

# LOSS CONTROL

## *Policyholder Training Series*

### Policy Training Series (PTS) Important Points:

- **Safety and health can be a challenge for small business owners who have fewer resources to devote to safety.**
- **Creating a safe workplace increases productivity, lowers costs and improves employee morale.**
- **Some important elements for small business programs include management leadership and employee participation.**
- **OSHA created the Office of Small Business Assistance to help small employers gain knowledge and assistance of their safety duties.**

For information about any of FirstComp's Loss Control Services, please call (888) 500-3344 or email [losscontrol@firstcomp.com](mailto:losscontrol@firstcomp.com).

## Safety for Small Businesses

### Effective Safety and Health Programs Benefit Business

Traditionally, job safety and health is a challenge for small business owners who have few resources to devote to programs and personnel.

Establishing a safe and healthful working environment requires every employer and worker to make safety and health a top priority. Everyone must recognize that safety and health is a part of the mission and essential to the profitability of the company.

**Safety is the right thing to do.** It is good business and by creating a safe workplace and workforce, it pays off in lower costs, increased productivity and higher employee morale. Employers have a duty to protect their workforce from injury and illness.

Developing an effective safety and health program will benefit any business. Important elements for small business programs include:

- Management leadership and employee participation
- Workplace analysis
- Hazard prevention and control
- Safety and health training and education
- Program evaluation

A vital part of an effective safety and health program includes continual review of the work environment and work practices to control or prevent hazards. This can be completed by regularly maintaining equipment, ensure hazard correction procedures are in place, ensure employees properly use personal protective equipment and ensure everyone understands and follows safe work practices.

It is also essential that everyone in the workplace is properly trained. Only allow authorized and trained individuals to do a job. Make sure no one performs a job deemed unsafe, hold emergency preparedness drills, train supervisors and managers on recognizing hazards and to understand their responsibilities. Furthermore, encourage all employees to report any hazardous conditions to their supervisors.

OSHA created the Office of Small Business Assistance to help small employers understand their obligations and provide guidance and resources. One of their offerings include free on-site safety consultation services. They offer recommendations for a safer workplace. (This service is separate from their enforcement program and is completely confidential.)

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