



Jim Greaves
Associate Vice
President of
Risk Management
Services

Carlos Guzman
Risk Consultant

Darren Meyer
Risk Consultant

Crystal Estrada
Risk Analyst

John Cornelius
Claims Manager

Bradley Ellison
Senior Claims
Advocate

Courtney Michaelis
Associate Claims
Advocate

800.399.6059
hubinternational.com
catto.com

4 KEYS TO A SOLID SAFETY AUDIT AND INSPECTION PROGRAM

When was the last time you took a long, honest look at your environment, health, and safety program? If it's been a while, or you can't remember—or if you've never conducted a safety inspection or audit before—it's time to get to work. By evaluating your facilities, people, and processes, you'll make your workplace a whole lot safer and more efficient.

You'll also minimize your regulatory and legal risks. Audits and inspections ensure you stay 10 steps ahead of the Occupational Health and Safety Administration, the Environmental Protection Agency, and the other federal and state authorities just waiting to hit you with citations and penalties.

If you find the prospect of audits and inspections overwhelming, you're not alone. After all, there's a reason that organizations don't conduct them as often as they should. So let's make this as simple and painless as possible by breaking audits and inspections down into manageable pieces. These are the 4 basic components that, when combined, form a comprehensive assessment of your EHS program.

Initial checks for issues that would likely result in injuries and penalties if not addressed.

Assessments of the organization's physical premises, teams and workforce behaviors.



Everything the organization does following a workforce health or safety incident.

Group of decisionmakers who meet regularly to discuss audit and inspection findings and make necessary safety program changes.



The First Piece: The Regulatory Audit

What it is: Initial checks for issues that would likely result in injuries and penalties if not addressed.

What it covers:

- OSHA compliance
- EPA compliance
- DOT compliance
- NFPA compliance
- Compliance with state and local regulatory requirements

Examples of questions that should be asked:

- Are all employees trained properly?
- What are your safety policies, and are employees actually following them?
- Is any written compliance program in place?
- Have you conducted a hazard assessment?
- What is the condition of personal protective equipment?
- What are your chemical storage procedures?
- Do you have all required hazardous materials paperwork?
- What are your machine guarding (aka Lockout/Tagout) procedures?
- What are your respiratory protection procedures?
- Are any fall hazards present in the workplace?
- What are your shipping, warehousing, and transportation procedures?
- Are sprinkler systems in good working order?
- Is all necessary safety signage in place?

The Second Piece: Facility Inspection

What it is: Assessments of the organization's physical premises, teams, and workforce behaviors.

What it covers:

- Department-specific regulatory compliance
- Department-specific safety hazards
- Equipment and machinery
- Documents
- Employee behaviors

Examples of questions that should be asked:

- What is the layout of your facilities?
- Are your ladders in good condition?
- How about your forklifts?

Upcoming Training Events

Cold Stress
Nov 10, English & Spanish

Management Series: 2023 Risk Management Planning
Nov 15, English

For more information email us at rmsafety@catto.com



AMENDED COMPLAINT: TX ADJUSTER LOSES NEARLY \$8M

A public adjuster who is accused of pocketing insurance payouts intended for policyholders took a total of \$7.9 million from 14 customers, including four churches, according to an amended complaint filed by the Texas Department of Insurance. The Texas State Office of Administrative Hearings has scheduled an Oct. 12 hearing on the Insurance Department's petition to revoke the public adjuster license issued to Andrew Joseph Mitchell and shut down several unlicensed businesses that he operated, including Mitchell

Adjusting International. The department on Sept. 23 filed an amended petition that names new victims and increases the total alleged losses. "As a result of this matter and other similar situations, we are advising our insurance company clients to be more careful before putting a public adjuster's name on a claim payment. In most states, there is no obligation to name a public adjuster on the claim payment."

The Louisiana Department of Insurance in July revoked a license issued to Mitchell Adjusting International and to Andrew Mitchell's son, Kade Austen Mitchell, for allegedly cashing two insurance company checks, totaling \$267,000, that were intended for policyholders. The amended petition filed with the Texas SOAH says that the Friendship Missionary Baptist Church in Houston was a major victim of the alleged scam.

The church hired the senior Mitchell, who was doing business as Texas Claim Consultants, in November 2018 to file a roof damage claim, according to a petition filed by Insurance Department attorney Cassie Tigue. The petition says that from July 2019 to January 2021, Mitchell cashed four checks from Brotherhood Mutual Insurance Co. totaling \$6,866,608.80 that were intended for the church. He allegedly forged the signature of the insured without remitting any of the funds to the church.

The Insurance Department says Mitchell also did business under the names Texas Wind Consultants, International Consulting Group, Loss Consultants of Texas. The companies are registered with the Texas Secretary of State, but none are licensed to conduct the business of insurance, the department says. The Insurance Department's petition asks SOAH to order Mitchell to pay restitution and an administrative penalty in addition to revoking his license and ordering him to cease and desist from the business of insurance.

- Have you tested your alarms recently?
- Where are your eyewash stations?
- How about your fire extinguishers?
- What's the condition of walking and working surfaces?
- Does anything require maintenance?
- Are employees trained to use the tools they're using, and are they using their tools safely?
- How are employees performing their jobs?
- Do employees have any feedback about how to improve the EHS program?

The Third Piece: Accident Investigation

What it is: Everything the organization does following a workforce health or safety incident.

What it covers:

- workplace accidents
- employee injuries
- incident response
- preventive measures
- corrective measures
- workplace safety trends

Examples of questions that should be asked:

- How many safety accidents have occurred recently?
- What is the nature of those accidents?
- What are your accident response procedures?
- Which employee or employees are responsible for gathering the details, documenting accidents, and following up?
- Is there a standard, repeatable accident response process in place?
- Are accidents addressed and documented in a timely manner?
- Why are accidents happening? What are the root causes?
- What kinds of accidents occur most often?
- What are the costs of accidents in the workplace?

- What can be done to prevent accidents in the future?
- What organizational practices and operating procedures need to change?

The Fourth Piece: Safety Committee Meetings

What it is: Everything the organization does following a workforce health or safety incident.

What it covers:

- workplace accidents
- employee injuries
- incident response
- preventive measures
- corrective measures
- workplace safety trends

Examples of questions that should be asked:

- Is there a standard, repeatable accident response process in place?
- Are accidents addressed and documented in a timely manner?
- Why are accidents happening? What are the root causes?
- What kinds of accidents occur most often?
- What are the costs of accidents in the workplace?
- What can be done to prevent accidents in the future? What organizational practices and operating procedures need to change?

I will level with you—audits and inspections can be a lot of work. However, they're easier, cheaper, and a whole lot less stressful than dealing with accidents, losses, penalties, legal claims, workforce turnover, and the myriad other adverse consequences of a poor EHS program.

Effective audits and inspections not only save lives, but also tend

- lower workers' compensation costs,
- prevent citations and fines, and
- boost workforce productivity and retention.



Ancheer E-Bikes

Hazard: Explosion, Burn

U-Line Outdoor Freezers

Hazard: Fire

Newair Magic Chef Air Fryers

Hazard: Fire, Burn

Gel Blaster Surge 1.0 Toy Guns

Hazard: Fire

Clorox Pine-Sol Cleaners

Hazard: Risk of Bacteria Exposure

Johnson Horizon Fitness Treadmill

Hazard: Fall

LG Home Energy Storage Batteries

Hazard: Fire, Harmful Smoke

Amazon Basics Desk Chairs

Hazard: Fall, Injury

Goalsetter Basketball Goals

Hazard: Injury, Death