

# 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*





*AFFILIATE*

**TOTAL WORKER HEALTH™**

INTEGRATING HEALTH PROTECTION AND HEALTH PROMOTION



TM

# 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



Get good sleep



Move intentionally

**What to avoid...**



Chronic stress



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



## 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-Mégantic, 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

**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]

1.Cox, S. & Cox, T. (1991) The structure of employee attitudes to safety - a European example Work and Stress, 5, 93 - 106.

2.Jump up ^ ZCBI (1991) Developing a Safety Culture., Confederation of British Industry, London

# 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]

1.Cox, S. & Cox, T. (1991) The structure of employee attitudes to safety - a European example Work and Stress, 5, 93 - 106.

2.Jump up ^ ZCBI (1991) Developing a Safety Culture., Confederation of British Industry, London

# 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

	Reactive	Compliant	Managed	Integrated
<b>Safety leadership</b>	<p><b>Has no</b> formal approach to safety</p> <p><b>Desires</b> to stay out of trouble</p> <p><b>Thinks</b> “common sense” is a safety principle</p>	<p><b>Committed</b> to a cost- and compliance-based safety program</p> <p><b>Defines</b> success as avoiding OSHA and keeping insurance costs down</p> <p><b>Expects</b> safety modeling only from individual or committee responsible for safety</p> <p><b>Uses</b> time-based incentives to motivate staff</p>	<p><b>Demonstrates</b> safe behavior, starting with management</p> <p><b>Developing</b> hazard management systems</p> <p><b>Focuses</b> on safety as a key program</p> <p><b>Uses</b> safety as a measurement in performance reviews</p> <p><b>Identifying</b> trends using “historical information”</p> <p><b>Establishing</b> safety and performance goals</p>	<p><b>Values</b> safety as an instinctual precondition of work</p> <p><b>Expects</b> consistent safe behavior from leadership</p> <p><b>Recognizes</b> employees for modeling safe behavior</p> <p><b>Measures</b> activities that lead positive results.</p> <p><b>Challenges</b> employees to improve safety</p> <p><b>Tracks</b> behavioral observations</p> <p><b>Measures</b> employee perceptions</p> <p><b>Shares</b> responsibility</p>
<b>Accountability</b>	<p><b>Holds</b> employees accountable for not using “common sense”</p> <p><b>Disciplines</b> employees most often after an incident or accident</p>	<p><b>Sees</b> OSHA and workers’ compensation as negative consequences</p> <p><b>Disciplines</b> by policing and as a way to ensure compliance</p> <p><b>Designs</b> incentives in a way that might discourage injury reporting</p>	<p><b>Defines</b> leadership roles to make them accountable for safety</p> <p><b>Holds</b> employees accountable to defined responsibilities and procedures</p> <p><b>Incorporates</b> safety expectations into annual performance reviews</p> <p><b>Bases</b> incentives on improving results such as incident rate or lack of claims</p>	<p><b>Rewards and recognizes</b> safety efforts and positive behaviors, not results</p> <p><b>Makes</b> employees accountable to each other</p>
<b>Employee involvement</b>	<p><b>Expects</b> employees to be responsible for their own behavior</p>	<p><b>Expects</b> employees to participate in OSHA compliance programs</p>	<p><b>Seeks</b> employee input and involvement</p> <p><b>Believe</b> safety is important to the company and to be valued by all employees</p>	<p><b>Empowers</b> employees at all levels to make safety changes</p> <p><b>Rewards</b> messengers</p> <p><b>Desire</b> for safety by all employees</p>
<b>Risk and systems assessment</b>	<p><b>Believe</b> that outcomes are often out of their control; systems just can fail</p> <p><b>Conducts</b> risk assessment only after an incident</p>	<p><b>Investigates</b> accidents superficially</p> <p><b>Assesses</b> risk (job hazard analysis, for example) to a small degree</p>	<p><b>Investigates</b> the root cause of incidents and accidents</p> <p><b>Assesses</b> risk on a regular basis</p>	<p><b>Refines</b> systems continually</p> <p><b>Assesses</b> risk routinely in preplanning and ongoing operations</p>
<b>Programs, procedures, and training</b>	<p><b>Relies</b> on “experienced workers”</p> <p><b>Trains</b> in a learn-as-you-go style (on-the-job training)</p> <p><b>Oriented</b> most often toward production, not safety</p>	<p><b>Trains</b> as required by OSHA, often through videos</p> <p><b>Uses</b> OSHA-required programs as generic written program</p> <p><b>Has</b> one person or committee responsible for safety</p> <p><b>Makes</b> one effort at improvement</p>	<p><b>Formalized</b> new employee training and ongoing training</p> <p><b>Mentors</b> through job-specific, hands-on training</p> <p><b>Coaches</b> new employees; coaching by supervisors or leaders on an ongoing basis</p> <p><b>Integrating</b> safety into entire culture</p> <p><b>Gives</b> supervisors clear responsibility for safety</p> <p><b>Customizes</b> written policy and uses for employees and leadership</p> <p><b>Reviews</b> programs periodically</p>	<p><b>Shares</b> responsibility for safety at all levels of the company</p> <p><b>Enhances</b> safety involvement at all levels</p> <p><b>Improves</b> safety procedures continually</p> <p><b>Empowers</b> employees for peer-to-peer coaching and observation</p> <p><b>Creates</b> quality training programs</p>
<b>Materials, equipment, budget, and environment</b>	<p><b>Demonstrates</b> indifference to ergonomics for the most part (may have a poster)</p> <p><b>Uses</b> old, outdated equipment</p> <p><b>Considers</b> hazards and unsafe behavior common</p> <p><b>Does not address</b> industrial hygiene exposures</p>	<p><b>Has</b> some lifting rules and limits</p> <p><b>Is reactive</b> rather than proactive to ergonomic issues</p> <p><b>Uses</b> personal protective equipment and guarding as key safety measures</p> <p><b>Assesses</b> industrial hygiene for compliance only</p> <p><b>Budgets</b> for safety items sometimes</p>	<p><b>Evaluates</b> ergonomics on a systematic basis</p> <p><b>Builds</b> safety procedures and ergonomic teams and expertise into the process</p> <p><b>Uses</b> engineering controls to manage hazards</p> <p><b>Budgets</b> for safety items in every budget</p>	<p><b>Fully integrates</b> ergonomics and considers it in all phases of pre-planning</p> <p><b>Eliminates or reduces</b> most hazards through thoughtful planning and design</p> <p><b>Designs</b> safety into every process</p> <p><b>Includes</b> safety in annual planning</p> <p><b>Continually updates</b> equipment, environment, and materials to the most current technology</p>



# Cultural maturity

## Safety leadership

### 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

	Reactive	Compliant	Managed	Integrated
<b>Safety leadership</b>	<p><b>Has no</b> formal approach to safety</p> <p><b>Desires</b> to stay out of trouble</p> <p><b>Thinks</b> "common sense" is a safety principle</p>	<p><b>Committed</b> to a cost- and compliance-based safety program</p> <p><b>Defines</b> success as avoiding OSHA and keeping insurance costs down</p> <p><b>Expects</b> safety modeling only from individual or committee responsible for safety</p> <p><b>Uses</b> time-based incentives to motivate staff</p>	<p><b>Demonstrates</b> safe behavior, starting with management</p> <p><b>Developing</b> hazard management systems</p> <p><b>Focuses</b> on safety as a key program</p> <p><b>Uses</b> safety as a measurement in performance reviews</p> <p><b>Identifying</b> trends using "historical information"</p> <p><b>Establishing</b> safety and performance goals</p>	<p><b>Values</b> safety as an instinctual precondition of work</p> <p><b>Expects</b> consistent safe behavior from leadership</p> <p><b>Recognizes</b> employees for modeling safe behavior</p> <p><b>Measures</b> activities that lead positive results.</p> <p><b>Challenges</b> employees to improve safety</p> <p><b>Tracks</b> behavioral observations</p> <p><b>Measures</b> employee perceptions</p> <p><b>Shares</b> responsibility</p>
<b>Accountability</b>	<p><b>Holds</b> employees accountable for not using "common sense"</p> <p><b>Disciplines</b> employees most often after an incident or accident</p>	<p><b>Sees</b> OSHA and workers' compensation as negative consequences</p> <p><b>Disciplines</b> by policing and as a way to ensure compliance</p> <p><b>Designs</b> incentives in a way that might discourage injury reporting</p>	<p><b>Defines</b> leadership roles to make them accountable for safety</p> <p><b>Holds</b> employees accountable to defined responsibilities and procedures</p> <p><b>Incorporates</b> safety expectations into annual performance reviews</p> <p><b>Bases</b> incentives on improving results such as incident rate or lack of claims</p>	<p><b>Rewards and recognizes</b> safety efforts and positive behaviors, not results</p> <p><b>Makes</b> employees accountable to each other</p>
<b>Employee involvement</b>	<p><b>Expects</b> employees to be responsible for their own behavior</p>	<p><b>Expects</b> employees to participate in OSHA compliance programs</p>	<p><b>Seeks</b> employee input and involvement</p> <p><b>Believe</b> safety is important to the company and to be valued by all employees</p>	<p><b>Empowers</b> employees at all levels to make safety changes</p> <p><b>Rewards</b> messengers</p> <p><b>Desire</b> for safety by all employees</p>
<b>Risk and systems assessment</b>	<p><b>Believe</b> that outcomes are often out of their control; systems just can fail</p> <p><b>Conducts</b> risk assessment only after an incident</p>	<p><b>Investigates</b> accidents superficially</p> <p><b>Assesses</b> risk (job hazard analysis, for example) to a small degree</p>	<p><b>Investigates</b> the root cause of incidents and accidents</p> <p><b>Assesses</b> risk on a regular basis</p>	<p><b>Refines</b> systems continually</p> <p><b>Assesses</b> risk routinely in preplanning and ongoing operations</p>
<b>Programs, procedures, and training</b>	<p><b>Relies</b> on "experienced workers"</p> <p><b>Trains</b> in a learn-as-you-go style (on-the-job training)</p> <p><b>Oriented</b> most often toward production, not safety</p>	<p><b>Trains</b> as required by OSHA, often through videos</p> <p><b>Uses</b> OSHA-required programs as generic written program</p> <p><b>Has</b> one person or committee responsible for safety</p> <p><b>Makes</b> one effort at improvement</p>	<p><b>Formalized</b> new employee training and ongoing training</p> <p><b>Mentors</b> through job-specific, hands-on training</p> <p><b>Coaches</b> new employees; coaching by supervisors or leaders on an ongoing basis</p> <p><b>Integrating</b> safety into entire culture</p> <p><b>Gives</b> supervisors clear responsibility for safety</p> <p><b>Customizes</b> written policy and uses for employees and leadership</p> <p><b>Reviews</b> programs periodically</p>	<p><b>Shares</b> responsibility for safety at all levels of the company</p> <p><b>Enhances</b> safety involvement at all levels</p> <p><b>Improves</b> safety procedures continually</p> <p><b>Empowers</b> employees for peer-to-peer coaching and observation</p> <p><b>Creates</b> quality training programs</p>
<b>Materials, equipment, budget, and environment</b>	<p><b>Demonstrates</b> indifference to ergonomics for the most part (may have a poster)</p> <p><b>Uses</b> old, outdated equipment</p> <p><b>Considers</b> hazards and unsafe behavior common</p> <p><b>Does not address</b> industrial hygiene exposures</p>	<p><b>Has</b> some lifting rules and limits</p> <p><b>Is reactive</b> rather than proactive to ergonomic issues</p> <p><b>Uses</b> personal protective equipment and guarding as key safety measures</p> <p><b>Assesses</b> industrial hygiene for compliance only</p> <p><b>Budgets</b> for safety items sometimes</p>	<p><b>Evaluates</b> ergonomics on a systematic basis</p> <p><b>Builds</b> safety procedures and ergonomic teams and expertise into the process</p> <p><b>Uses</b> engineering controls to manage hazards</p> <p><b>Budgets</b> for safety items in every budget</p>	<p><b>Fully integrates</b> ergonomics and considers it in all phases of pre-planning</p> <p><b>Eliminates or reduces</b> most hazards through thoughtful planning and design</p> <p><b>Designs</b> safety into every process</p> <p><b>Includes</b> safety in annual planning</p> <p><b>Continually updates</b> equipment, environment, and materials to the most current technology</p>

# 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

Contaminant	OSHA Permissible Exposure Limit (PEL)	NIOSH Recommended Exposure Limit (REL)	ACGIH Threshold Limit Value (TLV)
Carbon Monoxide	50 ppm	35 ppm	25 ppm
Manganese	5 mg/m <sup>3</sup>	1 mg/m <sup>3</sup>	0.02 mg/m <sup>3</sup>



# 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<sup>®</sup>, 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

## 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



