



Tips from Loss Control



PRESENTED BY

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The information contained in this document is intended for general information purposes only and does not constitute legal or coverage advice on any specific matter.

Overview

- Accidents and near misses
- Types of near misses
- Reasons near misses matter
- Reporting near misses
- Investigating near misses
- Evaluating and re-evaluating corrective actions
- Loss control assistance and resources



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What Are Accidents and Near Misses?

Unplanned, uncontrolled or unwanted event or series of events

- **Accident:** Events resulted in harm to persons, property or the environment
- **Near miss:** Events could have caused harm to persons, property or the environment



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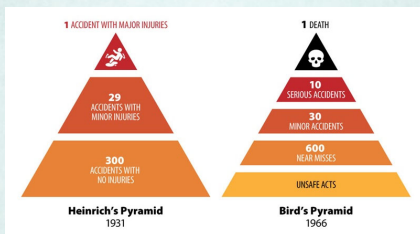
Types of Near Misses

- Accident almost occurred or fortunately missed the person
 - Likely not reported to MCIT
- Accident occurred, but no one was immediately injured
 - May be worth reporting to MCIT



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Why Do Near Misses Matter?



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Reporting Near Misses

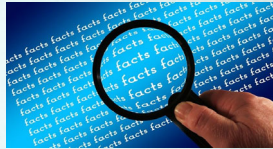
» SUBMIT

- Encourage reporting
- Make it easy
 - Verbal, e-mail, phone, forms on intranet
- Similar process to reporting accidents
- Timely follow-up
- Consider anonymous reporting
- Data privacy
- More workers' compensation record-only reports than other claims
 - Record-only claims do not affect experience modification factor

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Investigate Near Misses

- Investigate near misses as you would an accident
- Present report to safety committee including corrective actions
- Assign responsibility for corrective actions and maintain follow-through



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Evaluate and Re-evaluate Corrective Actions



- Often overlooked
- Are the corrective actions being followed?
- Are they having the intended effects?

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Example: Mowing Accident



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Location



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Equipment



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Other Contributing Factors

- Employee seasonal, hired to help during the summer
- Limited on-the-job training:
 - Training consisted of numerous videos and reading/signing various policies
- Demand to get the campground ready quickly; it was taking longer than normal because of overgrowth

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What Happened?

- Employee stepped backward and tripped over something, pulling the mower over a foot
 - The employee lost a big toe
 - Took 20 minutes to hobble out of the area to get help

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OSHA Reporting

- Must Report to MN-OSHA
- Within 8 hours
 - Fatality
- Within 24 hours
 - Amputation
 - Loss of an eye
 - Inpatient hospitalization



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Initial Investigation

Results

- Employee had been trained
- Employee rushed and tripped over something

Recommendations

- Remind employees to search area for hazards prior to mowing
- Employee needs more training

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Second Investigation

Findings

- Equipment lacked basic safety features
- Poor training without any focus on particular equipment, locations
- Employee was rushed to complete task and not given enough time
- Ineffective methods to call for help
- Inadequate supervision

Recommendations

- Replace mowers with those have blade brake clutch
 - Could use weed whips in overgrown areas
- Provide significantly more on-the-job training to all employees
- Shift focus to doing job safely, rather than quickly
- Have another worker nearby
- Considering steel-toe shoe requirement

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Why Tell This Story?

- Importance of investigation review by safety committee
- Great example of how corrective actions are only as good as the investigation is
- Shows need to train people about accident investigation
 - Not malicious: more a factor of inexperience
- Importance of thorough investigation to reputation of organization
- Importance of being open to questions, comments



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MCIT Loss Control Assistance

- Attend safety committee meetings
- Conduct safety audits
- Provide training on safety topics
- Interpret standards and safety requirements
- Generate reports to help identify injury trends
- Review written safety programs and offer recommendations
- Provide insight/suggestions from other members with similar concerns
- Resource development



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MCIT Loss Control

Contact Information

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Online Resources: Under "Safety" Tab

- Safety Committee Resource Handbook
- Step Wisely: slip and fall prevention
- Work Wisely: safety culture
- Deer collision prevention
- Quick Takes on Safety
- Many more ...

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Discussion

Ask Questions, Share Experiences

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