

# HOW TO RUN A MONEY -

**A**ccidents happen. But they shouldn't on the job. Accidents are mistakes that not only cost your business money, but can cost the lives of workers.

On-the-job accidents can range from major catastrophes like a factory fire to more minor personal injuries, yet they cost U.S. companies billions of dollars in insurance payouts and lost productivity time every year.

Accidents, however, may be reduced or eliminated through the proper use of safety incentive programs which recognize workers for improved safety records and behavior on the job. Such programs can help you reduce the cost of workers' compensation premiums, but more importantly, they motivate. Workers appreciate your concern about their health and welfare. Ultimately, emphasizing workplace safety is an emphasis on quality of life.

Safety incentive programs require careful planning, and that's where this comprehensive, step-by-step booklet comes in to play. It outlines time-tested principles and methods for running an effective safety program from start to finish. If yours is a small company, you may be able to plan and implement your program using only this guide.

Before you begin planning, be sure to get top management's full support by proving the cost benefits. Safety programs cost money. In order to make the investment worthwhile, you'll have to prove to top management that the dollars saved will far outweigh the dollars spent. Calculate the cost of the following:

- Workers compensation claims and premiums

- Legal suits
- Equipment downtime
- Equipment damage, replacement and/or repair
- Medical insurance
- Training new employees
- Downtime resulting from new workers' learning curves
- Cost of temporary help
- Loss of employee productivity
- Employee downtime
- Absenteeism due to injury
- Administrative paperwork and processing
- Damaged or improperly made product/services

With figures in hand and estimated savings, management will be more than ready to listen to your ideas for a safety program—one that will save not only money, but quite possibly, lives.

## 1. Defining the Safety Goals

Start by making a list of your major safety concerns. It's a good idea to ask for assistance with this from foremen, supervisors and department heads—those people who would know best what the safety problems are in their area of responsibility. Check the previous year's accident and injury reports too. These will give you an even clearer picture of your work environment, specifically where and how accidents most frequently occur.

Remember—safety hazards lurk in all areas of your office, warehouse or plant and affect workers as diverse as tool-dye operators, truck drivers, office workers and ticket agents.

You may even want to go so far as to hire ergonomics, medical or chemical specialists to help expose hidden problems. Your own workers can also provide you with valuable input from first-hand experience.

Next, make a personal inspection, monitoring workplace and equipment conditions for all types of hazards and use the findings to develop recommendations for effective control strategies.

Once you've targeted your safety goals, you can craft your incentive campaign objectives. Your goals should always be:

- 4 Simple and Specific. Spell it out. Focus on one or two objectives and keep the wording