



MEMBER SPOTLIGHT

AUGUST 2022

LOSS CONTROL SURVEYS WITH SBI FOR SDML WORKERS COMPENSATION FUND AND SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

Safety Benefits Inc. (SBI) works on behalf of the South Dakota risk sharing pools – SDML Workers Compensation Fund and South Dakota Public Assurance Alliance – to provide safety and loss control services to members. As part of membership in one or both of the risk sharing pools, entities commit to participating in an onsite loss control survey every three years.

Below is an overview of the checklists used by SBI loss control consultants. Each checklist explores a different department or function. For smaller entities the entire survey may be completed in about an hour with only one or two checklists reviewed. When visiting larger entities, it may be necessary to review multiple checklists and the visit may last an entire day or more. Regardless of the length of the loss control survey, the goal is always the same: the SBI loss control consultant is onsite to assist and support the member entity in its safety and risk management efforts.

Introduction

Report card review - SBI compiles a “loss history report card” used at the beginning of the survey as a review of the claims and associated costs that occurred since that member’s last survey. The kinds of claims are explored. For liability claims – What was determined to be the cause of the claim? How could it have been prevented? What actions have been taken to prevent a similar claim in the future? For workers compensation claims – Is there a particular activity or process causing employee injuries? If so, how can the process be eliminated or altered or is there personal protective equipment (PPE) that can be supplied to protect the workers?

Administrative Checklist

This tends to be the area where the survey begins for cities and counties. In a city, this checklist is typically reviewed with the Finance Officer and possibly the Mayor. When conducting the survey with a county, the Auditor and possibly a County Commissioner are involved.

Written policies - Questions will be asked about various policies, both human resources and safety. If policies are in place, SBI will ask if they are reviewed annually and enforced with employees. Sharing applicable policies with employees to ensure they understand policy requirements is important.

Designated safety coordinator - SBI will ask if the city or county has an employee who oversees safety for the entity. This might be someone who coordinates safety full time, as a part of his or her other tasks, or perhaps as a safety committee member. There are many advantages to having an active safety committee so this is discussed during every survey.

Certificates of insurance – For entities working with contractors or subcontractors, obtaining certificates of insurance is key to ensuring proper protection for the entity. More specifically, certificates of liability coverage should be obtained from a contractor to include a form showing the entity as an additional insured party. It is also important to obtain proof of worker’s compensation coverage from any contractor.

Public Works Checklist

Safety meetings - Depending on the size of the entity, the public works department might encompass a great number of functions. In larger locations there is more likely to be separate departments for public works, streets, sewer and water, parks and recreation, etc. Regardless of the size or make up of the public works department, SBI uses this checklist to explore the type of work being performed and the safety guidelines being followed. Does the department conduct regularly scheduled safety meetings? Are tailgate (toolbox) meetings held during busy times? Are these meetings being documented? The goal of safety meetings is to provide workers with the information needed to do their assigned tasks in a safe and healthful manner. Documenting such meetings shows that the entity is taking/supporting actions to ensure a safe work environment for all employees.

Equipment – SBI looks into the equipment each department uses. Is there a regular maintenance schedule for the equipment? Who is responsible for ensuring the maintenance is completed? Does the department report to the SDPAA when equipment has been purchased or sold so it can be added or removed from coverages? The SBI loss control consultant will also ask about the type of equipment. Does it have the proper safety devices such as roll overprotective structures, flashing warning lights and slow-moving vehicle emblems?

Written safety manual – Similar to other written programs and policies, a written safety manual is important to ensure employees understand expectations and requirements related to safety in their workplace. Some entities will have a comprehensive safety manual for all departments. Other locations have safety manuals tailored to the work that each department performs. As part of the safety manual SBI will ask if there is a Hazard Communications Plan in place for the safe handling and storage of chemicals and ensure Safety Data Sheets (SDS) are readily available for those using the chemicals.

Hazardous tasks – SBI will ask if any employees conduct hazardous tasks such as trenching and excavation or confined space entry. If such tasks are performed, it is essential that there is a written program and that employees are provided with the proper training and safety equipment. Equally important is the enforcement of safety procedures and use of safety equipment for such tasks.

Streets and Highways Checklist

It is not unusual for the streets and highways employees to also staff the public works department. However, in larger entities, the duties can be quite distinct. In addition to the information compiled during the public works review, the streets survey has a greater focus on the roads themselves. For instance, road and signage inspections, bridges, etc.

Parks and Recreation Checklist

The functions reviewed on this checklist depend upon the parks and recreation services offered by the entity. SBI may ask questions about and inspect anything from the safety of ball fields and bleachers to the hiring of employees who will be working with children in recreation programs. In addition, SBI has Certified Playground Safety Inspectors to assist entities with setting up inspection programs to keep playgrounds safe for children.

Swimming Pool Checklist

Public swimming pools and water parks are much loved features in many communities. However, they also demand a great deal of attention from the entity to ensure the safety of employees working at the location and those using the attractions. SBI reviews the process for hiring, certifying and training lifeguards. Personnel maintaining the facility as far as testing water/balancing chemicals must be properly trained in safe handling and storage of those chemicals. All those working at a public swimming pool or water park must be aware of the steps to take in an emergency – be it a medical or weather emergency.

Law Enforcement and Jails

When meeting with a Sheriff or Chief of Police, the SBI loss control consultant will discuss equipment, training, and interagency agreements. A key topic area reviewed with law enforcement departments is policies and procedures. SBI works with agencies that are members of the South Dakota Public Assurance Alliance (SDPAA) to provide up-to-date policies based upon South Dakota laws and state/district court case findings. SBI works closely with the Legal Liability Risk Management Institute (LLRMI) to ensure sure that policies are in tune with what is going on in the world today. Sample policies are available for SDPAA member law enforcement agencies and jails.

Other Checklists

Depending on the services an entity provides and the departments it has, SBI will review other checklists: Emergency Management, Landfill, Library, Liquor Store/Bar, Water/Wastewater, Utilities, Weed Department and Zoo. Tailored checklists are also used when SBI reviews safety and loss control with Conservations Districts, Fire Departments and Fire Districts, Emergency Medical Services, Ambulance Districts and Township and Road Districts.

Once a visit is complete, the SBI loss control consultant will compile any recommendations that need to be addressed and provide that list to the entity. It is asked that entities return a list noting completion dates for recommendations to SBI within 60 days. This should show that either the recommendations have been completed or that the entity is working on them with a target completion date at some point in the future.

Writing credit and contact for more information:

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