Making Oregon the safest and healthiest state

Chuck Easterly
Loss Control Manager
SAIF Corporation

Oregon’s not-for-profit, state-chartered work-comp insurance company.

• We issue more than 50% of Oregon WC policies
  • $29.65 billion in covered payroll
  • Approximately 600,000 covered workers
  • $514.5 million in premium
SAIF’s vision

SAIF will be an industry innovator that makes Oregon the safest place to work.

and healthiest
Total Worker Health®

The Total Worker Health designation:

• Recognizes SAIF as a national leader and innovator in using health improvement as a proven strategy for injury prevention.

• Gives our customers a voice in creating new, evidence-based tools for bringing Total Worker Health concepts to even the smallest workplaces.

• Demonstrates SAIF’s commitment to employee well-being within our own company and throughout the state.
Why Total Worker Health?

“Preventing work-related injury and illness, rather than preventing worker injury and illness, has been our focus. Workforce health has been subdivided into two worlds—the world of work and the world of life—and occupational safety and health professionals have confined themselves, or been confined by others, to just the world of work.”

- John Howard, MD, MPH, JD, LLM, NIOSH Director

“Not any more.”

- Chuck
What to eat...

- Eat healthy foods
- Stay hydrated

What to do...

- Get good sleep
- Move intentionally
- Chronic stress

What to avoid...

- Nicotine
✔ Each has organizational level strategies

✔ Each impacts the frequency and/or severity of injuries

✔ Each addresses a risk factor for chronic disease

✔ Organizational focus helps keep it simple

- Eat healthy foods
- Stay hydrated
- Get good sleep
- Move intentionally
- Avoid chronic stress
- Avoid nicotine
Four cornerstones

- Management systems
- Culture of health and safety
- Personal responsibility
- Environment
Poor 'safety culture' blamed for train crashes

Metro-North Railroad management failed to follow its own safety protocols, according to a National Transportation Safety Board investigation.

BP’s misdirected safety focus blamed for Deepwater debacle

27 July 2012  Rebecca Trager

Dr. Gridlock
Transit union: Metro has ‘woefully neglected its safety culture’

Andrea Janus. CTVNews.ca
Published Tuesday, August 19, 2014 6:12AM EDT
Last Updated Tuesday, August 19, 2014 4:49PM EDT

A “weak safety culture” at the company that owned the train contributed to the derailment in Lac-Megantic, Quebec, that killed 47 people, the Transportation Safety Board said as it made two more recommendations to improve rail safety in Canada.
Cultural Change Agents

SAIF Loss Control Mission:

To be cultural change agents who provide our business partners with a clear vision of what a 'high performance safety culture' looks like and then strategically influence key management to achieve that vision.
Safety culture is the ways in which safety is managed in the workplace, and often reflects "the attitudes, beliefs, perceptions and values that employees share in relation to safety".[1] In other words, safety culture is "the way we do safety around here".[2]

Safety culture

Safety culture is the ways in which safety is managed in the workplace, and often reflects "the attitudes, beliefs, perceptions and values that employees share in relation to safety". [1] In other words, safety culture is "the way we do safety around here". [2]

Safety culture

Safety is managed

**Direction:**
- Safety leadership
- Accountability
- Employee involvement

**Resources:**
- Risk and systems assessments
- Programs, procedures, and training
- Materials, equipment, budget, and environment
Safety culture

- Safety leadership
- Accountability
- Employee involvement
- Risk and systems assessments
- Programs, procedures and training
- Materials, equipment, budget, and environment
<table>
<thead>
<tr>
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<td>Does not address industrial hygiene exposures</td>
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<td>Budgets for safety items in every budget</td>
<td>Refines systems continually</td>
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<td>Evaluates ergonomics on a systematic basis</td>
<td>Assesses risk routinely in preplanning and ongoing operations</td>
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## Cultural maturity

### Safety leadership

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**Reactive**
- Has no formal approach to safety
- Desires to stay out of trouble
- Thinks "common sense" is a safety principle

**Compliant**
- Committed to a cost- and compliance-based safety program
- Defines success as avoiding OSHA and keeping insurance costs down
- Expects safety modeling only from individual or committee responsible for safety
- Uses time-based incentives to motivate staff

**Managed**
- Demonstrates safe behavior, starting with management
- Developing hazard management systems
- Focuses on safety as a key program
- Uses safety as a measurement in performance reviews
- Identifying trends using "historical information"
- Establishing safety and performance goals

**Integrated**
- Values safety as an instinctual precondition of work
- Expects consistent safe behavior from leadership
- Recognizes employees for modeling safe behavior
- Measures activities that lead positive results.
- Challenges employees to improve safety
- Tracks behavioral observations
- Measures employee perceptions
- Shares responsibility
  - Rewards and recognizes safety efforts and positive behaviors, not results
  - Makes employees accountable to each other
- Empowers employees at all levels to make safety changes
- Rewards messengers
- Desire for safety by all employees
- Refines systems continually
- Assesses risk routinely in preplanning and ongoing operations
- Shares responsibility for safety at all levels of the company
- Enhances safety involvement at all levels
- Improves safety procedures continually
- Empowers employees for peer-to-peer coaching and observation
- Creates quality training programs

**Reactive**
- Relies on "experienced workers"
- Trains in a learn-as-you-go style (on-the-job training)
- Oriented most often toward production, not safety

**Compliant**
- Investigates accidents superficially
- Assesses risk (job hazard analysis, for example) to a small degree

**Managed**
- Investigates the root cause of incidents and accidents
- Assesses risk on a regular basis

**Integrated**
- Formalized new employee training and ongoing training
- Mentors through job-specific, hands-on training
- Coaches new employees, coaching by supervisors or leaders on an ongoing basis
- Integrating safety into entire culture
- Gives supervisors clear responsibility for safety
- Customizes written policy and uses for employees and leadership
- Reviews programs periodically

**Reactive**
- Demonstrates indifference to ergonomics for the most part I may have a poster?
- Uses old, outdated equipment
- Considers hazards and unsafe behavior common
- Does not address industrial hygiene exposures

**Compliant**
- Has some lifting rules and limits
- Is reactive rather than proactive to ergonomic issues

**Managed**
- Builds safety procedures and ergonomic teams and expertise into the process
- Uses engineering controls to manage hazards
- Budgets for safety items in every budget

**Integrated**
- Fully integrates ergonomics and considers it in all phases of pre-planning
- Eliminates or reduces most hazards through thoughtful planning and design
- Designs safety into every process
- Includes safety in annual planning
- Continually updates equipment, environment, and materials to the most current technology
Benefits

• Assessment tool

• Create a common language of success
  • Underwriters
  • Team Members (RODs, ROSs, SARs, RTWCs)
  • Extended team members – agents
  • Customer
Leveraging safer exposure limits
OSHA permissible exposure limits (PELs)

- “Out of date”
- “Not adequate to protect worker health”
- “Workers are currently being exposed to levels of chemicals that are LEGAL, but not SAFE.”
At a crossroads

SAIF’s vision:

SAIF will be an industry innovator that makes Oregon the safest place to work. We exist to serve and protect the Oregon workforce, meeting the needs of workers and employers and strengthening Oregon’s economy.

Legacy of our action/inaction
Strategies

• Contribute/participate in OSHA process

• Better utilize more up-to-date exposure limits
  
  • Threshold Limit Values, TLVs®- American Conference of Governmental Industrial Hygienists

  • Recommended Exposure Limits, RELs - National Institute for Occupational Safety & Health
### Examples

<table>
<thead>
<tr>
<th>Contaminant</th>
<th>OSHA Permissible Exposure Limit (PEL)</th>
<th>NIOSH Recommended Exposure Limit (REL)</th>
<th>ACGIH Threshold Limit Value (TLV)</th>
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<tr>
<td>Carbon Monoxide</td>
<td>50 ppm</td>
<td>35 ppm</td>
<td>25 ppm</td>
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<tr>
<td>Manganese</td>
<td>5 mg/m$^3$</td>
<td>1 mg/m$^3$</td>
<td>0.02 mg/m$^3$</td>
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Strategies

• Messaging of exposures
  
  • Not just this: “Exposures to manganese are below Oregon OSHA limits.”
  
  • This: “Employees are overexposed to manganese when compared to the TLV®, which is set to protect against neurological disorders.”
Strategies

• Research/assist with exposure controls
  
  • Don’t just report on over-exposures.
  
  • Spend time researching viable control measures or process substitutions to lower or eliminate over-exposures whenever identified.
Strategies

• Develop a system to track over-exposures
  
  • Monitor/document # of employees affected.
  
  • Document successful outcomes when exposures are mitigated.
  
  • Extrapolate savings from reduced exposures to occupational disease claims.
Strategies

- SAIF/agent partnership
  - Help us own this message
  - Raise awareness on potential risks
  - Leverage accountability
    - Controls – substitution, engineering controls, PPE
    - May mean moving from “voluntary use” to “required use” respiratory protection
This is a matter of Safety leadership

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