The New Era of Loss Control
Questions Anytime
What keeps:

Directors and Supervisors awake at night?
Environmental Changes
Technology Changes
Administrative Changes
Cost Pressures
Claims
Bad Publicity
Regulations
Politics
Performance
Labor Issues
Budget Pressures
The Major Challenge Facing Loss Control
The world has changed
Your workforce has changed
The dichotomy of an aging workforce and generation X, Y......
MICHIGAN POPULATION TRENDS BY AGE
MICHIGAN TOTALS

- Under 18 Years
- 18 - 44 Years
- 45 - 64 Years
- 65 Years & Older

1990:
- Under 18 Years: 26.4%
- 18 - 44 Years: 42.9%
- 45 - 64 Years: 18.7%
- 65 Years & Older: 11.9%

2000:
- Under 18 Years: 25.9%
- 18 - 44 Years: 39.2%
- 45 - 64 Years: 22.7%
- 65 Years & Older: 12.3%

2007:
- Under 18 Years: 24.3%
- 18 - 44 Years: 36.4%
- 45 - 64 Years: 26.6%
- 65 Years & Older: 12.7%
The dichotomy of an aging workforce and generation X, Y......
The communication environment has changed
Technology has changed
Even consumer technology has changed
Even Society’s values have changed
How does change management work ..........?

......if some of your key components have not changed?
The Old Way

Flavor of the Month
Traditional Approach- (Train, investigate, reinforce)
Limited Change
RATE OF CHANGE MODEL

complexity

rate of change

ability of organizations to respond
If the rate of change on the outside exceeds the rate of change on the inside, the end is in sight

Jack Welch
What are some of your professional frustrations in controlling losses in your organization?

List Leading thought starters
Should we ask “WHY”
Frustration Workshop

1) Fill out the forms on the table listing your top 3 issues.

2) Pick a spokesperson for feedback

3) Group discussion on your thoughts.

4) Add any additional comments after discussion.
Group Reports
Posture Drill
Traditional Risk Control Models

- Focus on physical risks/tasks
- Occurrences
- OSHA, Ergonomic programs
- NIOSH
Traditional loss controls methods have proven to be successful
Where do we go today?
Root Cause Analysis

6 Factors leading to Claims

MORE
I'VE WARNED YOU ABOUT THE DANGERS OF A TOO SEDENTARY LIFESTYLE!
The Challenges of an Unhealthy Workforce

- DOT physicals
- Fatigue
- Productivity
- Loss Time
What we know about claims today

- Most claims today are not the direct result of work
- “The straw that broke the camels back”
- 77% of the workforce has existing problems
- Only 5-10% make claims
- Focus on the 90% that don’t

CiMA
New Era of Loss Control
Focus on Employees
not Employer
Focus on health, not injuries
Era of loss Control
Era of loss Control

3 Component Concepts
Era of Loss Control

Human Operating System:

Wellness
Era of loss Control

2) Multilevel Components
Era of loss Control

3) Reinforcement
1) Human Operating System

a) Preparation
b) Perform
c) Sustain
d) Recover
Era of Loss Control

2) Total Human Operating System Wellness

a) Preparation
Preparation

Dealing with Aches and Pains
Preparation

Nutrition
Preparation

Hydration
Pre-shift Conditioning
Pre-Shift Conditioning

An essential component of IP/EH programs

- Prepares the body
- Introduces safe movements
- Controls posture
- Assist with aches and pains
Exercise Demonstration Examples
Era of Loss Control

2) Total Human Operating System Wellness

b) Perform
Perform

ALL task techniques require:

- Posture and Movement
- Non-conscious behaviors (Habits)
Lifting/MMH
The Deadlift/MMH
Exiting
2) Total Human Operating System Wellness

c) Sustain
Sustain

Controlling Fatigue
Causes/Effects of Fatigue

- Lifestyle
- Health/Wellness/Medications
- Diet/Nutrition
- De-conditioning
- Safe or less safe?
- Controllable or not controllable?
2) Total Human Operating System Wellness

d) Recover
- Rest/Sleep
- Nutrition
- Exercise
- Dealing with Aches and Pains
Era of Loss Control

3) Multilevel Components
Multilevel Program Components

Easy Access

Employee Resources (Wellness)
- Safety
- General Health
- Diet and Nutrition
- Exercise (at home/away from home)
- Dealing with aches and pains
Performance Health Solutions
Dealing with Aches and Pains

- Precursor to most injuries
- Affects productivity
- Affects safety
- Affects attitude
- Increased time loss
- Affects Longevity

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Examples
What do we currently do to operate a safe working environment?
Training Conducted by the Center for Young Worker Safety and Health at Georgia Tech Research Institute

The Center for Young Worker Safety and Health at GTRI is available to conduct three different distinct trainings for young workers, their parents, teachers, and employers. If you are interested in hosting one of these trainings at your school or place of employment, please contact us to schedule these trainings. We have lots more in development, so come back to our website frequently or follow us on Facebook or Twitter.

Young Worker Safety and Health General Awareness Training
So why do we continue to have losses?
Deficiency of Execution
Era of Loss Control

3) Reinforcement program
4) State-Of-The-Art reinforcement program

- Target regular (weekly, monthly, quarterly...) *wellness* communications to various stakeholders including supervision and the workforce.

- Recognizing the seachange in communication, programs are developed utilize e-mail and other forms of electronic communication.

- Video
Era of Loss Control

Reinforcement

National network of local Associates
Era of Loss Control

Summary

By Definition
Definition: Loss Control

• Multidisciplinary approach: in which human, engineering, and risk management practices are employed to reduce the frequency or severity of losses.
Definition: Wellness Program

A comprehensive health program designed to maintain a high level of well-being through proper diet, light exercises, stress management and illness prevention.
Your individual wellness

- Spiritual
- Emotional
- Intellectual
- Physical
- Environmental
- Social
- Financial
Your environment has changed

You might consider a new component for your loss control
1 Human Operating System
2 Multilevel Components
3 Reinforcement
Your environment has changed

You might consider a new component for your loss control
Era of loss Control