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INTRODUCTION TO THE LOSS PREVENTION PROGRAM

The Office of Risk Management was created during the 1980 Session of the Louisiana Legislature (R.S. 39:1527-44) amended and reenacted in 1992, 1998, and 1999 to ensure a safe and healthful environment and work conditions for all employees of state government. The Loss Prevention Unit is an entity within the Office of Risk Management specifically created by legislation to assist state agencies in the prevention and reduction of employee job-related accidents, injuries, and property losses.

The concept of loss prevention is to reduce or eliminate the risks of doing business. The ultimate goal is to create a safe work environment and an awareness of safety practices among employees in order to prevent accidents that could cause injury or death to employees or the public and to prevent damage to public property.

Many potential losses can be prevented or the frequency reduced by taking the following steps:

1. Identification of risk exposures and hazards.
2. Analysis of those exposures and hazards.
3. Selection of appropriate action to remove or reduce exposures and hazards.
4. Implementation of corrective actions.
5. Regular monitoring of corrective actions.

In any business, public or private, organizations that strongly promote loss prevention benefit in many ways, including:

1. Increasing productivity of employees by providing a safe work environment.
2. Reducing accidents, which may affect insurance premiums, workers compensation rates, lost employee services and overtime.

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3. Making minor repairs or adjustments that prevent major building and equipment repairs and replacements.

The loss prevention program is designed to enable the state departments, agencies, boards, and commissions that employ 15 or more persons to plan, organize, direct, and control their operations and resources so as to minimize severity, frequency, and financial impact of job-related accidents.

The Loss Prevention Unit was created to develop and implement a loss prevention and safety program for state government and to assist each department, agency, board, and commission in designing and implementing a loss prevention program to meet its specific operational needs. The Unit can assist the state agency or unit in the following ways:

1. **Planning** (assist in establishing safety policies, rules, and priorities).

2. **Organizing** (assist in clarifying safety roles and responsibilities; establishing safety committees, meetings, and safety procedures).

3. **Leading** (assist in establishing a climate in the organization so that all employees are safety conscious).

4. **Controlling** (assisting agencies in conducting inspections, monitoring and investigating accidents, and clarifying the causes of the losses).

5. **Training** (assists in providing training on all facets of the program).

Through the Unit, agencies can receive assistance in implementing a comprehensive loss prevention/safety program.

Each department head in the executive branch of state government shall appoint a safety and loss prevention coordinator to be the representative of the department head and top management in stressing safety and loss prevention within the department.

The safety and loss prevention coordinator works with agency and unit safety officers to effectively implement a comprehensive loss prevention program.
that addresses each agency and unit's most critical loss prevention needs. The resources of the Unit of Risk Analysis and Loss Prevention are available to the department safety and loss prevention coordinators and agency/unit safety officers to address the most pressing safety problems facing their units.

Supervisory employees in each agency are responsible for ensuring that the work area is as free as possible from hazards and that the work is performed in a safe manner. The supervisor's responsibilities include the following:

1. Communicating to employees safe work practices and safety rules.
2. Ensuring that employees know the appropriate practices and rules by training employees to work safely and to correct unsafe actions.
3. Ensuring safe work conditions for employees and correcting unsafe conditions.
4. Obtaining prompt first aid for injured persons.
5. Reporting and investigating all accidents and correcting the causes.

Employees must help to provide a safe and efficient service to their agencies. The employee's responsibilities are as follows:

1. Working in accordance with accepted safe practices.
2. Reporting unsafe conditions and practices.
3. Observing safety rules and regulations.
4. Making safety suggestions.
5. Serving on safety committees.
6. Asking for assistance or further explanation if a task is unclear or seems unsafe.

CONTENTS OF THE LOSS PREVENTION MANUAL:

This manual includes information and instructions designed to assist agencies in developing their own safety plans. The manual is organized according to six major kinds of insurance administered by the Office of Risk Management: general, vehicular, equipment management, bonds and crime, water vessel, and flight operations. In addition, there is a section on the agency audit procedure and on resources available from the Office of Risk Management. The following is a brief description of the contents of each section.

GENERAL SAFETY PLAN:

Rules adopted in the Louisiana Register require agencies to adopt a comprehensive safety and loss prevention plan. The first section of this manual provides detailed instructions for implementing the safety plan required by the Rules. Included under this umbrella are safety issues such as hazard control, safety inspections, accident investigation, job safety analysis, emergency preparedness, site security, safety training, first aid, and record keeping procedures and other programs promulgated by the legislature and governor.

DRIVER SAFETY:

Because of the high cost of insurance purchased from private companies, the State of Louisiana began a self-insurance program for its motor vehicles. The State of Louisiana is committed to a continuing, aggressive program of driver safety at all levels of state government. Driver safety is intended to increase the safety awareness among drivers of state vehicles, to reduce the state's exposure to liability and financial losses, and to assist state agencies in achieving accountability for safe driving.
EQUIPMENT MANAGEMENT LOSS PREVENTION:

Equipment Management loss prevention is intended to reduce the number and frequency of failures of boilers, electrical components, heating, ventilating and air-conditioning systems. A major goal is to extend the operating life of these major mechanical systems. This goal is accomplished by developing maintenance schedules and records, and by assisting agencies in developing accountability for the maintenance of equipment.

BONDS AND CRIME:

The Bonds and Crime Loss Control Program has been developed to protect the State from financial and/or property losses resulting from any act and/or omission by any state public official, appointee, or employee in the performance of their respected duty.

WATER VESSEL:

The Water Vessel Safety Program is designed to reduce the number and severity of accidents in water vessels and thereby minimize the financial impact on state government, while providing the safest possible work environment for marine oriented employees.

FLIGHT OPERATIONS:

The Flight Operations Safety Program was developed to reduce the number and severity of accidents in aircraft and thereby minimize the financial impact on state government.

LOSS ANALYSIS AND AGENCY SAFETY AUDIT PROCEDURES:
The Loss Prevention Unit has established a system for monitoring accidents and claims. These procedures ensure the uniform development and administration of loss prevention and control efforts. Data on all claims is maintained as a means for comparing past and present accident rates within a department, agency, section, or unit. It is a tool for comparing the accident rates in Louisiana units with accident rates of similar organizations nationwide. A major goal of loss analysis is to identify where losses are occurring and how the losses may be reduced or eliminated.

Data concerning the type, frequency, and amount of claims from an agency is used by the Office of Risk Management to determine the cost of insurance coverage for the agency. The cost of insurance is determined by three factors:

1. the agency's exposure to risk;
2. the frequency and severity of claims; and
3. the implementation of a comprehensive safety and loss prevention plan.

Agencies that develop, implement, and adhere to a comprehensive safety and loss prevention plan, approved by the Loss Prevention Unit, will be given a credit to be applied to the agency’s annual self-insured premium per line of insurance coverage equal to five percent of the agency’s total annual self-insured premium. An agency which has failed to receive certification after undergoing a loss prevention audit by the Loss Prevention Unit shall be liable for a penalty of five percent of the agency’s total annual self-insured premium paid per line of coverage. Coverage for medical malpractice and road hazards shall be excluded.

This Section of the manual includes the Safety Audit Form used in conducting an agency loss prevention audit, procedures that are followed, and a copy of Senate Bill No. 116 (Act 11) from the First Extraordinary Session, 1998.

TRAINING/RESOURCES:

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The development of skills, knowledge, attitudes, and awareness is a fundamental component of the loss prevention program. The Loss Prevention Unit offers to each department, instruction and technical training programs in a number of areas including drug testing, electrical safety, accident investigation, bloodborne pathogens, asbestos awareness, confined space entry, ergonomics, fire safety, hazardous materials, respiratory protection, forklift safety, laboratory safety, and driver safety. The purpose of the training activities is to assist each department in creating and maintaining a safe work environment and safe work practices. All employees must understand what they can do to create and maintain safe work practices and a work setting that is free from hazards.

Materials such as videos and corresponding books are available to agencies through the Loss Prevention Unit.

Some forms suggested for use by the Loss Prevention Unit can be modified for agency use by contacting the unit at either 225-342-8479 or 225-219-0064.

For more information on services provided by the Loss Prevention Unit call either 225-342-8479 or 225-219-0064.