



STATE OF NEW MEXICO  
Workers' Compensation  
Administration

ONE TEAM | ONE GOAL  
A Better New Mexico for Workers and Employers

## How to Develop a Safety Program For Small Businesses

Safety in the workplace is a key feature of any well run business, large or small. Every business should develop and maintain good safety habits as a part of the daily business routine. Attention to safety helps prevent both personal and financial losses and safeguards business's most valuable resource, its people.

This pamphlet will help you develop a safety program for your business. It is designed to provide you with the basics of a safety program you can implement simply and cost-effectively. This program was developed by the New Mexico Workers' Compensation Administration (WCA) in cooperation with the Advisory Council on Workers' Compensation and Occupational Disease Disablement, which is required by the workers' compensation law to develop safety programs for small employers (§52-1-6.2 NMSA).<sup>1</sup> The guidelines presented here are also relevant for larger businesses.

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## **Accident Prevention Principles**

- All accidents, by definition, can be prevented.
- Management and employees are directly responsible and accountable for preventing accidents, injuries and illnesses.
- Working safely is a condition of employment.
- Hazardous conditions must be identified and eliminated.
- Unavoidable hazards must be controlled through management, training, supervision and safety equipment.
- Every accident should be reported and investigated. It is a source of information to prevent a future accident.
- Preventing accidents, injuries and illnesses is good business.

### **What your safety program can do**

#### **Save Money**

- Insurance premiums are based on your accident claims history and reduction of accidents and injuries may lead to a reduction in premiums.
- Accidents cost money through lost production. Reduction in accidents can lead to an increase in production.

#### **Direct Cost Reductions**

- Cost of injury
- Time lost by injured employees
- Shutdown time
- Retraining costs
- Employee turnover

#### **Indirect Cost Reductions**

- Damage to equipment
- Production delays
- Lost time of co-workers

#### **Develop a Better Workplace**

- Safer working conditions for employees
- Higher morale, reflected by improved productivity
- Healthy competition between departments for accident-free time
- Better organizational and community relations
- Improved communication and observation skills for all employees

## **Accident Prevention Program**

A good safety program can save you time and money. Costs of work-related accidents include medical expenses and wage-loss indemnity benefits paid to injured workers by your insurance carrier or self-insurance program, plus any deductible paid by you. Indirect costs include loss of production, machine downtime, possible damage to equipment and potential increases in your insurance premiums. Preventing accidents eliminates these expenses and creates immediate savings for you.

The following eight basic elements can create an excellent safety program for any business.

### **1. Management Must Lead by Example**

This is the key to the success of the program. Top management must take the lead and assume responsibility for a strong safety program.

- Declare the organization's policies, goals and values regarding safety.
- Focus on accident prevention.
- Set a personal example of safe workplace practices. Personally lead safety meetings.

## 2. Assign Responsibility

All workers should have clearly defined responsibilities. Designate specific workers from each department or area to report hazards, and dangerous or questionable practices.

Help workers to understand that by watching out for safety, they are watching out for themselves and each other. When possible, partner new workers with experienced workers

## 3. Identify and Eliminate Hazards

This is a continuous process. Hazards must be identified and eliminated through:

- Regular safety inspections and follow-up;
- Use of safe materials and equipment;
- Safety training;
- Proper safety supervision.

### Concentrate on these recurring problem areas:

- New worker training and orientation;
- Communication issues related to language or culture;
- Repetitive motion injuries;
- Back injury prevention;
- Fall prevention;
- Motor vehicle accident prevention.

Keep rules updated and flexible as your operations change. New equipment, new materials or new production methods may call for changes in the safety rules.

***Listen to the employees who actually do the work.***

Reward employees who observe hazards and bring them to your attention.

## 4. Train Employees in Safety

Train all employees to perform their jobs safely through regular training. Employees must learn to be aware of potential dangers and to take action to correct or avoid them. Concentrate

on major problems first, then work on minor ones.

Safety training sessions make lasting impressions when combined with frequent short meetings at the worksite, in full view of any hazards. A brief reminder of what can go wrong increases safety awareness.

If you have a multinational or multicultural workforce, use languages other than English for training. Discuss assumptions about risk-taking that may derive from other cultures.

Close to half of all compensable accidents occur in the first year of employment. New employees should learn the importance of safety from the beginning. Train and supervise new employees so they do the job right the first time.

The WCA safety consultants provide information and make presentations to employers, employee organizations, community organizations and other groups. You can use these services as part of your safety training program.

Training materials are available from many sources to help you with your safety program. There are booklets and videotapes produced on different aspects of safety. Some of these products may be available from public sources, including the WCA, at no charge. Check with the college library or the Small Business Development Center at your nearest community college. Other sources of safety training materials may be your industry association, the vendors who supply equipment to you and your insurance carrier. The WCA safety consultants can present programs and help you plan other training activities. Information about the WCA safety video library can be viewed on the WCA web site at [www.workerscomp.state.nm.us](http://www.workerscomp.state.nm.us)

**WCA staff members can also provide assistance, information and presentations on other aspects of the workers' compensation**

**system in New Mexico. All training and presentations by the WCA are free.**

## **5. Establish a medical and First Aid System**

Depending on the needs of the organization, the medical system may include:

- Physical examinations of new employees. Under guidelines of the federal Americans with Disabilities Act, once the employer has made a conditional job offer, the employer may require a physical examination to make sure the worker is physically able to do the job (with reasonable accommodation if necessary).
- Pre-employment drug screening, and drug and alcohol testing after any work-related accident.
- A plan for reporting, evaluating and treating work-related injuries and illnesses.
- Personnel trained in first aid and life-saving CPR (cardio-pulmonary resuscitation) to assist in emergency;
- Health promotion programs, in general areas such as overall physical fitness and in areas specific to the job. Some types of injuries can be prevented by warm-up exercise prior to heavy exertion, for example.
- Repetitive motion injury prevention. Injuries that develop from repetitive tasks can be prevented with stretch breaks, suitable exercises and adjustment of work stations.

To be prepared for medical emergencies:

- Identify emergency health care facilities and make sure employees know where to go.

- Develop a procedure for emergency transportation and/or medical care as needed and make sure employees know the procedure.

- Post emergency information (including phone numbers and the location of first aid supplies) where employees can easily find the information. For employees who travel, provide the information on cards, post stickers in company vehicles or use other appropriate medium.

## **6. Support from your Insurer**

Insurers can provide a tool to identify problem areas in your business. A quarterly claims analysis -- an itemized summary of all claims activity on your policy -- will be sent to you by your carrier if you request it. You may have to make the request in writing. Use the analysis as a check on your own accounting system and as a way to evaluate accident data.

For example, if several claims of the same type have been filed, investigate the work methods and work areas involved. See if a particular hazard exists. If so, correct it. This action alone may eliminate future accidents in that area.

Your insurance carrier or self-insurance program may have services available to assist you with health promotion and safety programs. For businesses with an annual premium greater than \$15,000, your carrier is also required by law to provide you with an annual safety inspection if you request it (§52-1-6.2 NMSA).

## **7. Maintain Accident Record Files**

A records system, including reports of accident investigations, helps you to identify trends and develop preventive measures. Your claims analysis is especially helpful.

Notice of Accident forms, printed by the WCA and provided to you by your insurance

carrier, serve as a record of accidents, including those that did not result in an injury. Train your employees to use Notice of Accident forms and report every accident, even minor ones. (See Quick Links on the WCA web site homepage for more information on the workers' compensation posting requirement and the use of Notice of Accident forms.)

A good records system will also help you to measure your safety program's effectiveness. Maintain records related to federal and state requirements, such as OSHA logs, as required by law.

## **8. Every Employee Should Accept Personal Responsibility**

Some studies suggest that 85 percent of all work-related injuries could have been prevented by either the injured individual or a co-worker. Each employee must take responsibility for his or her individual safety and should encourage co-workers to do the same. This is achieved by training and example. Employers and managers must take the lead in setting a personal example of safety awareness and good safety habits. Your employees will adopt the attitude you set.

An effective job safety program will follow employees outside the workplace and lead to increased awareness of hazards at home, at school and at play. Learning to work safely carries over to other activities and helps make your community a better place to live.

## **Safety Tips for Employers**

### **New employees**

Welcome new employees and introduce them to their co-workers. Make sure they receive adequate training, supervision, and a clear message of safety awareness from you, including a drug and alcohol policy. Start emphasizing safety in your job interview process so your employees understand how important it is to you.

Check new employees out on tools and equipment.

### **Work-related driving**

Your responsibility for your employees does not end at your front door. You are responsible when employees travel on your behalf, even on simple errands like stopping at the bank on their way home. Emphasize safe driving at all times. Always instruct employees to obey speed limits and react appropriately to the current driving conditions.

### **Back belts**

Elastic back belts, if used, should be used with caution for lifting only and loosened or removed at other times. The belts may reduce the chance of an injury by reminding the worker to lift properly. They do not increase strength or enable a worker to lift heavier loads than usual.

### **Power equipment**

Instruct employees to use power tools only for their original intended purpose. Power tools are engineered to be safe only when performing specific tasks. Do not allow employees to improvise with hazardous tools or to bypass safety features. Do not allow safety shields to be removed.

### **Noise and distraction**

Hearing is an important sense for detecting hazards. Unless wearing ear protectors, workers should be able to hear the sounds of activities around them. Workers should not be distracted by loud music, personal music players or other unneeded noise. Workers should be trained not to distract or startle other workers when they are working with hazardous tools or materials.

### **Disconnect machines before repairing them**

Tragic fatal accidents have happened when a worker steps inside a machine to repair the machine or clear a jam, and the machinery unexpectedly moves. Safety procedures for

industrial machinery must include lockout/tagout procedures and equipment for totally disabling the machine so it cannot be restarted and posting warnings to prevent another employee from trying to restart the machine.

### **Hazardous materials training**

Even the smallest business can have hazardous chemicals around the shop. Employees should learn what the chemicals are and what to do in case of a spill or other accident. Your training program should consider both the safety of employees and compliance with laws, regulations and standards, such as the Material Safety Data Sheets required by OSHA and safe disposal methods that may be required by environmental regulations.

### **Safety Tips for Employees**

#### **Hair, clothing and jewelry**

Don't risk getting caught in the machinery. Wear clothing that stays close to your body and doesn't flap around. Long hair should be tied back, pinned up or covered. Don't wear dangly jewelry. Don't wear rings when around machinery. Wear shoes with good traction, appropriate for the job.

#### **Housekeeping**

Make your work area hazard-proof for yourself and other workers. Keep your work area neat. Put tools away.

Turn your power tools off twice: turn off the switch and then unplug the cord, so the tool does not start unexpectedly when plugged in.

When you put away a heavy object, think about having to pick it up later. Place it so it will be easy to pick up.

Store sharp objects so that edges are shielded and later you will be able to see where the sharp edges are.

Keep aisles, pathways and exits free. Don't leave anything where someone could trip over it.

Put trash in trash containers and nowhere else. Follow instructions on disposal of chemicals.

When any liquid spills on the floor, wipe it up at once.

#### **Drug and alcohol use**

Alcohol and illegal drugs are absolutely prohibited at work and before work. If you are using any medication that could make you sleepy, tell your supervisor.

#### **Personal protective equipment**

Always use hard hats, gloves, goggles and other personal protective equipment as you have been instructed. If you have a problem with the equipment (for example if you can't see when you have goggles on), discuss the problem with your supervisor and get it solved.

#### **Safety Maintenance Routines**

You can make safety a part of the daily routine at your workplace.



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**The WCA safety consultants provide safety services to all New Mexico businesses and organizations on request.** You can ask the WCA safety consultants for any amount of assistance with your safety needs – from a simple one-time safety training event to developing a major safety program.

For more information about Workers' Compensation in New Mexico go to:

<https://workerscomp.nm.gov>

**HELP & HOTLINE:**

**1-866-WORKOMP / 1-866-967-5667**