

Title:

Small Business and the Health and Safety Plan

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Summary:

Thousands of dollars can be saved by implementing a health and safety program for small businesses.

Keywords:

small business insurance, insurance discounts, insurance claims, small business forums, small business insurance, business liability

Article Body:

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Small businesses that have a voluntary health and safety program in place have fifty percent less accidents and reported insurance claims than that of their counterparts according to OSHA stats. Most small businesses fall below the legal requirements for having a formal health and safety program in place due to number of employees on staff. Sixty eight percent of reported accidents are in the service industry which shows even businesses such as retail establishments are not free of accidents.

Setting a health and safety program in place will reduce costs. Having a program will reduce accidents and will lead to lower company worker's comp premiums; further business insurance companies prefer their customers to have health and safety programs. These insurance companies might even discount the premium if a program can be proved to exist. The average cost of an accident is \$68,000. Direct costs in accidents such as worker's comp and fines levied can close a business. Indirect costs such as low morale of employees, legal fees, and retraining can be as costly if not more.

A working program will:

- 1) Improve employee morale - Shows care in their well being
- 2) Reduce revenue loses - Fewer accidents keeps all employees at work
- 3) Give a boost to the customer - Makes sure business is operating optimally

A health and safety program can be started by writing a health and safety

policy; this is simply values that a company wishes to convey in its work processes. Secondly, is how communication between all employees and owners will function. And lastly, put procedures in place to ensure safe practices.

To find unseen hazards and unsafe practices, an audit needs to take place. Take a hard look at the workplace and record all factors that may lead to injury. These hazards might be dangerous chemicals or as simple as a letter opener. Identifying these hazards will lead to procedures to controlling them. Controls such as "Don't run with scissors in your hands" are effective. Write all procedures in a manual.

Implementing these health and safety procedures will be done with behavioral change. Some programs become weak and non effective because of:

- 1) No definition of safety practices - No written processes
- 2) No teamwork - Safety is communication from the top to bottom and vice versa. A well written plan will describe what roles everyone plays in safety policies.
- 3) No effective goals - The "accident free days" poster will come as a result of sound safety processes.
- 4) Wrong incentives - Money as a reward does not work well. Health and safety should be fun and worth employees effort. The right incentive plan can be cost effective and have obtainable goals. Incentive plans can include movie passes or simply "free coffee on the boss." The insurance industry reports for a dollar spent on health and safety yields four to six dollars in savings.

Once all of the hard work of developing and implementing the health and safety program is done, set aside some time each month to review the workplace. Record what is found; this is a good practice to see dangerous trends that might occur such as a fire exit constantly being blocked. On the quarters of the year post a meeting with employees. These meetings are a great way to get vital feed-back from employees and keep them involved. At least once a year, do an audit to make sure your health and safety program is current with present business operations.

A health and safety program is about as exciting as putting on a new roof and it is as important for your business. Knowledge of hazards in the workplace and how to control them will keep everyone safe. For help in getting started, drop us an e-mail at abbsafetynet@gmail.com.