Cause of Loss and Risk Control Techniques

Regular training and proper supervision are two key elements in being proactive on safety and reducing exposure for work related injuries.

Caution and safety signs of various types are also highly useful for reducing exposure toward work-related injuries if displayed where workers can see them.

Risk Control Techniques Key

The table beginning on the next page lists losses and risk control techniques. The left-hand column lists the Causes of Loss, and the other columns list the Risk Control Techniques for managing, reducing, or avoiding the losses identified. Use the definitions below to understand the Risk Control Techniques used in the table.

Technique . . .	*Aim is to . . .*
Exposure Avoidance:	Eliminate entirely any possibility of loss. It is achieved either by abandoning or never undertaking an activity or an asset.
Loss Prevention:	Reduce the frequency (or the likelihood) of a particular loss.
Loss Reduction:	Lower the severity of a particular loss.
Contractual Transfer of Risk:	Transfer both the financial burden and the legal responsibility for a loss.

CAUSE OF LOSS	RISK CONTROL TECHNIQUES			
	Exposure Avoidance	**Loss Prevention (Frequency)**	**Loss Reduction (Severity)**	**Contractual Transfer Of Risk**
Animal or Insect	• Avoid bringing pets to the facility	• Have a vendor spray the facility for insects	• Wear appropriate clothing for outside conditions • Use body bug spray; e.g., OFF	• Hire a licensed contractor to perform insect fumigation
Broken glass	• Use plastic, non-breakable utensils • Install safety glass in windows	• Use utensils when handling broken glass	• Use gloves when picking up broken glass pieces	• Hire a company to clean up large amounts of broken glass
Carpal Tunnel Syndrome	• Avoid typing • Use voice activated software	• Adjust the work station so that it is ergonomically appropriate for the work that is being performed	• Rotate job duties to reduce the possibility of carpal tunnel	• Outsource typing needs
Caught in, under, or between an object	• Avoid moving items.	• Use proper equipment, forklifts, dollies to move items • Attach items to the walls, such as bookcases, to prevent them from tipping over	• Ask for help when moving items.	• Hire a moving crew to move objects.
Chemicals, dusts, gases, fumes, or vapors	• Keep area ventilated. • Avoid inhaling fumes. • Avoid exposure to fumes	• Use non-hazardous cleaning material • Rotate job functions between workers • Use less harsh, odorless chemicals	• Use proper safety equipment, goggles, gloves, and breathing equipment when working with and/or around chemicals. • Keep area ventilated	• Hire a janitorial service to perform the cleaning needed.

CAUSE OF LOSS	RISK CONTROL TECHNIQUES			
	Exposure Avoidance	**Loss Prevention (Frequency)**	**Loss Reduction (Severity)**	**Contractual Transfer Of Risk**
Contact with electrical current	• Inspect area and avoid performing work if conditions are unsafe	• Turn power off, to the site, prior to working with electricity	• Use safety equipment. • Ask for assistance from a specialist	• Hire an electrician to perform the work needed.
Contact with hot object	• Pay attention and leave the hot object alone	• Use equipment to handle item (use handle of coffee pot, not side of pot to pick item up	• Use safety gloves to pick up hot objects	• Outsource to another service provider
Cut or scrape by object being lifted or handled	• Avoid lifting objects • Provide safety training on lifting as well as providing proper supervision	• Check item for sharp edges prior to moving item.	• Wear proper equipment when moving items • Tape sharp edges of item before handling it	• Outsource to another service provider
Fall or slip on ice or snow	• Stay indoors when weather is bad	• Use covered walkways • Sprinkle non-skid salt, sand, gravel on the walkways	• Wear proper shoes for the environment • Use handrails for balance	• Outsource to another service provider to perform work in hazardous conditions
Fall, slip, or trip on walkway and/or on stairs	• Move items out of walkways • Use ramp rather than stairs	• Secure edges of mats to the floor • Keep walkways clean and clear of debris • Use non-skid tape or paint on steps	• Use / install handrails on both sides of the stairs and ramps	

CAUSE OF LOSS	RISK CONTROL TECHNIQUES			
	Exposure Avoidance	**Loss Prevention (Frequency)**	**Loss Reduction (Severity)**	**Contractual Transfer Of Risk**
Falling/flying object	• Store non-sharp lightweight items at or above waist level • Items stored above waist height should be fastened to the wall or ceiling, or secured to prevent unwanted moving	• Secure movable objects to the floor, wall or ceiling	• Store lightweight, soft objects above waist level • Store heavy items on the ground at or below waist level	
Foreign matter/body in eye	• Avoid areas with blowing debris	• Wear eye protection safety goggles • Provide regular safety training and proper supervision	• Wear eye protection safety goggles	• Outsource cleaning and/or construction work
Fall from ladder or scaffold	• Avoid using a ladder	• Use safety harness to prevent falling to the ground • Secure ladder to work area • Use safety approved equipment	• Have more than one worker, working on same project • Place ladder on even solid surface	• Outsource work where a ladder is needed
Fall from liquid or grease spills	• Use a substance other than liquid or grease	• Put floor mats in the walking areas.	• Have drains in the area to prevent liquid build up on the floor	• Outsource kitchen workers and clean-up crews
Hand tool, utensils, power tools, or machine	• Avoid using tools unless properly trained	• Rotate job functions to reduce frequency of one employee holding or carrying objects	• Follow tool safety warning labels	• Outsource to service provider when appropriate

CAUSE OF LOSS	RISK CONTROL TECHNIQUES			
	Exposure Avoidance	**Loss Prevention (Frequency)**	**Loss Reduction (Severity)**	**Contractual Transfer Of Risk**
Holding or carrying	• Avoid holding or carrying objects	• Rotate job functions to reduce frequency of one employee holding or carrying objects	• Use safety equipment when carrying heavy, hot objects.	• Outsource to company to perform moving objects when appropriate
Injury by Twisting	• Avoid the twisting motion; move the entire body	• Undergo training on how to lift and move items properly – body mechanics	• Have more than one worker, working on same project	• Outsource to company to perform moving objects when appropriate
Jumping	• Step over items rather than jumping over them	• Move items out of the walk ways	• Climb down off it items rather than jumping off of them	
Lifting	• Avoid lifting items	• Do not lift items that weigh more than you can safety lift	• Use teams to lift items • Use appropriate mechanical lifting equipment, such as patient lifts in healthcare or human-services settings, together with employee training and regular equipment inspection.	• Hire people to lift and move items
Object lifted or handled by others	• Avoid lifting or being in area where work is being performed	• Communicate with work partners	• Use proper safety gear when handling objects	
Other than physical causes of injury (mental allegations)	• Perform semi-annual reviews • Know your potential candidates prior to hiring them	• Have an open door policy • Respond promptly to all internal complaints	• Complete background checks on employees • Perform management by walking around	• Outsource employees where possible

Pushing or pulling	• Avoid moving items	• Use moving tools or aids	• Know your weight moving limits	
Sanding, scraping, cleaning	• Avoid this type of work	• Wear protective equipment while working with hazardous equipment	• Use low level of abrasive equipment	• Outsource jobs to specialty company
Noise	• Avoid areas with significant noise	• Wear appropriate hearing protection	• Complete equipment maintenance or adopt noise reduction equipment	•

CAUSE OF LOSS	RISK CONTROL TECHNIQUES			
	Exposure Avoidance	**Loss Prevention (Frequency)**	**Loss Prevention (Severity)**	**Contractual Transfer of Risk**
Strike against or struck by object, or stepped on object	• Pay attention to surroundings	• Keep walkways clear of debris	• Keep potential hazards out of walkways • Install mirrors at intersecting walkways where hazards occur	

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