

CREATING A CULTURE OF SAFETY & AVOIDING PHA LIABILITY

Presented by the Texas Municipal League Intergovernmental Risk Pool
Loss Prevention Department

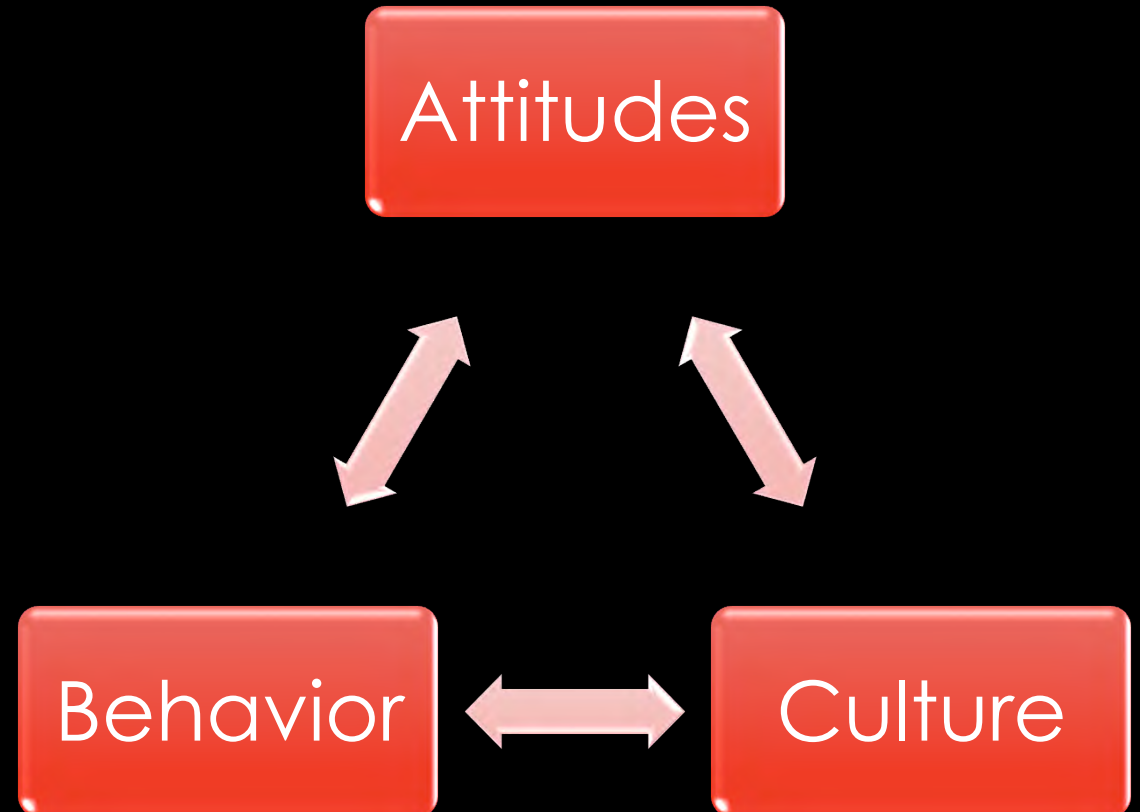


TOPICS TO BE COVERED

- What is safety culture?
- Why is culture important?
 - Loss history
- The ABC's of Safety
 - **A**ttitudes
 - **B**ehaviors
 - **C**ulture
- Developing a positive safety culture
- Areas of liability exposure
- Prevention methods
- TMLIRP Resources

WHAT IS SAFETY CULTURE?

- Definition – *the attitudes, beliefs, perceptions, and values that employees share in relation to safety in the workplace*
- Wide approach to safety management
- Essentially, culture is a culmination of attitudes and behaviors ($A+B = C$)
- Similarly, culture also influences behavior and attitude, so the cycle is never broken.



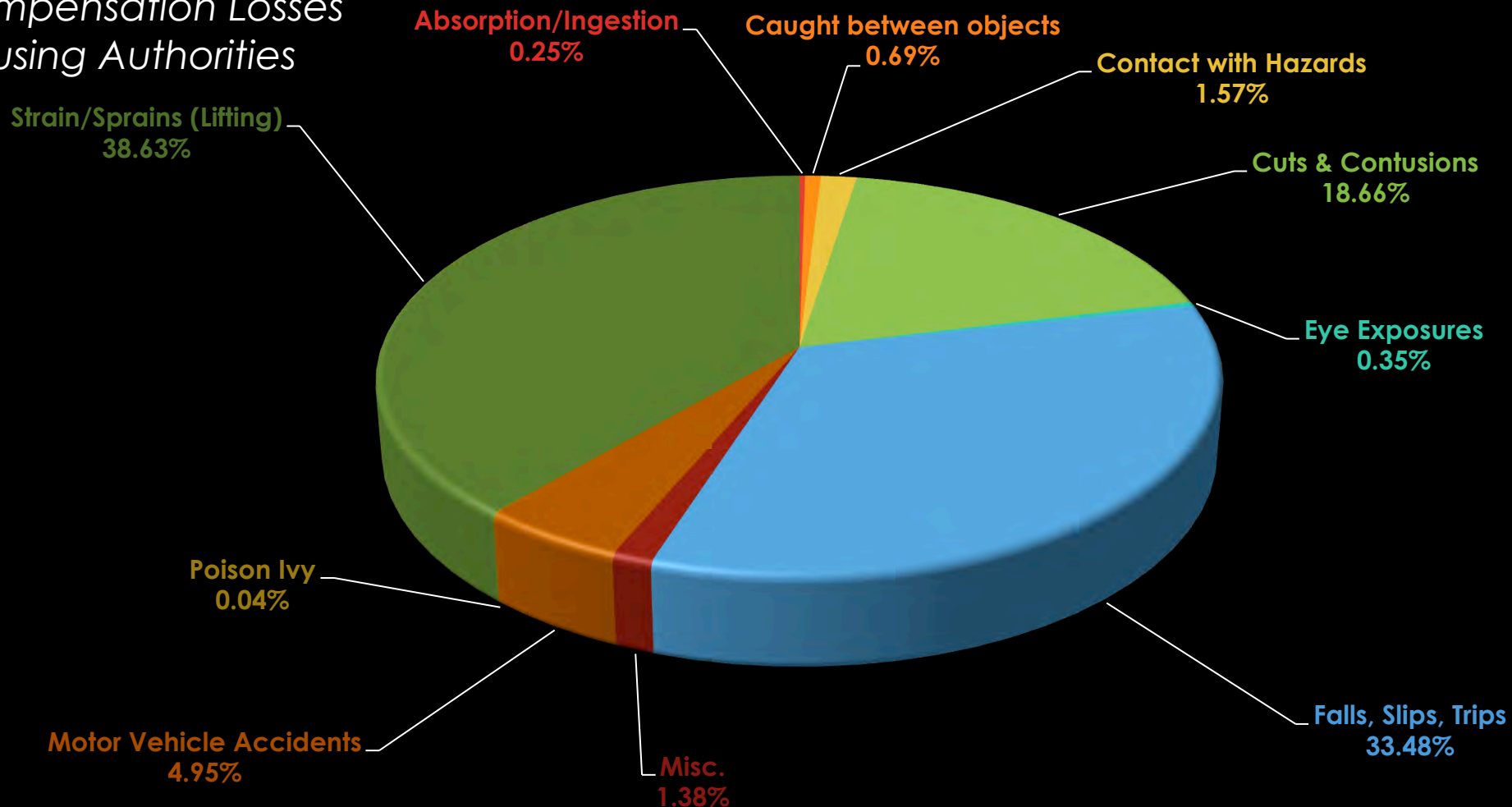
WHY IS CULTURE IMPORTANT?

- Culture is generally formed over time
- Weaknesses in culture caused by:
 - Lack of supervision - no participation by supervisors/managers
 - Ill-defined roles and responsibilities – get the job done at any cost
 - Inadequate training/assessment/procedures/instructions – time constraints, lack of caring, attitudes
 - Poor leadership and safety communications – lead by example, tell them what you want done
 - Competing job demands - time constraints, hurry up
 - Ineffective planning and safe systems of work – do we have the tools to do the job? Can we do it safely?

“This is how we’ve always done it”

*5-Year History
Workers' Compensation Losses
Public Housing Authorities*

WHY IS CULTURE IMPORTANT?



THE ABC'S OF SAFETY



THE ABC'S OF SAFETY - ATTITUDES

- Attitudes
 - Take safety seriously; make it a part of the job rather than an additional task
 - Take advantage of tools and training
 - Take personal responsibility for safety; ownership is everything
 - Look for opportunities to improve workplace safety
 - Unsafe acts are the most common cause of accidents
 - Carelessness
 - Complacency
 - Upset/Angry
 - Fatigue
 - Recklessness
 - Being afraid to ask questions
 - Taking shortcuts (not using proper equipment, tools, PPE)

WHAT IS YOUR ATTITUDE
TOWARDS SAFETY?

THE ABC'S OF SAFETY - BEHAVIORS

- Behaviors
 - Heinrich (1959) said that 82.6% of all workplace accidents were the result of "unsafe acts".
 - Although humans instinctively seek to avoid pain and death, we still may behave in a manner that is a threat to our well-being. Why?
 - Attitude – again, what is your attitude towards safety?
 - Lack of knowledge, training - What you don't know can hurt you
 - So what can we do to help protect ourselves and our staff?
 - Identify the behaviors you seek of yourself and/or your employees
 - Train on the topics to help develop good behaviors
 - Observe and correct unwanted behaviors
 - Develop policies and procedures for safe work behaviors
 - Include *accountability* and *discipline* as means to correct unwanted behaviors

THE ABC'S OF SAFETY - CULTURE

- Culture
 - Culture cannot change overnight – it is a process
 - Safety culture is part of organizational culture
 - Shaped by the acts of management, department heads, supervisors, and employees alike
 - If management is not a proponent of safety, the safety culture will never achieve the status it needs to prosper

Success = safety is ingrained in the attitudes and behaviors of all employees and is viewed as the norm rather than the an extra responsibility

DEVELOPING A POSITIVE CULTURE

- Establish accident prevention goals
- Garner management buy-in and share the vision with everyone
- Identify responsibilities – employees, supervisors, managers
- Enforce accountability (i.e., discipline)
- Encourage communication in both directions (supervisor to employee and employee to supervisor) to discuss concerns
- Encourage reporting of all incidents, hazards, known exposures
- Develop a safety/accident review committee
- Develop a formal accident prevention program (seven components)

AVOIDING LIABILITY

AREAS OF LIABILITY EXPOSURE

- Potential Exposures and Hazards
 - Sidewalks – trip and fall injuries
 - Meter lids/covers – trip and fall injuries
 - Playgrounds – personal injuries
 - Swimming pools - drownings
 - Trees – personal injury, eyes
 - Mowing/trimming – thrown objects damaging property
 - Property maintenance – electrical, plumbing
 - Vehicle operations
 - Residents
 - Employees – harassment, workplace violence
 - Others?



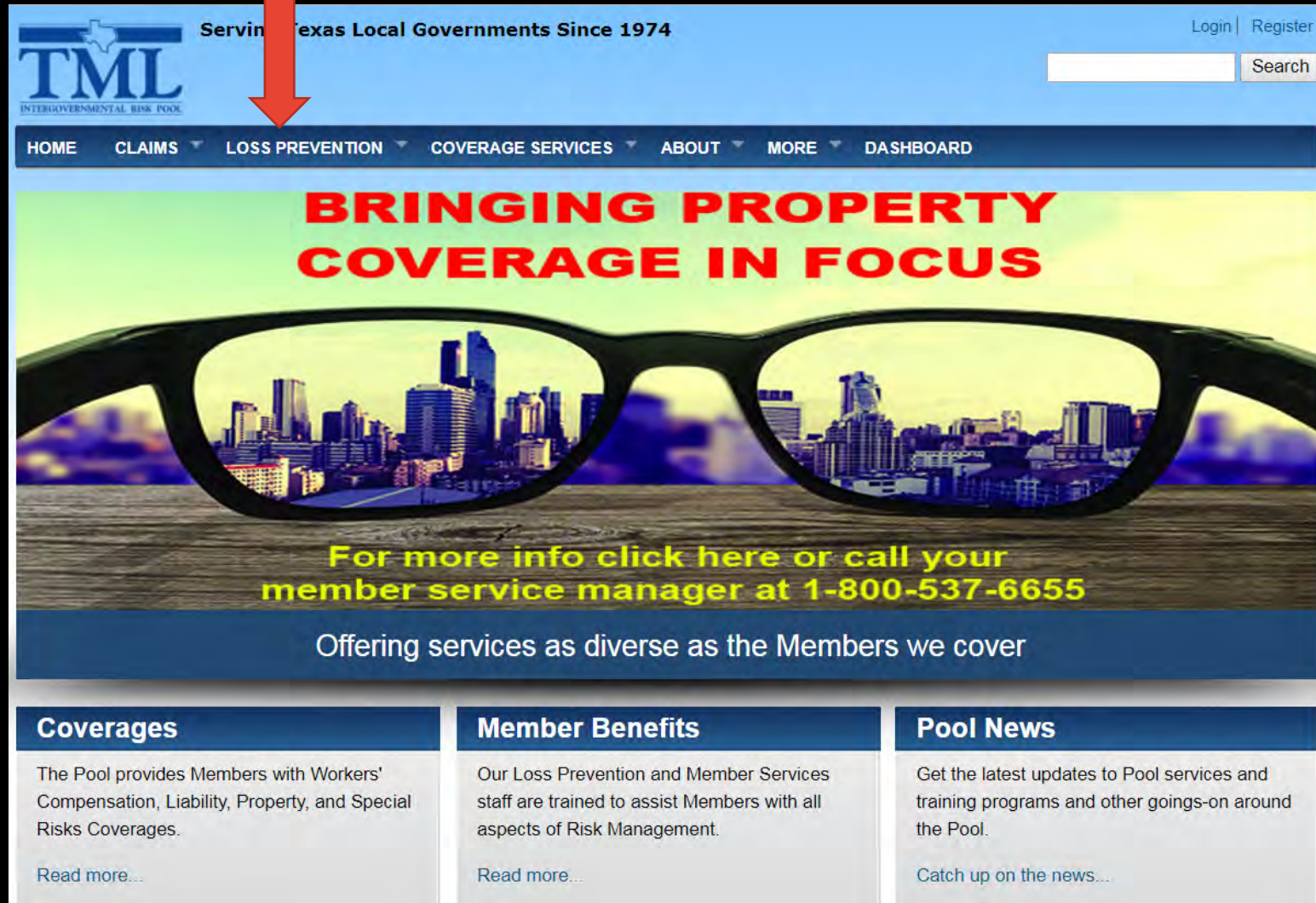
PREVENTION METHODS

- How do we prevent these exposures from becoming losses/claims?
 - Educate employees on what the exposures are
 - Conduct regular, documented inspections of high-risk areas/exposures AND document when corrected
 - Work order system?
 - Maintenance
 - Ensure proper measures are being taken to prevent losses related to known hazards
 - mower safety, operate by playground standards/swimming pool standards, identify potential trip hazards
 - Encourage residents (and employees) to report potential hazards

If it looks dangerous, it probably is.

RESOURCES

- Staff
 - Loss Prevention Representative
 - Member Services Manager
 - Underwriter
 - Claims Adjusters/ Assistants
- Website (www.tmlirp.org)
 - Click on Loss Prevention
 - Media Library
 - Webinars (live and recorded)
 - Online Learning Center
 - Onsite Training
 - Documents and publications



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HOME CLAIMS LOSS PREVENTION COVERAGE SERVICES ABOUT MORE DASHBOARD

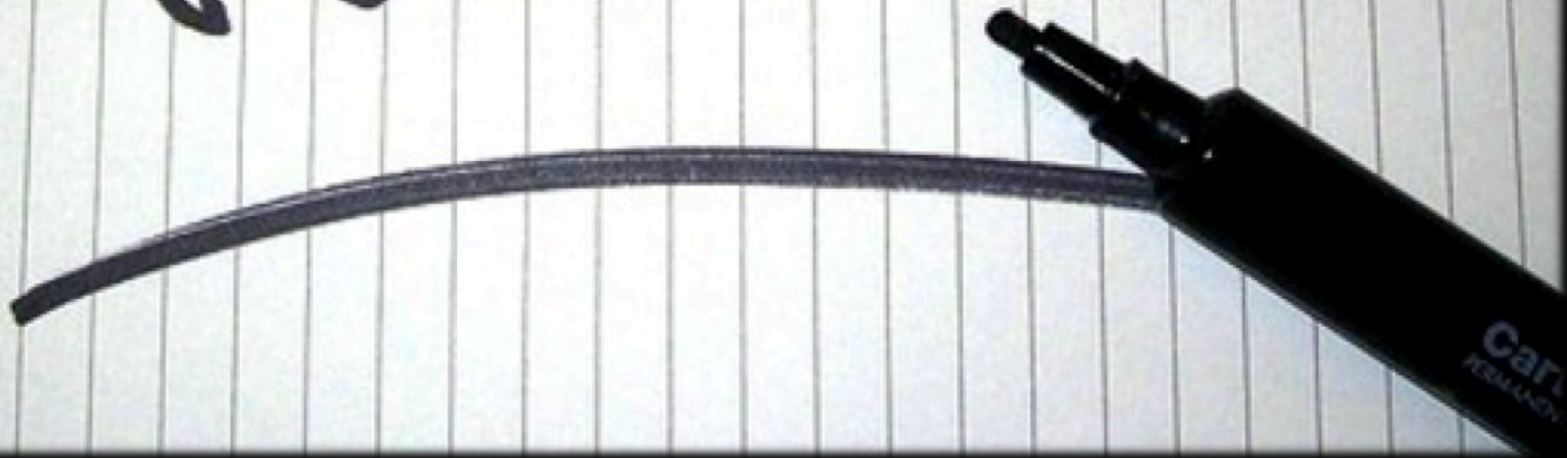
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Questions?





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