

Michigan Municipal Workers' Compensation Fund

Safety and Health Resource Manual

Basic Elements of a Loss Control Program

Accident Prevention

Accident prevention is essential to an efficient operation. Faced with today's spiraling operational costs, managers and supervisors are discovering that they must control accident costs if they are to meet budgetary requirements. They must realize that conserving human resources is a necessity not a nuisance. In addition, managers must coordinate activities that relate to safeguarding the organization's investment and continuity of operations with their safety efforts.

To be effective, a loss control program should share and assign responsibilities for accident prevention. The program should also provide a means of making certain that those who have responsibility perform adequately. The program should not simply impose safety measures on the organization. Instead, management must build safety into every process and job, thus making it an integral part of operations.

An organization can prevent accidents and injuries by controlling the work environment and its employees' actions. For this reason, only management can implement such a program. Although this may add to management's obligations, organizations that have effective loss control programs have a working environment in which employees can operate economically, efficiently and safely.

Basic Considerations for a Loss Control Program

Basic to any effective loss control program is its organization; that is, the method by which management assigns and assures responsibility for the program. Equally important to any successful program are these basic elements:

- Declaration of management policy and leadership.
- Assignment of responsibility, authority, and accountability.
- Maintenance of safe working conditions.
- Establishment of loss control training.
- Establishment of a system for accident reporting and investigation.
- Creation of medical and first aid programs.
- Employees' acceptance of personal accountability for their own and others' safety.

Management should incorporate these basic elements into a formal written loss control program. The program should address both general and department specific issues and should be broad enough to include worker safety as well as other important areas, such as:

- Completed operations (the services you provide or functions you fulfill)
- Vehicles
- Equipment
- Property
- The general public

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Management can implement the program by taking the following steps:

- Developing and communicating to employees the organization's safety and loss prevention policy.
- Conducting regular inspections to identify potential hazards on all physical properties, vehicles, and operations.
- Developing and applying safety standards and procedures for all departments and facilities.
- Educating and training employees on general loss control and safe work procedures.
- Reviewing accidents to determine causes and to formulate measures to prevent recurrences.
- Establishing effective means to measure employee performance in the area of safety and to correct deficiencies.