

# Loss Control



# **Workers Compensation**

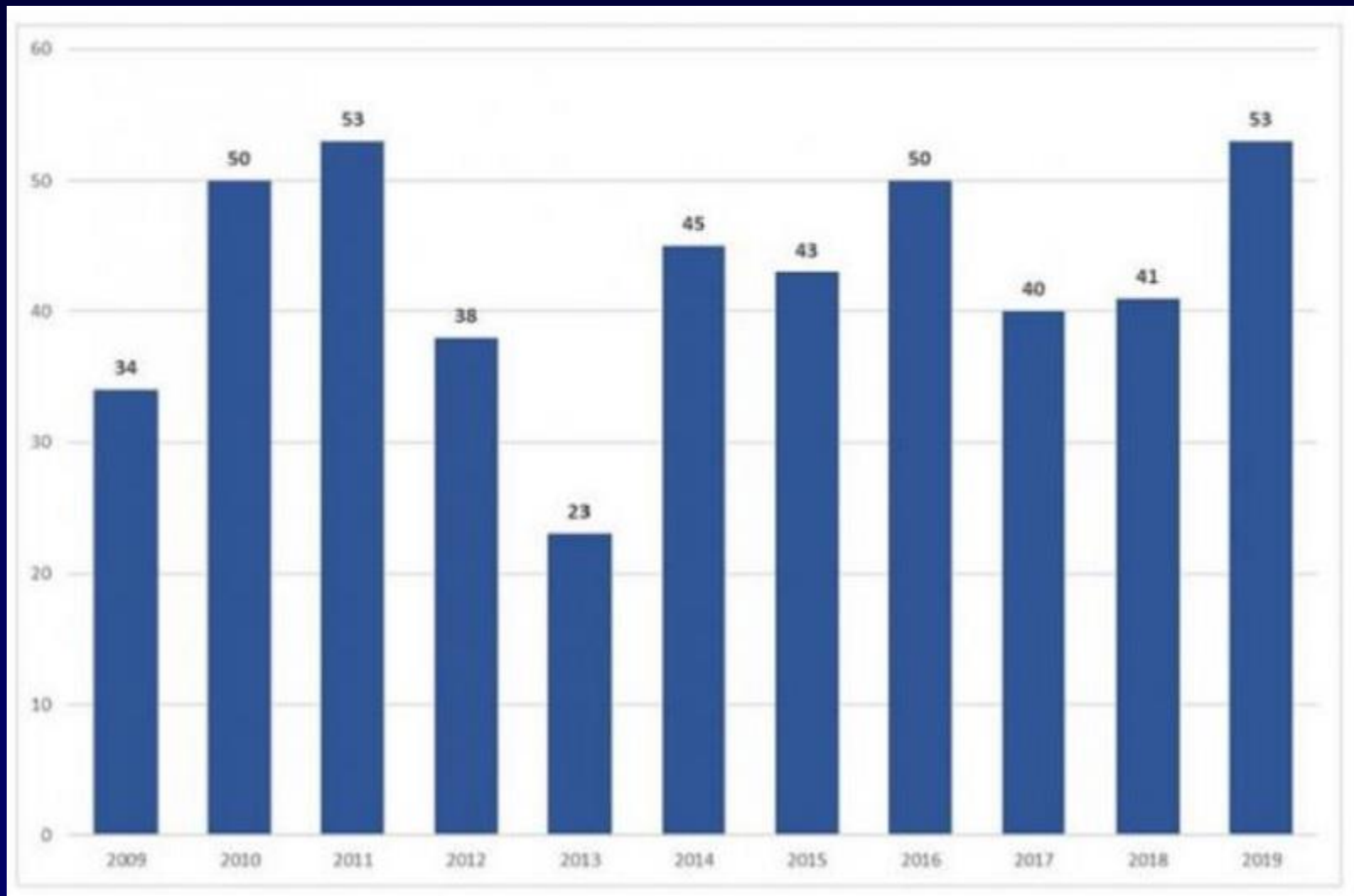
# **Death at work**

**More than 100 people in the United States die every day as a result of their work, according to a new report from the AFL-CIO.**

**OSHA reported 5,250 workers killed on the job in 2018**

**Bureau of Labor Statistics estimates 50,000 workers per year die from work-related diseases.**

# Workplace deaths



**Most common cause of death in  
the workplace for men?**

**Auto accident**

# Falls











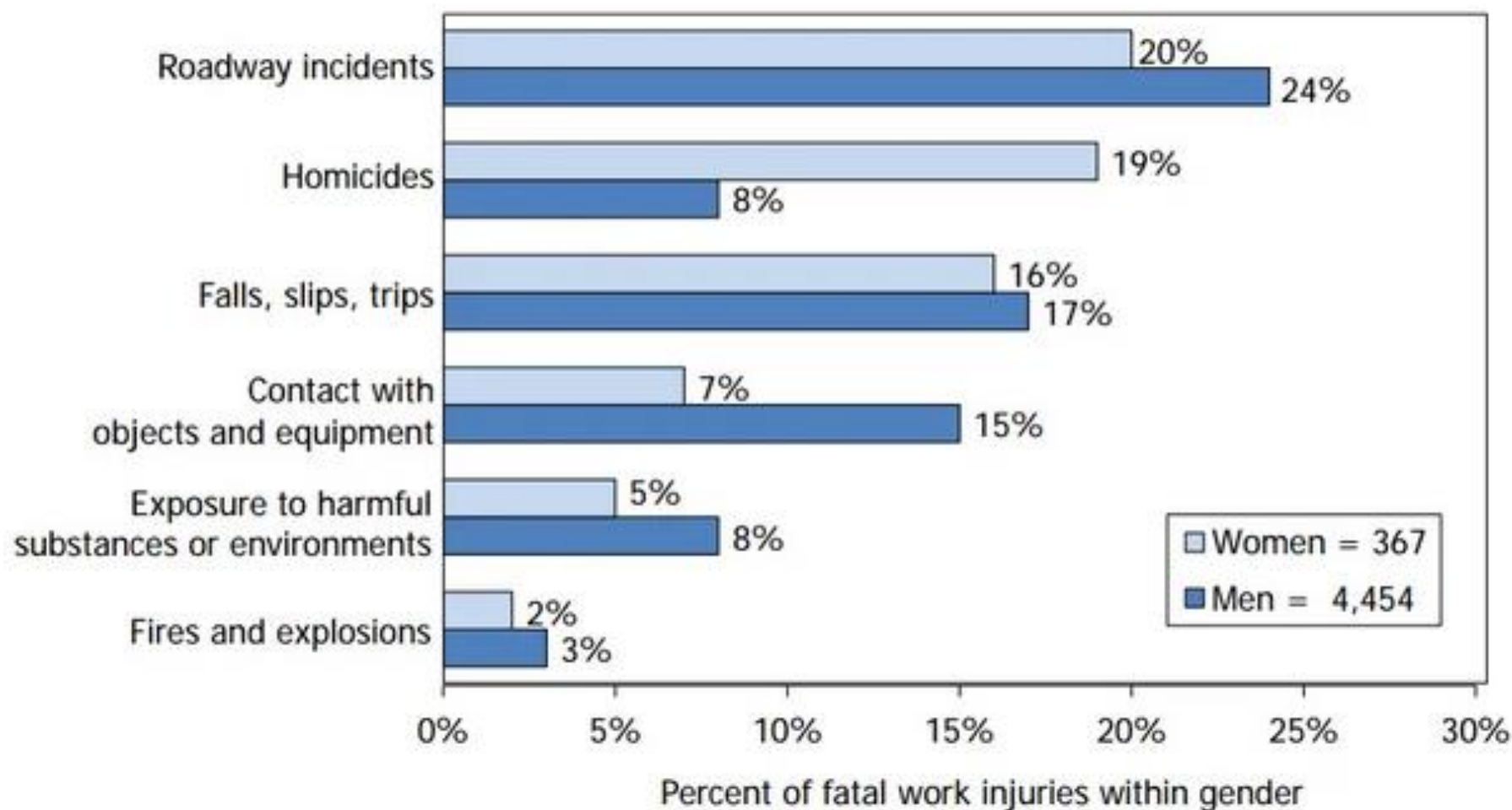


**Most common cause of death in  
the workplace for women?**

# Homicide



## Distribution of fatal injury events by gender of worker, 2014



# **Workplace illnesses**

**Watch out for Kitchen Counter tops**



# Silicosis



# Property

# Fires in the US

Fires 2008-2017

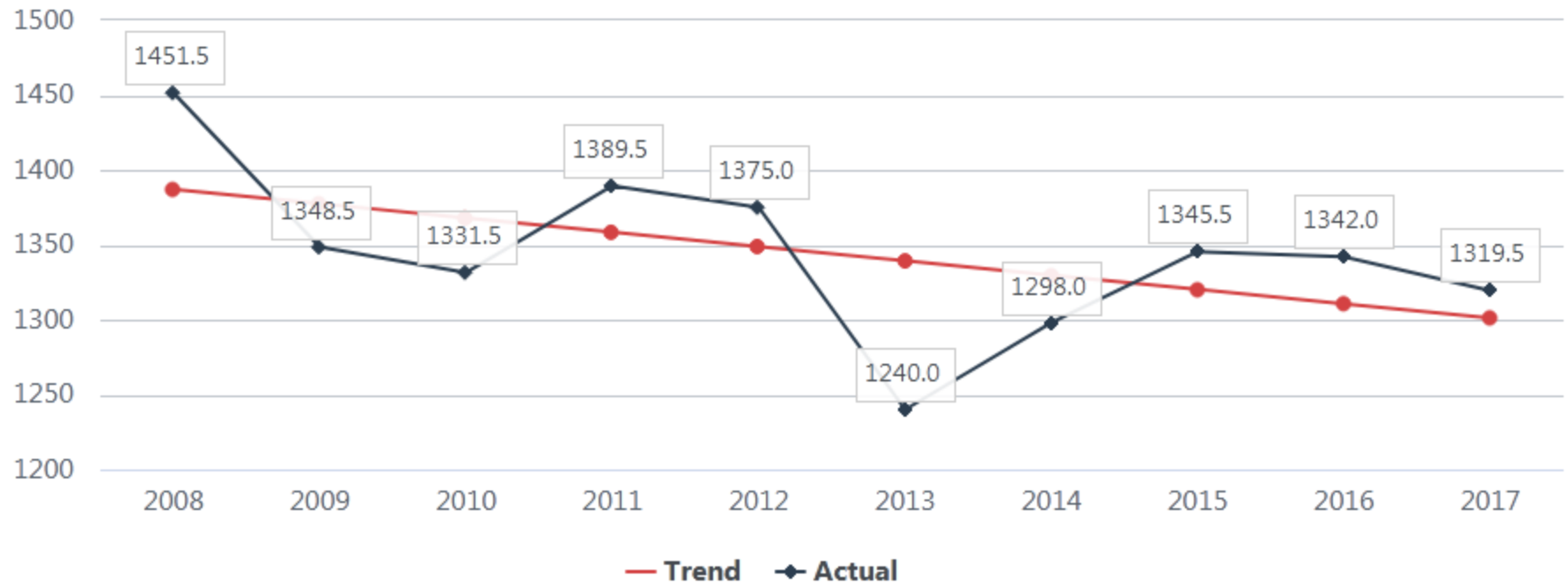
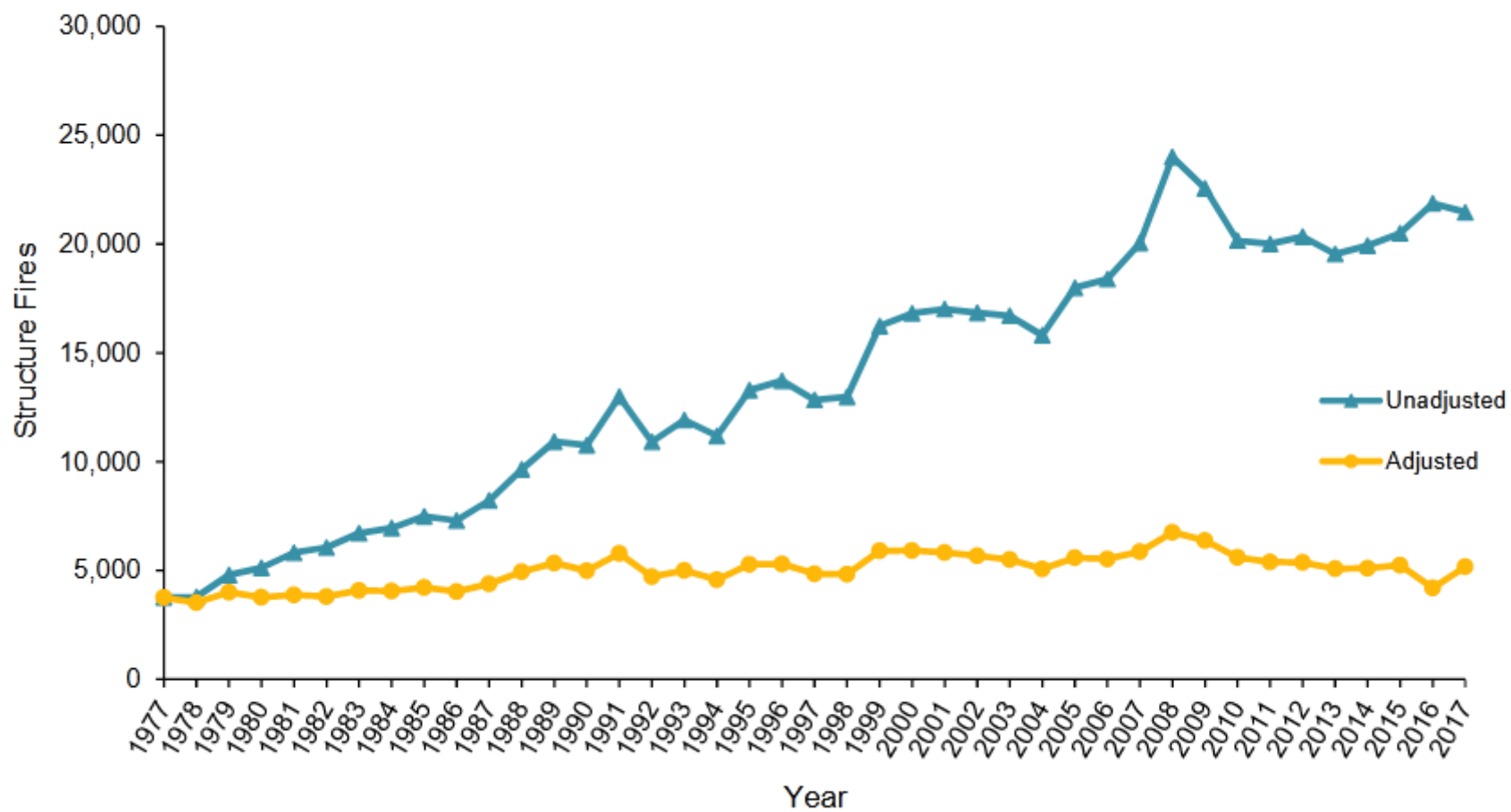


Figure 5. Average Loss per Structure Fire in the United States (1977-2017)



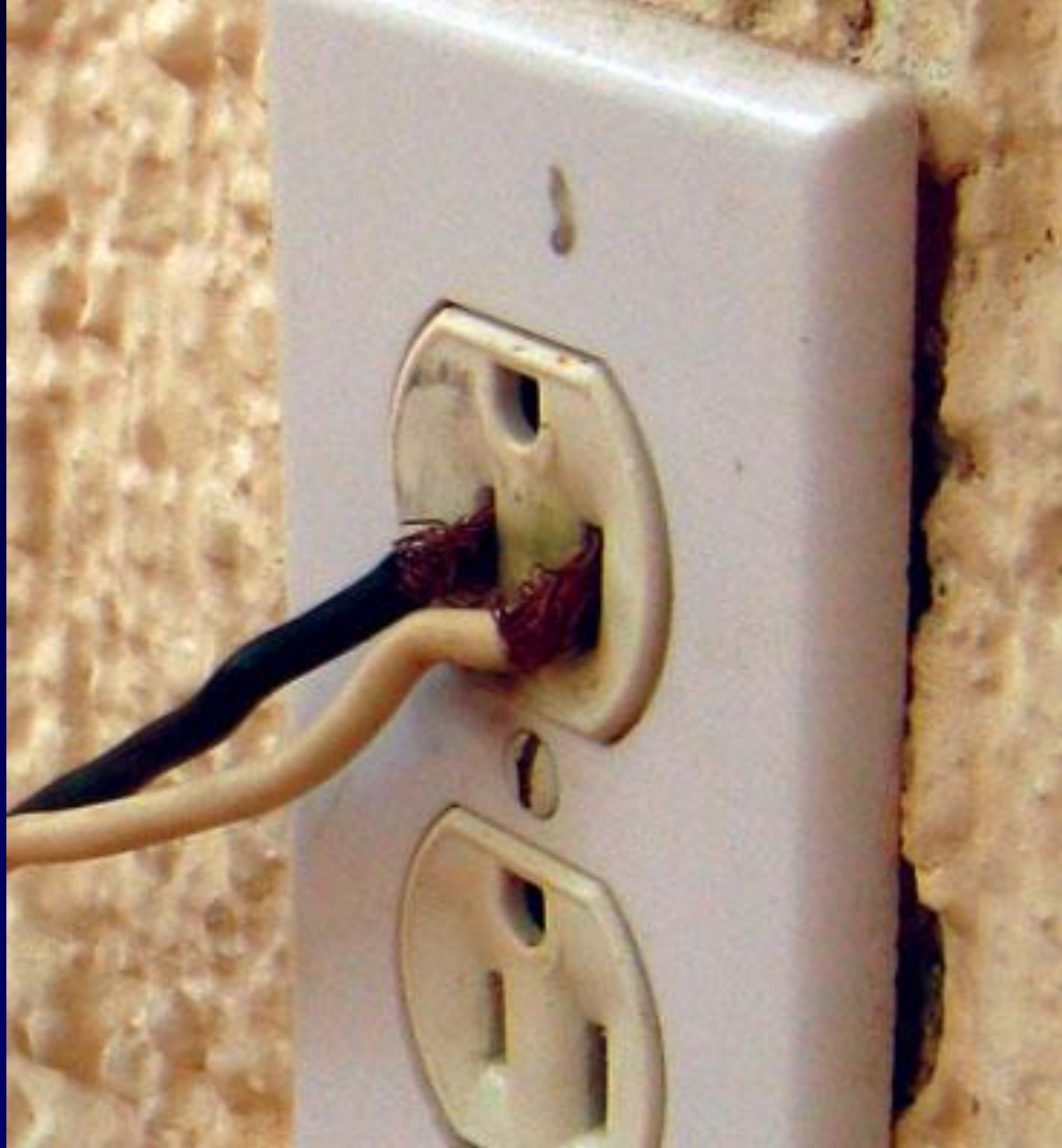
## Trends in fires, deaths, injuries and dollar loss

			Trend
Fires	<b>1,319,500</b> in 2017	<b>-6.2%</b> from 2008	↓
Deaths	<b>3,400</b> in 2017	<b>+9.6%</b> from 2008	↑
Injuries	<b>14,670</b> in 2017	<b>-15.8%</b> from 2008	↓
\$ Loss	<b>\$23.0 billion</b> in 2017	<b>+12.0%</b> * from 2008	↑

\* Adjusted to 2017 dollars; includes \$10 billion in losses from Northern California wildfires.

See: [National Fire Protection Association](#) for more statistics on U.S. fire loss.





1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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**Smoking causes  
an estimated 30  
percent of fire  
deaths in the  
United States  
and 10 percent of  
fire deaths  
worldwide.**





# Auto





## ANNUAL ROAD CRASH STATISTICS FOR THE U.S.

Over **37,000** people die in road crashes each year



An additional **2.35 million** are injured or disabled



Over **1,600** children under **15** years of age die each year



Nearly **8,000** people are killed in crashes involving drivers ages **16-20**

## MAIN CAUSES OF TRAFFIC FATALITIES



Drunk driving

**32%**



Speeding

**31%**



Distractions

**16%**



Bad weather

**11%**

# **Distracted Driver**

In 2017

6% of all motor vehicle crashes involved a distracted driver.

3,166 people deaths in distracted driver crashes.

599 non-occupants died in a distracted driver crash.















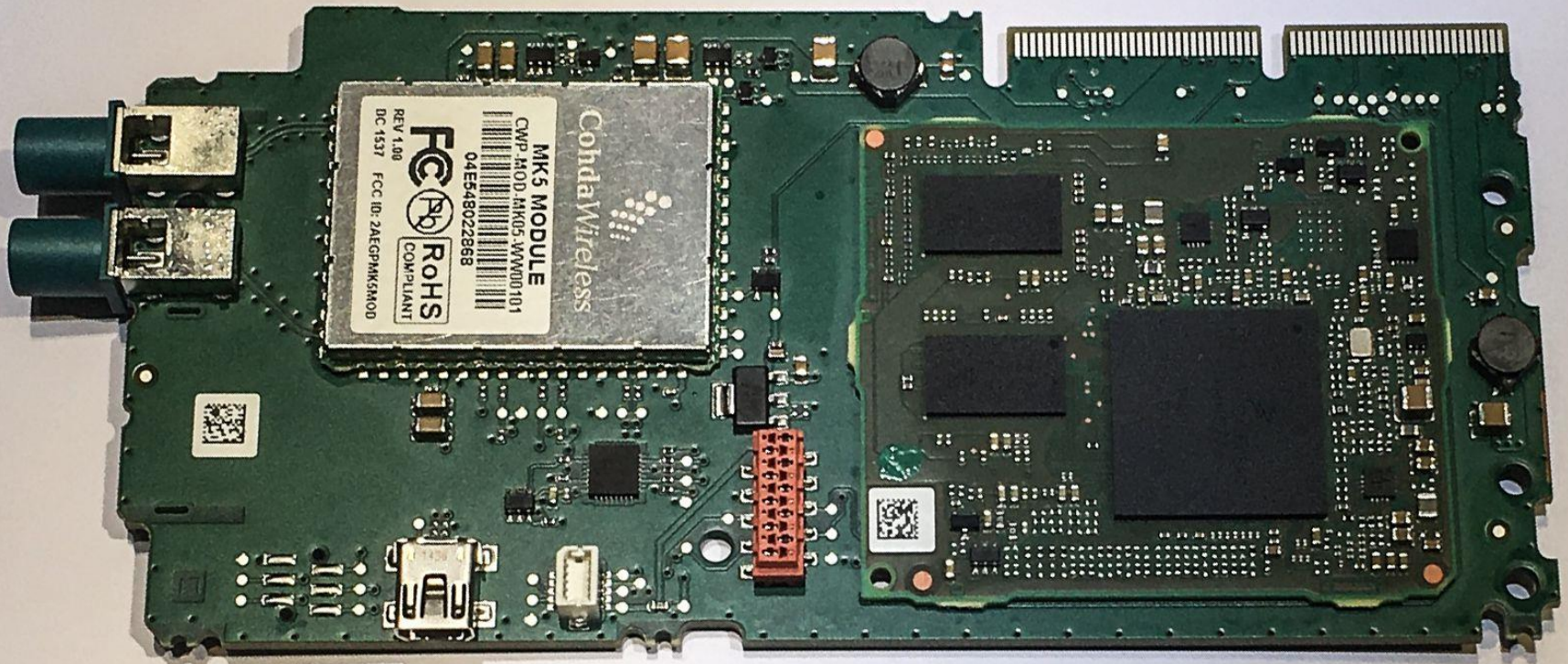
**WHEEE!!!**

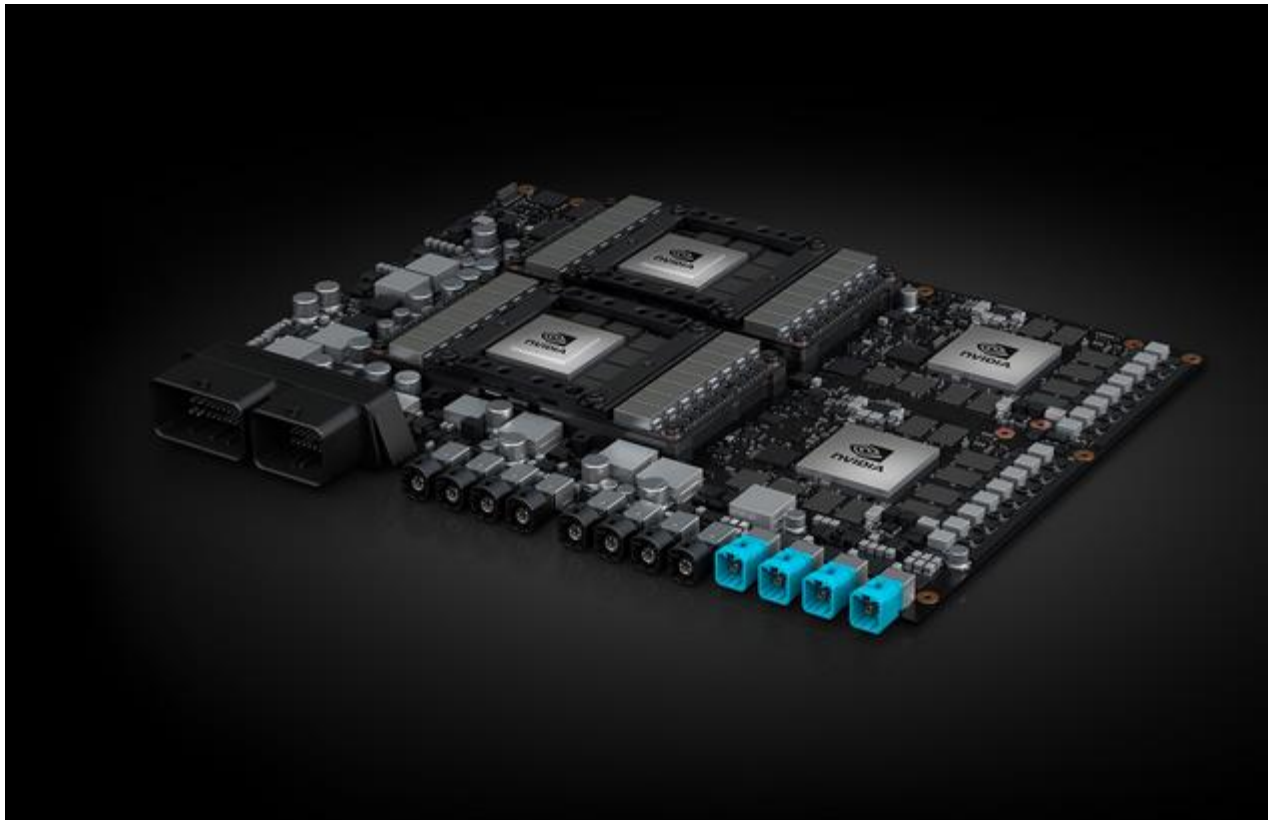


**BUI?**



# New sherrif in town







**Who writes the safety rules?**

**Dead People write the safety  
rules!**



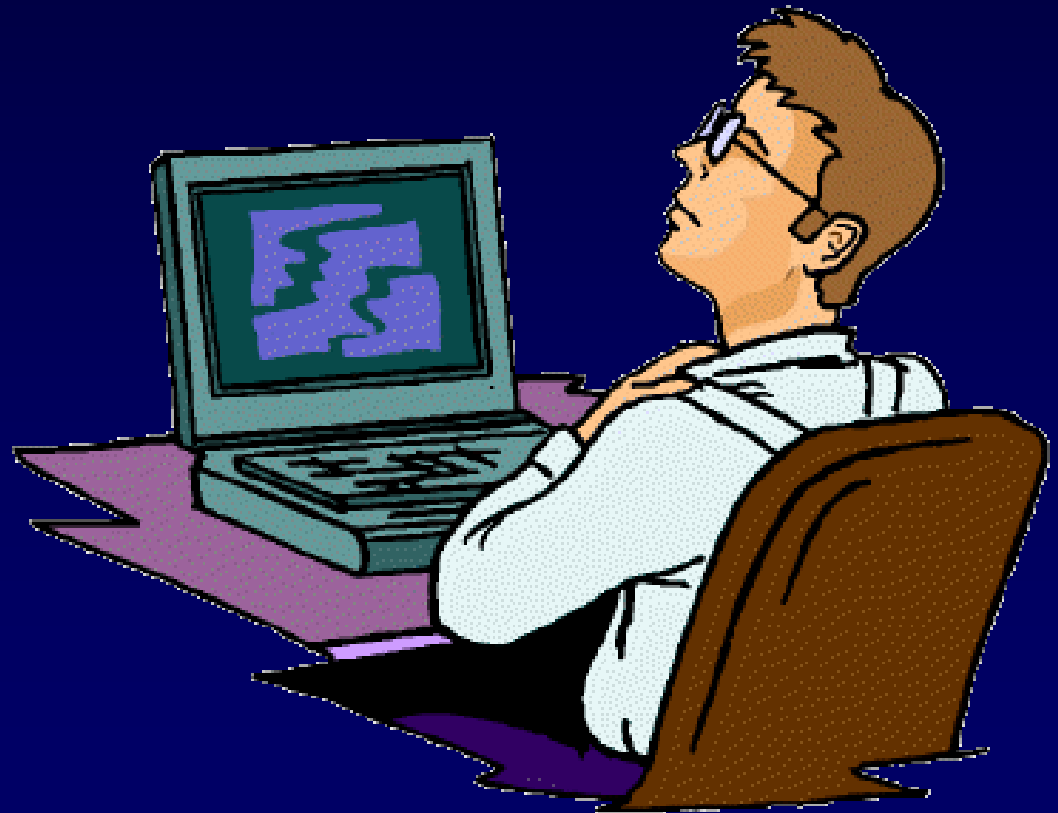


# Claims handling Tips

*“Highly sensitive to events at the time of injury.”*

# Viewpoint

- **Managers see everything in economic terms.**





# Accidents are a cost

**How do we  
minimize that  
cost when an  
accident  
occurs ?**



# How do we talk about Injuries ?



# **When accidents happen**

- **No blame**
- **No jokes**
- **Quick emergency response**
- **Professional first aid**
- **Take care of business**

# **Things we should never say.**

- **That was dumb.**
- **How many times do I have to tell you?**
- **I told him to be careful!**
- **Accidents cost money**

# **Things we should always say.**

- **I do not want you to get hurt.**
- **We need you here.**
- **Let's stop and do it the right way.**
- **Thank you for correcting that.**
- **Thank you for being safe.**



# **When an accident occurs:**

- **Secure the area and remove the hazard,**
- **Apply first aid.**
- **If necessary call 911.**
  - **Identify the location and how to reach**
  - **Send someone to meet the emergency vehicle.**
- **OR...**
- **Transport to company's medical provider.**

# Next

- **All injuries:**
  - **MUST BE REPORTED TO YOUR IMMEDIATE SUPERVISOR.**
- **Provide for the employee's return trip.**
- **Notify family**

- **Make sure he or she is seen by physician.**

# **Early return to work**

**Faster Healing**

**Maintain social contact**

**Keep sense of purpose**

**We pay anyway**

# **Light duty options**

- **Involved, and contributing.**
- **Light duty work**
  - **Inspect Safety equipment**
  - **Printing and copying**
- **Transportation**
- **Work for non profits.**
  - **Employee's favorite charity**
  - **Employer's favorite charity**



**Safety should enter the  
conversation every day.**

# Questions ?

