

Safety First



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Spring is a good time to review your safety program.

In today's business, the safety program and practicing safe company procedures should be a major part of your company's operating system. Evaluate how you administer safety and make the changes or improvement that will ensure employees have a safe work environment.

Like me, you probably think there are far too many regulations and they're costing your company too much. Following safe practices can lower expenses, depending on how well you oversee safety within your company. Take action now to lower your expenses and focus the entire company on safety.



Have a plan

The Occupational Safety and Health Administration (OSHA) requires that businesses employing 11 or more workers who are not immediate family members have a written safety training program. Smaller businesses can provide oral safety training, but it's always better to have a written program. Post signs promoting safe work habits and conduct safety briefings to remind employees how important safe work practices are to their well-being. Schedule weekly tailgate training sessions focusing each week on a service segment you provide; this cross-trains employees on safe work practices.

Know your experience modifier rate

Insurance companies use the experience modification rate (EMR) to gauge both past cost of injuries and future chances of risk. Work with your safety director to keep your EMR less than 1.0, which is considered the industry average. The lower the EMR of your business, the lower your workers' compensation insurance premiums will be. Every digit above 1.0 costs you money. Your prior three years of claims—not including your current year—will

determine your EMR. If your experience remains the same, your EMR will stay the same. If your experience is better, your EMR could go down. A large incident will affect your EMR for three years. Your insurance agent may offer the ModMaster report that provides coverage insights, uncovers actionable problem areas and could help reduce your workers' compensation costs. Not all states are exactly the same. Rates for most states are determined by the filed rates for your class code, your EMR and then a credit or debit applied to increase or decrease your rate.

OSHA implements new reporting requirements

Beginning Jan.1, what covered employers are required to report to OSHA changed. Employers are now required to report all work-related fatalities within eight hours and all inpatient hospitalizations, amputations and losses of an eye within 24 hours of finding out about the incident.

Employers have three options for reporting these severe incidents to OSHA. They can call their nearest area office during normal business hours, call the 24-hour OSHA hotline at 800-321-6742 or submit the report online at www.osha.gov/report_online. For more information and resources, including a new YouTube video, visit OSHA's website on the updated reporting requirements. OSHA also offers a variety of safety courses, including instructor-led and online training courses.

Storing chemicals and hazardous materials

OSHA requires you to provide access to the manufacturer labels and material safety data sheets (MSDSs) for all chemical and hazardous materials your employees encounter on the job. All containers must be labeled and all employees must know where and how chemicals and other hazardous materials are stored. Train employees to ensure they do not remove or deface labels on containers of hazardous chemicals. Inform employees where your MSDSs are maintained and how they should be used during emergency situations.

Transporting hazardous materials

Businesses that transport more than 17 ounces of a hazardous material should add a MCS90 endorsement to their insurance coverage.

This applies to just about all contractors since gas and diesel fuel is considered a hazardous material. Department of Transportation (DOT) regulations specify that any business transporting 17 ounces or more of a hazardous material must prepare a Hazardous Material Accident Action Plan. This plan must ensure that all employees transporting such materials have that plan readily available in their vehicles and understand what action to take in the event of an accident where a hazardous material could spill, leak or be exposed. Your Hazardous Material Accident Action Plan protects both employees and first responders.

Safe driving

The DOT reports that more than 5,400 people died in crashes linked to

distraction and thousands more were injured. Cell phone use and texting while driving has become a prominent and serious safety hazard. Issue a statement prohibiting talking on cell phones and texting while driving. Distracted drivers cause accidents and fatalities. Implementing safe driving practices will reduce vehicle accidents.

Focusing attention on safety is good for employees and smart for your bottom line. Safety is no accident and requires your utmost attention and commitment. Make 2015 your company's safest year yet.

7 Take Away Points

How to run a safer operation and reduce your costs:

- Have a written safety plan.
- Know your EMR and ask about Mod-Master.
- Schedule safety training sessions weekly.
- Take care when storing and transporting hazardous materials.
- Know and adhere to OSHA requirements.
- Gain senior-level buy-in; it is important for a successful safety program.
- Participate in the Professional Landcare Network's STARS (Safety Training Achieves Remarkable Success) program.