2017 Claims + Safety Seminar

OSHA Enforcement and Impact on Protective Partners

Al Daoud and Owen McLean Loss Prevention & Safety Services

While every effort is made to provide accurate and current information, Baldwin & Lyons, Inc., along with its subsidiaries and affiliates, does not warrant that the information contained herein is free from error or is all inclusive. Baldwin & Lyons, Inc. does not guarantee or accept any legal liability arising from or connected to the adequacy, completeness, accuracy, or appropriateness of the material, and is not responsible for any omissions or inaccuracies obtained from other sources or caused by human error. The materials included in this presentation may not be reproduced, quoted, or distributed, in whole or in part, without prior written permission from Baldwin & Lyons, Inc. The appearance of an individual, organization, or third party web address in this video is not intended as, or in any manner serves as, an endorsement of that individual, organization, or website.



Why Care About Safety & Compliance?



PEOPLE!!









Your Industry is Unique

- Docking, with little to no manufacturing operations
- Unique workforce demographics
- Primary focus on DOT compliance
- Historically, OSHA has focused on manufacturing, warehousing, processing plants and agriculture
- Current administration has mandated OSHA to include transportation industry in their overall inspection plan



Top Causes of Injuries

1. Motor Vehicle Collisions

- Forward movement, side impact, or rear end collision
- Lane change, merging, turning
- Address through training, qualification/orientation, annual review



Top Causes of Injuries

2. Slip, Trip, Fall (all employees)

- From elevated surface, varying surfaces, stairs, ramps, adverse weather
- Address through training, facility inspections, slip resistant shoes, snow/ice removal



Top Causes of Injuries

3. Manual Material Handling (drivers/mechanics)

- Sprain/strain, overexertion, load securement, loading/unloading, dolly maneuvering
- Address through training, material handling devices, safe lifting techniques



Other Injury Exposures

- Maintenance areas tools and equipment, fall protection, Hazard Communication, wash bays
- Office environment daisy-chained power strips, space heaters, ergonomics resulting in repetitive motion injuries

Why allocate more resources to OSHA compliance?



Worker Safety & Health Adds Value

- Direct Cost Savings to Employers
- Lower workers' compensation insurance costs;
- Reduced medical expenditures;
- Smaller expenditures for return-to-work programs;
- Lower costs for job accommodations for injured workers;
- Less money spent for overtime



Worker Safety & Health Adds Value

Indirect Cost Savings to Employers

- Increased productivity;
- Higher quality products;
- Increased morale;
- Better labor relations;
- Reduced turnover;
- Better use of human resources;
- Increased equipment lifespan







Safety Pays= \$4 return for every \$1 invested in workplace safety! See it as an investment, not an expense!



Source: Federal OSHA

The extent to which the employer pays the direct costs depends on the nature of the employer's workers' compensation insurance policy. The employer always pays the indirect costs.

Injury Type	Instances	Direct Cost	Indirect Cost	Total Cost	Additional Sale (Indirect)	Additional Sale (Total)	
Contusion	1	\$ 27,511	\$ 30,262	\$ 57,773	\$ 1,008,736	\$ 1,925,766	Remove

Totals Totals	
Estimated Direct Costs:	\$ 27,511
Estimated Indirect Costs:	\$ 30,262
Combined Total (Direct and Indirect Costs):	\$ 57,773
Sales To Cover Indirect Costs:	\$ 1,008,736
Sales To Cover Total Costs:	\$ 1,925,766
https://www.osha.gov/dcsp/smal	lbusiness/safetypays/estimator.html



Does Your Company...?

- If you do this...
- Perform body work (use a spray booth);
- Perform vehicle maintenance or repair;
- Use chemicals;
- Perform welding operations;
- Use Powered Industrial Trucks (PITs);
- Use hand and other power tools...

- Then you may (will) need programs for...
- Respirators;
- Lockout/Tagout;
- Electrical Safety
- Hazard Communication (GHS);
- Fall protection;
- Machine Guarding;
- OSHA Recordkeeping...



Federal OSHA & State Plans

- Federal OSHA
 - Enforce Fed OSHA standards
- State Plans
 - 25 states + 2 U.S. territories
 - May enforce Federal OSHA Standards or State Plan Standards
 - Must provide equal or greater protection





Enforcement Visits from OSHA

- OSHA inspections may result from the following:
 - Formal/non-formal complaints
 - General schedule inspections
 - Random inspections may be based upon high worker injury and illness rates.
 - Fatalities
 - Worker deaths must be reported to OSHA within 8 hours
 - Catastrophic investigations
 - 1 or more employees hospitalized overnight, amputation or loss of an eye reported within 24 hours
 - Referrals
 - Other regulatory agencies
 - Media



Where Do I Start?

Attend an OSHA 10 or 30-hour class

www.OSHA.gov

 Refer to state and local outreach training/consultation services



OSHA's Not Top 10 List

- 1. Fall protection (construction)
- Hazard communication
- 3. Scaffolding, general requirements (construction)
- 4. Respiratory protection
- 5. Control of hazardous energy (lockout/tagout)
- 6. Powered industrial trucks
- 7. Ladders (construction)
- 8. Machinery and machine guarding
- Electrical, wiring methods, components and equipment
- 10. Electrical systems design general requirements

Protective's Not Top 10 List

- 1. Bench/handheld grinders, Lockout/Tagout
- 2. Chemical storage and use (GHS)
- 3. Electrical safety
- 4. Emergency eyewash/shower units
- 5. Personal Protective Equipment (PPE)
- 6. Load capacity (jacks, racks, and mezzanines)
- 7. Walking/working surfaces
- 8. Compressed gas cylinders/hot work
- 9. General housekeeping and egress
- 10. Powered industrial trucks (forklifts)



Machine Guarding & Lockout Tagout

1910.212, 215, 243 (guarding), 1910.147 (LOTO)

- Grinding wheels & pedestals, old/modified tools, slings/chains
- Proper LO/TO when working on vehicles/equipment











Hazard Communication

1910.1200

- Global Harmonization Systems (GHS) training: OSHA mandates that all companies whose employees are affected by hazardous materials have a GHS program in place (2013)
- SDS, labeling and storage of chemicals, combustibles, flammables
- Right to Understand









Electrical

1910.303-305, 334

 Open electrical panels, junction boxes, daisy-chained plugs, flexible cable as permanent wiring, missing ground, no GFCI











Personal Protective Equipment

1910.132 (PPE), 151 (First Aid)

- Hazard assessment for protection of eyes/face, hands, feet, ears, lungs
- PPE or eye wash station?















Load Capacity for Lifting/Supporting Systems

1910.244 (jacks), 1910.22 (mezzanines/overhead storage)

- All lifting/supporting devices should have a legible and permanently marked load rating on the equipment.
 Operator must be able to verify prior to use.
- Storage mezzanine above all work areas should have a load rating to identify storage limitations.





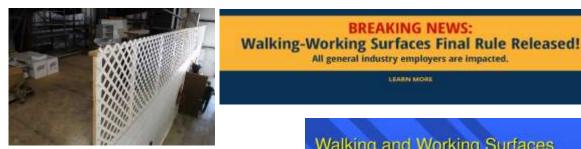




Walking and Working Surfaces

1910.22-23, 27-30, 132, 140

- Changes to walking and working surfaces training requirements (Subparts D and I)
- Proper railing, fall protection when working from heights











Compressed Gases/Hot Work

1910.253

- Properly store, segregate and cap flammable and nonflammable gases when not in use.
- Hot work permits and fire watch









Housekeeping & Fire Prevention

1910.37, 39

- Blocked aisles and exits, refuse, grease pits. Also fire extinguishers and sprinkler systems
- Clean and healthy work environment promotes safety











Powered Industrial Trucks

1910.178

- Written program, training, inspection, maintenance, usage and driving habits
- Consider all PIT in your program







Conclusion

- What's next?
 - Comprehensive worksite hazard analysis
 - Focus resources on loss causes and top cited standards
 - Safety training and committees
 - Written compliance programs
 - Use publicly available OSHA.gov resources
 - Contact your Protective Loss Prevention & Safety Services team



Questions & Comments?

Thank you!

Loss Prevention & Safety Services Department 111 Congressional Blvd, Suite 500

Carmel, IN 46032

lossprevention@protectiveinsurance.com

The information in this presentation was compiled from sources believed to be reliable. All sample policies and procedures herein should serve as a guideline for creating your own programs. Adherence should not be interpreted as satisfactory compliance to all existing federal, state, and local regulations. Protective does not imply an absence of existing or future safety hazards, health hazards, or regulation violations in a company's operations by it's approval for insurance coverage or loss prevention inspections.

