

afeChurch® 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 both the financial burden and the legal responsibility for a

Transfer of Risk: loss.



	RISK CONTROL TECHNIQUES			
CAUSE OF LOSS	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 typingUse 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.

	RISK CONTROL TECHNIQUES			
CAUSE OF LOSS	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	

	RISK CONTROL TECHNIQUES			
CAUSE OF LOSS	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

	RISK CONTROL TECHNIQUES			
CAUSE OF LOSS	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	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 you 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

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