

## DEVELOPING A LOSS CONTROL PROGRAM

Establishing a Loss Control Program must be done in a logical, step-by-step procedure. It can be compared to constructing a house. The foundation must be laid before the walls and roof can be erected. The foundation of a program must be sound and support the elements that make up the program. If not, the program will eventually weaken and collapse.

The planning for construction of a program must be done by top management. The planning will determine the success or failure. The need to eliminate or at least control human suffering and the direct and indirect cost of accidents should be an incentive to establish an effective Loss Control Program.

Once the decision has been made to develop a program, management has to initiate action in the following four areas:

- 1) The reasons why the program is needed and what is to be accomplished must be developed. These objectives will determine the depth and scope of the program's development.
- 2) A policy statement should be written and communicated to all employees. It should clearly outline the objectives and indicate top management's intentions and determination in achieving an effective program designed to provide a safe working environment.
- 3) Responsibilities have to be assigned. An effective Loss Control Program involves all staff functions, all levels of management and labor force. Therefore, all employees will have some responsibility and involvement in the program.
- 4) Revisions have to be made for communications to top management on the effectiveness of the program. Their review of the results will enable them to give additional direction and emphasis as needed.

Completing these four items will establish a firm foundation which will support other essential elements of a total Loss Control Program. The sequence of implementation of the elements will depend on the priority of the objectives established by top management. Each element will require the assignment of responsibilities for each phase of implementation.

It should also be remembered that all elements cannot be implemented at once. Building a successful program takes planning, and time must be given to allow the element initiated a chance to become effective. Also, the success of one phase will often lead to the initiation of the next logical phase. Successful implementation will allow one element to compliment the others.

Recommended elements of a Loss Control Program are:

**PROPER SELECTION AND PLACEMENT OF PERSONNEL:** This is to insure that the best qualified person is hired and placed based on job qualification standard.

**ESTABLISHING SAFETY RULES AND PROCEDURES:** These are guidelines that employees are expected to follow. There should be general and individual department rules. Specific job procedures should be established.

**ACCIDENT REPORTING, INVESTIGATION AND ANALYSIS:** Provisions should be made to make sure that all accidents and injuries are reported immediately. Prompt investigation to uncover the real cause would allow for analysis and corrective action.

**TRAINING:** A program designed to provide initial and continued training for all employees, including supervisory personnel should be developed.

**INSPECTIONS:** Procedures should be established to regularly check for unsafe conditions and unsafe acts within the company. These inspections will supplement those done by outside agencies.

**EMERGENCY PROCEDURES:** This should include provisions for handling serious traffic accidents, hazardous material spills, site clean up, or other disasters.

**MOTIVATION:** The thrust of this element is to continually keep all employees interested and involved in Loss Control efforts. It can include a safety committee, posters, hand-outs, incentive programs, etc.

A Loss Control Program, once designed and implemented, should periodically be evaluated to insure its effectiveness. New aspects, techniques, and variations must be adopted when necessary to keep the program alive, growing and effective.