

A SERVICE RISK SAFETY REFERENCE GUIDE FROM  
**RAM MUTUAL INSURANCE**

**SERVICE RISK  
SAFETY  
MANUAL**

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## **Introduction**

RAM Mutual has developed this safety and health publication for service risks. While this publication is not all-inclusive, it attempts to highlight many common causes of injuries.

## **SAFETY MANAGEMENT**

### **Section 1**

Workers' compensation claims for needless injuries and illnesses are not a wise expenditure. You can prevent many claims with proper management. The management group confronts many problems that require immediate attention and which often divert attention from safety and health activities.

When this happens, it is likely that accidents and injuries will increase significantly, and as a result, the management/owner groups spends dollars better spent elsewhere to cover workers' compensation costs. All employees also must share a commitment to a safe workplace environment as it is their own health they help protect. Businesses need to develop safe work practices and communicate them effectively to employees. As businesses employ many people performing a variety of work activities they must develop specific safe work practices for each department, depending on the nature of the work performed.

Safe work practices supplement other management actions such as proper workplace design and integrating safety into all job functions. Be sure to develop safe working practices that are reasonable and specific. Practices that you that cannot enforce will potentially impair the effectiveness of other safe work practices.

The most effective safe work practices are those in which the employees performing the work help to develop. People tend to buy into the safety process more if they are involved in the process. Participation in executive, building, and departmental employee safety teams also helps educate employees on potential accident causes and methods to control and eliminate them. Write safe work practices in language that is easily understandable and which emphasizes the proper way to do the job rather than what is prohibited. For example, say "Use a ladder to reach ..." instead of, "Don't stand on a chair to ...". Give new employees a written copy of the general safe work practices and any department-specific practices they will need to follow to do their jobs without injury or illness.

Make safety training an ongoing process. The management group and safety teams should frequently review general and area-specific safe work practices with employees. All employees working in or visiting various other areas than their own need an understanding of safe work practices in all those working areas. Developing safe work practices also is an ongoing process. Do not consider the practices cast in stone. Safety teams need to review them periodically and revise them to keep them up to date.

## **ACCIDENT ANALYSIS**

### **Section 2**

Accident analysis is primarily a fact-finding procedure. The facts are used to prevent a recurrence of similar accidents. Properly handled, accident analysis also increases employee safety and health awareness and builds rapport between the administrative group and certified employees.

Eliminating hazardous situations reduces injuries and illnesses. It is easier and much more cost effective to eliminate and reduce hazards than it is to teach employees to live with hazards in the work environment.

Identifying all accident causal factors so you can take corrective action is the objective of an effective accident analysis. The analysis can shed light on unsafe or hazardous conditions, poor decisions or behaviors, a lack of administrative group supervisory accountability, poorly defined responsibilities, and inadequate or non-existent procedures. Even minor injuries can reveal accident causal factors which, if corrected, can prevent other, more serious injuries. Therefore, analyze minor injuries or even close calls as thoroughly as a serious injury.

Immediately following an accident:

- Ensure the employee receives immediate medical care.
- Start the accident-analysis process promptly.
- Maintain conditions at the accident scene as much as possible.
- Involve the supervisor, the affected employee, and any witnesses.
- Form a fact-finding committee in the event of serious accidents.

At the minimum, you should assemble the following information:

- injured employee's name;
- date and time of injury;
- occupation and task being performed at the time of the injury;
- normal work hours;
- department;
- address;
- sex;
- age or date of birth;
- Social Security number;
- length of service;
- physician and hospital name;
- type and extent of injury;
- description of accident or illness scenario;
- analysis of causal factors;
- recommended corrective action;
- injured employee's statement;
- witness statements; and
- name of person completing the form and the date.

Photographs and drawings may help clarify the report information. Use the information from all accidents to get a complete picture of how safety is being managed, to identify what changes might be necessary, and to develop justification for addressing the accident's causal factors to prevent future injuries or illnesses.

Management group review of accident investigation reports is important in that it raises awareness of what hazards exist and what has been done or must be done to eliminate the hazards.

Accident analysis is an effective tool only if appropriate follow-up action is taken.

## **SAFETY AND HEALTH MEETINGS**

### **Section 3**

Businesses have an array of job classifications and various buildings. Thus, businesses need several levels of active employee safety and health meetings and safety involvement teams. This enables the development of continuity across the company from building to building.

Here's how it can work:

- An executive safety involvement team is primarily composed of the administrative group with a facilitator, such as the owner.
- The owner/manager usually informs the members of the employees' safety program about policies to be adopted and followed. This ensures all employees' safety within the work place.
- The manager usually informs the owner of the workers' compensation costs per year.
- The owner and manager work together to maintain an ongoing safety process keeping yearly workers' compensation costs to a minimum. A building safety involvement team is composed of a facilitator, usually one of the administrative group members such as the building manager.

Additional member representatives for each job classification within that building are also part of the team. This team:

- creates positive solutions to situations (this is not a gripe session);
- conducts building safety audits; and
- assigns tasks to complete needed solutions. A departmental safety team is composed of a facilitator, usually one of the administrative group members such as the business manager or the supervisor of a particular area across all buildings.

Additional member representatives for each department or area should be a part of the safety team. This team:

- comes up with positive solutions to situations (this is not a gripe session);
- conducts departmental safety audits; and
- assigns tasks to complete needed solutions.

Assign responsibility at each level of team involvement. After all, this is a matter of life or limb in many situations.

The purpose of employee safety and health meetings is to discuss significant information needed to prevent accidents and illnesses. An administrative group person usually convenes and facilitates these meetings, with all employees present.

Effective safety meetings can help promote understanding, create commitment, and allow employees to participate in the safety and health process. Safety and health meetings also help develop a sense of teamwork. They provide an opportunity for certified and classified employees and the administrative group to engage in give-and-take discussions on a variety of safety topics. Providing how-to information and engaging in healthy dialogue about safety and health issues helps employees perform their jobs in a safer manner.

Safety and health meetings are important in getting employees actively involved in your efforts to maintain a safe and healthful working environment. Use meetings to request employees' ideas about safety policies and procedures, for setting up employee teams to develop safe work practices, and to encourage employees to report unsafe conditions.

Effective safety and health meetings stimulate employees to think about safety and health concerns. Schedule meetings on a regular basis. You can use discussion items and topics such

as those found in the Safety Checklists to plan meetings and provide an outline for discussion. Develop meeting plans in advance to foster maximum employee participation and cover issues thoroughly.

Successful meeting tips include:

- Schedule regular meetings once a week, twice a month, or, at the very least, monthly.
- Plan for 15- to 30-minute meetings. Start and end on time.
- Respect everyone's opinion.
- Use a reference source, OSHA, Safety Checklists, or contact RAM for additional topics.
- Encourage all to participate by asking questions or seeking suggestion.;
- Seek quiet areas to meet.
- Devote the meeting exclusively to health and safety matters.
- Use visual aids to supplement but not replace your presentation.
- Preview visual aids and prepare introductory remarks. Come prepared.
- Prepare and distribute a meeting summary and minutes of the last meeting.
- If discussing an accident or illness, focus on facts surrounding the incident, the injury, and causes.
- Discussion of failure to adhere to a safety procedure should cover why the behavior was unsafe, the potential hazards, and constructive discussion on following procedures.

Problem solving and decision-making routines include fishbone diagramming, brainstorming, multi-voting, group normalization, high-low grid, consensus, decision analysis and force field analysis.



## **SAFETY COMMITTEES**

### **Section 4**

Many organizations do not take advantage of formal safety committees. Often, organizations underestimate the value of these committees. However, safety committees have the potential to significantly affect workers' compensation costs by enhancing the organization's accident prevention process.

#### **Purpose**

Safety committees foster communication, an important component of the organization's safety process. Employee involvement in workplace safety provides many advantages. The business benefits by tapping into a reservoir of knowledge that employees possess and by incorporating supervisors' perspectives into the decision-making process. Close collaboration between employees and supervisors encourages a closer working relationship and provides opportunities for greater understanding.

It is important the administrative group recognizes the contribution that safety committees can make with regard to accident prevention and cost containment in their organization. Administrative support is important to achieve successful outcomes. Two-way communication is crucial for achieving success. Employees need to believe the administration is listening, that they have a say in safety-related matters, and that their opinions are important. Participation in group decision-making and problem-solving discussions helps to involve employees in the school's safety processes and creates a sense of ownership.

The safety committee is not the safety coordinator's committee. The committee should be representative of all departments. Consequently, the safety coordinator should not be the chairperson. The chairperson should be a regular committee member. The safety coordinator should attend as an ex-officio member of the committee.

It is helpful to elect a vice-chairperson or secretary to assist with meeting minutes, communication, scheduling, and follow-up. Some committees use a system wherein the vice-chair assumes the chairperson's role at the end of the term and a new vice-chair is elected for the next term. This ensures continuity and allows the new chairperson to learn important aspects of committee operation while acting as vice-chair.

#### **Functions and Responsibilities**

Committees function best when they define their own mission and objectives. Functions vary by organization. What works for one may not work for another.

You may use the following list of functions as guidance for developing responsibilities:

- Review the safety and health program for the school system.
- Conduct regular safety audits to identify safety problems with equipment, procedures, or behaviors.
- Conduct safety training for the employees.
- Take action to address and correct safety-related problems.
- Develop safe work practices and policies.
- Accompany compliance inspectors.
- Represent other employees' views on safety matters.

The committee should regularly meet to review the safety of operations, the adequacy of safety training programs, and the organization's illness and injury records. With this information, the

committee can participate in establishing the school's safety goals and objectives. Committees also should work toward achievement of agreed upon safety and health goals.

**Benefits**

As the business finds more and more ways to involve employees in workplace safety, the momentum for working safely will build. Employees will feel good about their contribution to the safety of their own workplace and emerge as stakeholders. Viewed as a constructive resource, labor/management committees that focus on safety can provide very effective strategies for safety and health. The financial and human benefits include reduced costs and the preservation of human resources.

## **EMPLOYEE SAFETY AND HEALTH**

### **Section 5**

A business system's safety and health training may encompass more than 12 types of programs for various groups of certified and classified employees either to have a good working knowledge or just to have an awareness.

RAM has developed a safety check list. The safety programs' list of questions is a quick view of the program needs. Some program/plans are:

- first-aid training;
  - electrical safety;
  - lock out/tag out;
  - emergency action;
  - fire prevention;
  - hazard communication;
  - hot work;
  - respiratory protection;
  - hearing conservation;
  - confined space entry;
  - crane and hoist;
  - personal protective equipment
- indoor air quality  
chemical safety  
bloodborne pathogens

Begin safety and health training at the beginning of every year, when a person is transferred to another department or when learning a new job. Cross training is extremely important for your safety and health process when employees are helping out in other departments. An orientation and training check list is available to provide assistance.

Each administrative group should have a procedure for educating employees in the department's safe work practices and for following up. This ensures the education process was successful. While a good safety orientation program can help shape a new employee's perspective on job safety, the administrative group often neglects to take advantage of this opportunity.

An effective technique often used during orientation involves following a check list containing specific items for discussion. The administrative group may find using a check list especially helpful. Consistency and confidence in the training are beneficial. A well-planned and well-executed safety orientation forms the foundation for each individual's future safety and health performance. Each administrative group person (i.e. business manager or owner) should ensure that new employees receive a copy of specific safe work practices and procedures, also that the employees understand them.

### **Effective job safety training**

1. Explain the training objective and the reason it is important to the employee. A person is more interested in learning if he or she understands why the information is important.
2. Break down the total job or procedure into specific parts and identify each key step. By understanding how safety integrates into each step of a job, an employee learns to safely and correctly perform the job.

3. Demonstrate the proper way to do the job or procedure. Explanations of how to perform a task usually are insufficient. Perform one step at a time pausing to emphasize key points. Encourage questions to ensure he or she fully understands.

4. Ask the person to perform the job or procedure describing at each step not only what is going to be done, but also why. By letting the employee recite and perform the job, you will learn if he or she understands and can safely perform the task.

5. Return periodically to see how the employee is doing and to see if there are any questions or problems. Since early identification and correction of improper work procedures will help an employee develop safe and efficient work habits, the follow-up process is an essential element. Continue safety and health training on a regular basis. Regular training might include:

- monthly safety and health meetings;
- regular personal safety contacts;
- safety training related to changes in work processes or procedures; and
- safety training related to the nature of the work or safety compliance issues, such as hazard communications, fire safety, and emergency procedures.

Assistance with your safety training needs is available from RAM Mutual which offers a variety of training materials and other resources including publications.

## **TREATMENT OF SICK OR INJURED EMPLOYEES**

### **Section 6**

Immediately report all work-related injuries and illnesses regardless of severity. Make sure all employees receive prompt first aid and medical care. Ensure all health employees and/or designated first-aid volunteers are trained and certified in both first aid and cardiopulmonary resuscitation. You should also develop and implement a medical-emergency response plan. To implement it successfully, all employees must be familiar with the plan. If possible, routinely practice it.

Your medical response plan should contain the following information:

- emergency telephone numbers;
- roles and responsibilities of first-aid providers;
- identification of all types of medical emergencies;
- training in techniques to prevent the spread of bloodborne pathogens;
- the medical-emergency response process for each type of medical emergency including the provider and method of transportation; and
- how to report and document the medical incident and response.

Make first-aid supplies available to employees. These must be physician-approved, inspected monthly, and replenished as necessary.

### **Training**

The business must ensure those individuals who provide medical-emergency assistance are trained not only to provide first aid, but also to prevent the transmission of blood-borne pathogens. Conduct training at the time of employment and annually thereafter.

At a minimum, the training should cover these topics:

- a copy and explanation of OSHA's bloodborne pathogen standard (29 CFR 1910.1030);
- causes and symptoms of bloodborne diseases;
- disease transmission modes;
- the business exposure-control plan and how to obtain a copy;
- tasks and activities that might cause exposure to infectious materials;
- methods to prevent or reduce exposures, including engineering controls, work practices, and personal protective equipment (PPE);
- proper use, location, handling, removal, decontamination, and disposal of PPE;
- reasons for selecting PPE;
- information on hepatitis B vaccine;
- what to do in case of contact with blood or other potentially infectious materials;
- post-exposure evaluation and follow-up actions; and
- signs, labels, and color-coding requirements.

It is essential that employees have a thorough understanding of how to report injuries and illnesses and how to obtain appropriate care. Prompt care frequently prevents medical complications that might result from otherwise minor injuries.

### **Policy and Procedures**

- Employees should have a managed care organization (MCO) card that explains procedures to follow in case of injury.

- Create a policy establishing a process for claims management between the administrative group and all employees.
- As an example, follow MCO card procedures for medical treatment from the business' preselected medical provider, report the injury immediately, and the medical provider reports back to administrative group.
- Collaboration occurs between the business, administrative group, and employee unions to provide wage continuation and return-to-work strategies.

If referral to a medical provider is necessary, use a medical treatment request form created by your business. Use of such a form greatly improves communication and understanding between all parties (employer, employee, and physician) and functions as a valuable tool to facilitate the medical treatment process and augments the workers' compensation process.

The administrative group supervisor who initiates the form can accompany the employee to the physician or clinic. Following treatment, the doctor or nurse completes the form and returns two copies to the school. The supervisor receives one as does the workers' compensation manager. The employee can carry these copies. In instances involving serious injury or illness, the form may be dispensed with at the time of the incident to avoid delay in obtaining treatment. After the situation is in control, the doctor or nurse can complete the form.

## **JOB SAFETY ANALYSIS**

### **Section 7**

For years, job safety analysis (JSA) has been a simple, but effective means to identify hazards and potentially unsafe procedures associated with a specific task or job. You can use the analysis process to identify hazards and educate employees in safe procedures. JSA techniques are effective tools for all employees because they efficiently analyze the job or task and produce detailed information on task-specific accident risks, process improvements, and control measures.

JSAs may not fit into all employee tasks. In certain areas, such as custodial, maintenance and others that the safety involvement team discovers, a JSA will be beneficial. When considering where to use the JSA process, analyze first the tasks or jobs having the poorest accident experience or those with the greatest potential for injury. By establishing priorities, the JSA process focuses attention on areas that can have the greatest impact on accident prevention. A JSA provides a systematic means to take advantage of the workers' previous experience and knowledge and increases employee involvement in establishing safety awareness while developing safe work practices.

Accomplishing these objectives requires each administrative group person to:

- understand the objectives and means of analyzing jobs element by element;
- recognize the JSA process as an effective tool, and incorporate it into the regular accident-prevention and safety-management process;
- develop and implement a correction process that responds to identified problems in a timely manner;
- review the results and take action, if appropriate, on all JSAs completed in their employee tasks;
- retain a copy of all approved safe job procedures developed as a result of a JSA;
- educate and train employees using the information developed through the JSA process; and
- regularly observe employees, and ensure they use safe work practices.

In practice, this means the person conducting the JSA must competently assess each job element and identify potential hazards or risks. Assume, for example, the task is to analyze usage of a pressurized-water fire extinguisher (this is not a work task, but it should be a well-understood process).

The process might look like this:

- Remove the extinguisher from its wall bracket, and identify the potential hazards. Employees should perform the task, if possible, with the trainer acting as a coach. The trainer should help when necessary until the process proceeds smoothly.
- Identify each succeeding element such as carrying the extinguisher to the fire until you have broken down the entire job into its elements. Again, identify such hazards as the weight of the extinguisher, or slips, trips, and falls.
- After the analysis is complete, list all possible methods or actions associated with each element that will eliminate, reduce, or prevent an accident or illness. Agree on which accident prevention techniques you will use.

This completes the step-by-step job outline and associated safe work practices you must integrate into each step of the job.

## **SAFETY AND HEALTH AUDITS**

### **Section 8**

These audits are useful routines for executive, building, and departmental safety involvement teams to conduct at a consistently scheduled time. Evaluate such hazards as physical, electrical, chemical, fire, slips/trips/falls, hand-tool safety, ladders, fall protection, portable and stationary power tool guarding, confined space entry, and ergonomics.

Upon completion of this routine, address and immediately correct any imminent danger. Then, schedule the removal and correction of all other hazards to protect all employees.



## **FIRE PREVENTION**

### **Section 9**

Fires require three important elements to burn – fuel, oxygen, and heat.

Examples include:

- Fuel sources - gasoline, diesel fuel, paint, paint thinner, wood scraps, cardboard, paper, and trash
- Heat sources - torches, matches, cigarettes, heaters, and lights
- Oxygen - present both in the atmosphere and in compressed gas cylinders

Fuel is the easiest element to remove. Concentrate on housekeeping measures to help prevent fires by disposing of scrap materials before they accumulate. Store flammable and combustible materials away from heat sources.

### **Fire and Fire Extinguisher Classification**

There are four types of fires:

- Class A - Ordinary combustibles like wood, paper, cloth and most plastics. The most effective extinguishing agent for Class A fires is water or solutions that are largely water, because the cooling effect will reduce the burning material to below its ignition temperature.
- Class B - Flammable or combustible liquids, such as petroleum products and grease. Agents that smother the fire by inhibiting oxygen (CO<sub>2</sub>, dry chemical, halon, or foam) or inhibit the chemical chain reaction work best for extinguishing this type of fire.
- Class C - Electrical equipment. This type of fire requires a non-conductive extinguishing agent, such as CO<sub>2</sub>, dry chemical, or halon.
- Class D - Combustible metals, such as aluminum, magnesium, zirconium, and titanium. The use of water and other conventional extinguishing agents is ineffective and may even cause a violent reaction. These fires can be extinguished with specially prepared agents.

### **Fire Extinguisher Use and Maintenance**

Train only those employees required to use extinguishers in the event of a fire for the proper use of fire extinguishers.

*Note:* If the business emergency action plan says everyone must evacuate the building and not fight the fire, employees do not need fire-extinguisher training.

We recommend annual, documented training of employees authorized to use fire extinguishers.

These employees need to know:

- location of fire extinguishers;
- how to operate fire extinguishers and the hazards involved with the early stages of firefighting;
- classes of fires and classifications of fire extinguishers;
- location of telephones and how to contact the fire department;
- how to check a fire extinguisher to see that it has been re-charged; and
- who to notify when a fire extinguisher has been used and needs re-charging.

Use fire extinguishers in an upright position. First, discharge the extinguisher approximately 8 feet from the fire. Work quickly, as the contents of an extinguisher will empty in about one minute. In an enclosed area, you may want to be on your knees with your head no higher than the height of the fire extinguisher. The best air to breathe is between knee level and the floor. When using a water-type extinguisher, direct the stream at the base of the fire and move forward.

With a dry-chemical extinguisher, attack the nearest edge of the fire and move forward while sweeping the nozzle rapidly from side to side. If you are using CO2 to fight a flammable liquid fire, spray the CO2 in a sweeping motion to sweep the flames off the burning surface. Attack the nearest edge of the flame and move forward.

Be careful when using this type of extinguisher in an enclosed area because the CO2 will cause oxygen deprivation. When two or more employees are using fire extinguishers on a flammable-liquid fire, they must act as a team working from the same side of the fire and making sure the fire does not re-ignite between them.

Maintain all firefighting equipment in good operating condition and periodically inspect it. Immediately replace defective equipment. Conduct an annual maintenance check of fire extinguishers and record the maintenance date.

### **Fire Alarms**

In the event of a fire, anyone should be able to contact the fire department quickly. Post signs instructing personnel how and where to turn on an alarm, whether it is by telephone, siren or horn. Also, ensure fire lanes are unobstructed, so firefighters always have easy access to the building.

## **RECORDKEEPING**

### **Section 10**

Recordkeeping provides a controlled and consistent method of documenting safety data and a method to summarize loss-prevention activities.

Reasons for gathering and maintaining good recordkeeping systems are based on:

- gathering information to reduce accidents, injuries, and illnesses;
- maintaining regulatory compliance;
- tracking and analyzing data and activities;
- providing a source of information for management; and
- justifying programs and budgets.

Organizations have different recordkeeping needs. For best results, use developed forms that meet your organization's needs and challenges.