Title:
Business Cost Savings Through Safety

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574

Summary:
Benefits in an implemented safety program will save any business money. Safety
affects any business and a safety program will make the workplace safer.

Keywords:
safety, health, health safety, program, employees, -, health safety program,
safety program, place, business, accidents, effective, procedures, insura

Article Body:
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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

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 OHSA 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.

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.