

Playing It Safe is good business.
We'll help make it your business.

At Texas Mutual Insurance Company, we're committed to making your workplace safer. With safety recommendations and step-by-step planning tools, we're helping companies across the state prevent on-the-job accidents and lower the cost of workers' comp.

Check out our online Workplace Safety Guide—your business is just three steps away from a better safety record.



1 Plan.

Safety first. And like most important firsts, it starts with a plan. While no single plan can meet the individual needs of every company, there are vital considerations that can help you create the right safety plan for your business.

1. Emphasize safety with your management team. When your managers value safety, so do your employees.

2. Issue a clear safety policy statement. Your people need to understand there is a comprehensive commitment to safety that goes all the way to the top of the company. Put it in writing, and make it available to all personnel.

3. Designate a point person for your safety program. Give them real authority to implement your policies. Safety, after all, doesn't happen by accident.

4. Commit the money and resources necessary to implement the safety plan. Good intentions need to be backed by proper training, personnel and equipment.

5. Hold and attend safety meetings. It's a great way to make information available to personnel at all levels of your company, and it demonstrates your continuing commitment to a safer workplace.

6. Know how your company works. Creating a workable safety plan means developing safety rules and procedures that apply specifically to the equipment you use and the type of work taking place. The more familiar you are with the unique tasks of your company, the more reliable you can be in identifying the root causes of potential accidents.

7. Follow your own rules. You set the tone for the success or failure of your plan when you and your management team do things the safe way. Provide a model for your employees to follow, make your people aware of your expectations and lead by example.

8. Seek employee input on the elements of your safety plan. Nobody knows the equipment better than the people who use it regularly. Ask your employees' advice when you're creating the safety program, and you'll get a more comprehensive plan and a more cooperative workforce.

2 Train.

Safety second. A comprehensive safety plan designed to meet the unique needs of your business is vital—and so is the ability to implement it. The following guidelines can help ensure your people are properly informed and fully trained on safety policies and procedures included in the plan.

1. Train your managers first. If management doesn't know your safety procedures and the proper strategies for using equipment, it won't become part of your employee culture. Managers ensure that your entire workforce knows and follows the planks of your safety plan.

2. Make employees aware of the safety aspects of your industry. It's not enough that they know their job—they need to know about their job. Inform workers about the potential hazards of your industry, and make sure they know how to use the equipment

they'll encounter. Emphasize the proper use of safety equipment that can lower the risk associated with particular tasks.

3. Teach your people to think prevention. Most injuries can be avoided by identifying the situations likely to lead to accidents. What are the causes of injuries in your workplace? Carelessness? Improperly stored equipment? Poor maintenance or housekeeping? Lack of discipline on the worksite? By helping your people learn to think prevention first, they'll be on the alert for unsafe practices and, more importantly, start looking out for each other. Peer-to-peer training and awareness is a powerful tool—use it to your advantage.

4. Train—and train again. Reinforce your safety plan regularly with updates and reviews. Reinforcement creates a lasting safety routine that sustains your accident-prevention program, even as equipment changes and new employees come on board.

5. Make sure the training you're providing is job-appropriate. Low-risk jobs might need safety reinforcement training quarterly or annually. Higher-risk occupations, on the other hand, might require weekly or monthly training sessions. Consider your turnover rate and the expertise needed to do the job safely.

6. Training should be understandable. Communication is key to training, so avoid making your sessions so lengthy or technical that they lose all meaning. Also, keep in mind the backgrounds of your employees, and make safety training material available in a language they fully understand.

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3 Analyze.

Safety third. Safety is an ongoing process. Planning leads to training. Training leads to analysis. And analysis leads to revision and updating of your plan. By remaining diligent, you can help reduce on-the-job accidents and control your workers' comp premiums. Keep in mind these basic evaluation components.

Incident analysis. Analysis of workplace accidents and illnesses is critical to identifying hidden trends that could impact your safety record. Analyze the data, and be pro-active in working to prevent future problems.

Hazard analysis. Hazard analysis relies on inspection data with an eye toward eliminating hazards before they cause accidents. Keep track of recurring hazards from past inspections that indicate the need for more training, new processes or improved engineering controls.

Recordkeeping. This essential step in the safety process provides the necessary documentation to track trends, assess threats to your employees and ensure proper implementation of your plan. OSHA requires companies in many industries to keep accident records. In addition, companies carrying workers' comp insurance are required to maintain a record of on-the-job injuries. Maintenance records and other documentation may be required, as well.

Inspections. Conduct self-inspections routinely and regularly with the expressed purpose of improving workplace safety. Inspections should include routine maintenance, proper use of equipment, behavior of personnel and availability of safety materials. Correct any improper activity, make sure a safe environment is maintained and document your findings.

Investigation. If an accident or near-miss should occur, inspect the site immediately and take corrective measures to prevent future occurrences. Interview witnesses and evaluate the worksite to identify specific causes, and then use a standard accident form to ensure consistency in reporting. Finally, alter your training, hiring practices or procedures according to your findings.

Review. By documenting each step of the process, you're creating a company-specific guideline for updating and improving your safety plan. Regulations change, as do employees and equipment, so consider new elements when adjusting the plan.

Safety first, second and third.
Planning, training and analyzing.
Commit yourself to the process and you may see the rewards in better employee security, improved productivity and lower workers' comp premiums.