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Risk A/T® Work

"An ounce of prevention is worth a pound of cure." Benjamin Franklin 1736

We are pleased to introduce the next edition of **Risk A/T® Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T®** is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **A**ptitude and **T**olerance.

ABOUT US

Sompo International Insurance works through a global distribution network of retail and wholesale brokers and MGUs to provide high-quality and responsive services to a broad range of clients from large multinationals to small businesses. We offer diverse specialty capabilities across a broad range of products and industry verticals.

*If you would like to subscribe to **Risk A/T® Work**, please contact Victor Sordillo at vsordillo@sompo-intl.com*

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What Should Your IH Program Look Like

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Keeping employees safe and healthy is a top priority for any organization, however it can prove difficult if the proper programs are not in place. One such program that can assist employers in reducing hazards and potential injuries is an Industrial Hygiene program. These programs give employees the tools and protection they need to stay safe when they encounter hazards.

What Is Industrial Hygiene (IH)?

IH is the science of anticipating, recognizing, evaluating, and controlling workplace conditions that may cause occupational health hazards. These programs are organized, sustained management processes that often include the use of workplace monitoring and analysis to determine and address any industrial hygiene hazards or issues.

Companies should have established IH programs to ensure compliance with Federal OSHA and state requirements. There are also compelling non-regulatory reasons to have IH programs as well, including:

- Public relations/good corporate citizenship
- Recruitment and retention
- Improved employee relations
- Reduced absenteeism
- Reduced health related expenses
- Because you care about your employees

Key to Building a Strong IH Program

When building an effective IH program start with identifying and assessing hazards or potential hazards and then putting controls in place to manage those hazards.

Assessments

Through a qualitative hazard assessment, employers can anticipate and recognize health hazards. Generally, this takes the form of a walk-through or desk-top review of documents to identify those processes and job tasks that may pose potential risks.

Next, a quantitative exposure assessment should be conducted, in which each potential hazard should be evaluated. Any sampling plan must be designed to take variability into account to ensure the evaluation is representative of the actual exposure. Keep in mind that exposure levels may vary day to day and even hour to hour depending on production levels, materials in use, location within the facility, seasonal variations, employee work practices, and other factors. Also, be aware that all sampling and measurements constitute employee exposure records under OSHA regulations.

Controls for IH Hazards

When it comes to IH controls, don't let the sampling and assessment become an end in itself; sampling alone doesn't solve problems! You must implement effective controls that offer guidelines on how to control a hazard. As with other safety issues, IH controls should follow a hierarchy of preference:

- **Elimination** is the preferred choice, since it completely removes the hazardous material or process from the workplace.
- **Substitution** involves replacing the hazardous material or process with those of lower hazard.
- **Engineering Controls** involve physical changes to the workplace to isolate people from the hazard.
- **Administrative Controls** require altering processes or procedures to change the way that people work.
- **PPE** entails wearing clothing or equipment to shield workers from hazardous exposures. This is the least desirable approach but one that can be used as an interim solution until better options are available.

By following a hierarchy of control, the risk of illness or injury can be substantially reduced.

Environmental Considerations in an IH Program

Environmental Management (EM) is mostly managed as a parallel set of activities to an IH program. However, in some cases, their activities will intersect. Similar to the IH program, an EM program continually evolves, and goals are developed to protect workers as well as third parties and environmental receptors. Depending upon the industry, the EM program can vary, however its structure can include the following elements:

• Worker and environmental protection (on- and off-site)
• Education and awareness
• Best operational practices
• Public involvement and outreach
• Permitting and compliance monitoring (emissions, waste generation, disposal, etc.)
• Audit protocols
• Financial/legal tools to manage liabilities

Program Management

IH programs need to be managed and maintained. When a new IH program is implemented, the following should be completed as part of that program:

• Identify a person or team responsible for program oversight and industrial hygiene monitoring.
• Establish measurable goals and objectives and prioritize, as you can't do everything at once.
• Conduct preliminary assessments
• Identify hazard areas and potential control measures
• Establish a timeline in which to address the hazard
• Document identified hazards
• Communicate the results of the assessment to ensure that all employees understand the hazards and any new protocols
• Solicitate senior management review and feed-back – you need their support
• Train - virtually every control measure requires an element of training

An IH program is never "done"… the cycle never ends. Workplace conditions and hazards are always evolving as a business changes or grows. IH programs should be designed within enough flexibility to accommodate new hazards and develop effective new controls.

Please reach out to your Sompo International Risk Control Specialist at GRSRiskControlQuestions@sompo-intl.com for more information on IH programs for your organization.

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