

# **Workers Compensation**

rotecting your employees from injuries in the workplace is key to running an efficient operation. If just one person is injured on the job, the direct and indirect costs of that non-productive person can really cut into your bottom line. Keeping your workers safe and working will help reduce insurance costs.

## The Exposures

The exposures to work comp injuries are endless and the purpose of this fact sheet is not to address every hazard that exist. But rather, to provide you with a basic strategy to address it and lower your loss costs. If you can zero in on what is most often experienced in your industry, then you will be able to take positive steps towards reducing your overall loss costs.

### The Plan

Every successful endeavor has a plan or thought process on how to achieve the goals that you set. If you want to reduce work related injuries, then there needs to be a process in place on how to achieve that. A good safety plan will spell out the responsibilities of everyone and hold them accountable for that. Once responsibilities are established, communication lines should be

established to ensure that everyone is on the same page. Lastly, this plan should consider how to motivate the workers to do the things that are expected of them. DTRIC Risk Consulting Services will be glad to forward you a template of a sample plan upon request.

## Injury Trends

Once the plan is in place, you

to happen? An example would be like a warehouse person stacking inventory daily. Because of the frequency of lifting, there is a high potential for a strain injury. So Management should consider ways to reduce the stresses on the person's body.

Look at historical injury trends and try to implement controls that will address the injuries that occur

most often. If slip and falls quent injury work surfaces, fall protection, slip resistant shoes, and overall housekeeping.

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Inform

Always maintain good housekeeping in the work areas. Inspections on work conditions should be done to help control hazards and reduce these instances.

With any safety process, document what you do. It will help with settling claims quicker, and can support your efforts should there be any legal issues.

You can always contact our Risk Consulting Services if you need more assistance with developing a plan.

employee ... employmer are a fre-**Y safe industrial** confined space type, look at occupational regulations

> need to do an analysis of the operations and set priorities of which hazards need to be addressed immediately. A few points to consider when establishing your priorities include:

- Identify if there are any operations that could result in severe injury or death to an employee. This should always be given top priority in regards to setting up policies and holding people accountable in following procedures.
- Are there recurring operations that by doing it so frequently, injuries are bound

Motivate



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# **About DTRIC Insurance Risk Consulting Services**

The Risk Consulting Services team at DTRIC Insurance is designed to help you reduce accidents and injuries in the workplace. Our approach involves our proven **A.I.M.** process that is easy to understand and simple to implement.



### ANALYZE

We start by helping you understand and assess your current situation with services including:

- Safety audits
- Property and liability hazard surveys
- Accident investigation training
- Graphical analysis
- Job hazard analysis

#### INFORM

Keeping your team members informed is essential to success. We'll help you:

- Develop a safety committee
- · Provide educational resources
- Work with your management team to develop their skills and knowledge of regulations
- Address loss trends with training on key issues
- Open communications within your organization

### MOTIVATE

The more safety is promoted in your workplace, the more motivated your team members will be to make safety a top priority. Whether you motivate with promotions, incentives or recognition, we'll help you develop a results-driven method to encourage safety at all times.

DTRIC's Risk Consulting Services team will work closely with you to create a program to effectively improve your bottom line.

