

Designing a Loss Control Program

Launching a loss control program must be done in a logical step-by-step manner. Building a new program can be compared to constructing a house. The foundation must be laid before the walls and a roof can be built. The basis of the loss control program must be sound and support the elements that make up the program. If the fundamentals are not solid, the program will eventually weaken and collapse.

Responsibility rests on the management of a company to plan implementation of a new loss control program. Their planning will determine its success or failure. An effective loss control program is necessary to eliminate human suffering due to injuries and reduce the direct and indirect costs of accidents.

Once the decision has been made to develop a program, management has to initiate action with the following fundamental tasks:

1. State the reasons the program is needed and what it will do for the company. These objectives will determine the depth and scope of the program's development.
2. A policy statement should be written and explained to all employees. It should clearly outline the objectives and show top management's intentions and determination in achieving an effective program.
3. Responsibilities have to be assigned by top management. An effective loss control program involves the work of all staff functions, levels of management, and the work force. Therefore, all employees will have some responsibilities and involvement with the program.
4. Provisions for communications to top management on the effectiveness of the program. A review of the program's results will enable modification of the direction of the program as needed.

Completing these four fundamental tasks will establish a firm foundation that will support other essential elements of the total loss control program. The subsequent use of the basic elements will depend on the priority of the objectives established by top management. Each element will require the reassignment of responsibilities through different phases of the program's implementation.

It is important to remember that all elements of the program cannot be carried out simultaneously. Building a successful program takes planning and sufficient time for each element to become effective. The success of one phase will often lead to the initiation of the next logical phase. Successful application of the phases will allow one element to interface and complement all the others.

Recommended features of a loss control program are as follows:

Proper Selection and Placement of Personnel: This is to ensure that the most qualified person is hired based on job qualification standards.

Establishing Safety Rules and Procedures: These are the guidelines that employees are expected to follow. Rules should be developed for both the individual departments and the company as a whole. Specific job procedures should be established.

Accident Reporting, Investigating and Analyzing: Provisions should be made to ensure all accidents and injuries are reported immediately. Prompt investigation to uncover the cause will allow for rapid analysis and corrective action.

Training: A program designed to provide initial and continuous training for all employees should be developed.

Inspections: Procedures should be established to regularly check for unsafe conditions and unsafe practices within the facility. These inspections will supplement those done by outside agencies.

Emergency Procedures: This should include the treatment of first-aid cases and provisions for handling serious injuries, fires or other disasters.

Inspiration: The goal of this element is to keep all employees interested and continually involved in loss control efforts. It can include a safety committee, posters, handouts, incentive programs, etc.

A loss control program, once designed and implemented, should be evaluated periodically to ensure effectiveness. New aspects, techniques and variations must be adopted to keep the program active and effective.