program

A safety program establishes a focused, company-wide approach to safety that communicates with employees, identifies and controls hazards, and defines a policy of involvement and accountability throughout the organization. Every activity that relates to safety becomes part of the unified safety program. To eliminate accidents in the workplace, safety must be managed, measured and rewarded. A successful safety program has elements in common with other management programs:

- Well-defined and measurable goals
- Clearly assigned responsibilities
- Activities designed to achieve goals

Risk Engineering Services

- Methods to guide, evaluate and monitor progress
- Frequent communication between management and employees
- Comprehensive training

In addition to management leadership and employee participation, a safety program should include:

Workplace Analysis

- Hazard identification and analysis
- Program development

Accident Investigation

- Accident reporting
- Data analysis

Hazard Prevention and Control

- Hazard control
- Maintenance
- Medical management and return-to-work programs

Emergency Response

- Emergency preparedness
- First aid

Occupational Safety and Health Administration (OSHA) offers tools and information to help companies with each of these safety program components.

- **Hazard Awareness Advisor** - an interactive software program to identify and understand common occupational safety and health hazards in your workplace

- **Accident Investigation** - useful information relevant to accident investigation in the workplace
- **Hazard Control** - fact sheet providing guidance for hazard and control programs
- **How to Plan for Workplace Emergencies and Evacuations** - booklet providing information related to planning for workplace emergencies and evacuations

Employees at all levels of the organization must hold themselves and others accountable for the safety of the workplace. They must demonstrate these qualities:

- Responsibility for understanding job activities and how to work safely
- Involvement by actively identifying and eliminating hazards
- Accountability by measuring and evaluating personal safety performance

A comprehensive safety program helps protect your employees and your business. A safe workplace is one in which all conditions and actions result in the performance of tasks with minimal risk of injury, illness, or property damage. Accident prevention has a direct and measurable impact on financial performance. With today's costs of doing business, the approach to safety must have a cohesive strategy for success as well as management and employee commitment.

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