The Ultimate Guide to Workplace Safety

Table of Contents

WORKPLACE SAFETY:

Protecting People and Your Business

Every business, no matter its size or industry, depends on one thing above all else: People.

A safe workplace protects not only the individuals who keep an organization running, but also the stability and success of the business itself. That's why workplace safety must be more than a compliance exercise — it should be part of a company's culture, priorities and daily practices.

At FFVA Mutual, safety is at the core of what we do. For 70 years, we've partnered with employers to prevent injuries before they happen, reduce claims and strengthen businesses.

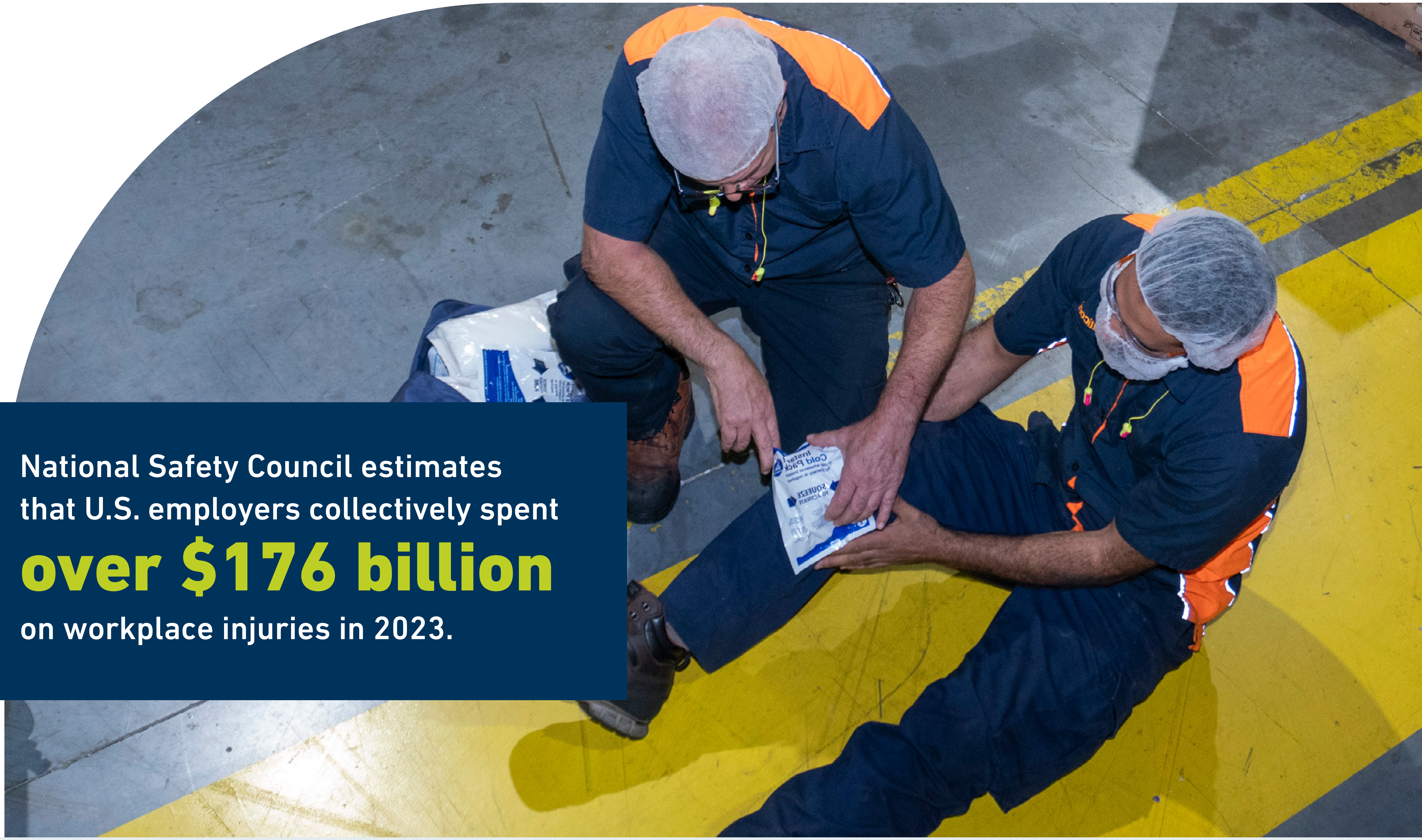
In this guide, we'll walk you through the fundamentals of workplace safety, from understanding the cost of injuries to building effective prevention programs. You'll learn about proven strategies that reduce risk, lower costs and improve morale, along with the steps every employer can take to foster a safety-first culture.

The Cost and Causes of Workplace Injuries

In 2023, U.S. employers reported 2.6 million nonfatal workplace injuries, according to the Bureau of Labor Statistics (BLS). Every one of those cases came with costs — both direct and indirect.

For instance, a single slip-and-fall may generate $20,000 in medical bills, but the true expense is often much higher when you factor in downtime, overtime, retraining and the toll on employee morale — not to mention possible fines and higher insurance premiums. In fact, the National Safety Council estimates that U.S. employers collectively spent over $176 billion on workplace injuries in 2023.

The good news is that employers can make measurable improvements when they know where to focus. By addressing common causes and building prevention programs around them, businesses can gain a stronger safety foundation.



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Why Workplace Safety Is a Smart Business Strategy

Companies that invest in safety programs also avoid costly OSHA fines, reduce liability exposure and strengthen their reputation. Meanwhile, safe operations improve an employer's Experience Modification Rate (EMR), directly affecting workers' compensation premiums and contractor eligibility.

But prioritizing safety isn't only about cost and compliance. A workplace where employees feel protected and supported fosters:

- **Higher morale and stronger trust**
- **Improved retention and recruitment**
- **Better productivity and performance**

Safety pays dividends in every direction. In 2023, the BLS reported a decline in total recordable cases (TRC) for private businesses, from 2.7 to 2.4 cases per 100 full-time workers — the lowest in years. Moreover, industries with strong safety cultures saw even greater improvements:

- **Manufacturing fell from 3.2 to 2.8**
- **Retail trade from 3.7 to 3.1**
- **Healthcare and social assistance from 4.5 to 3.6**

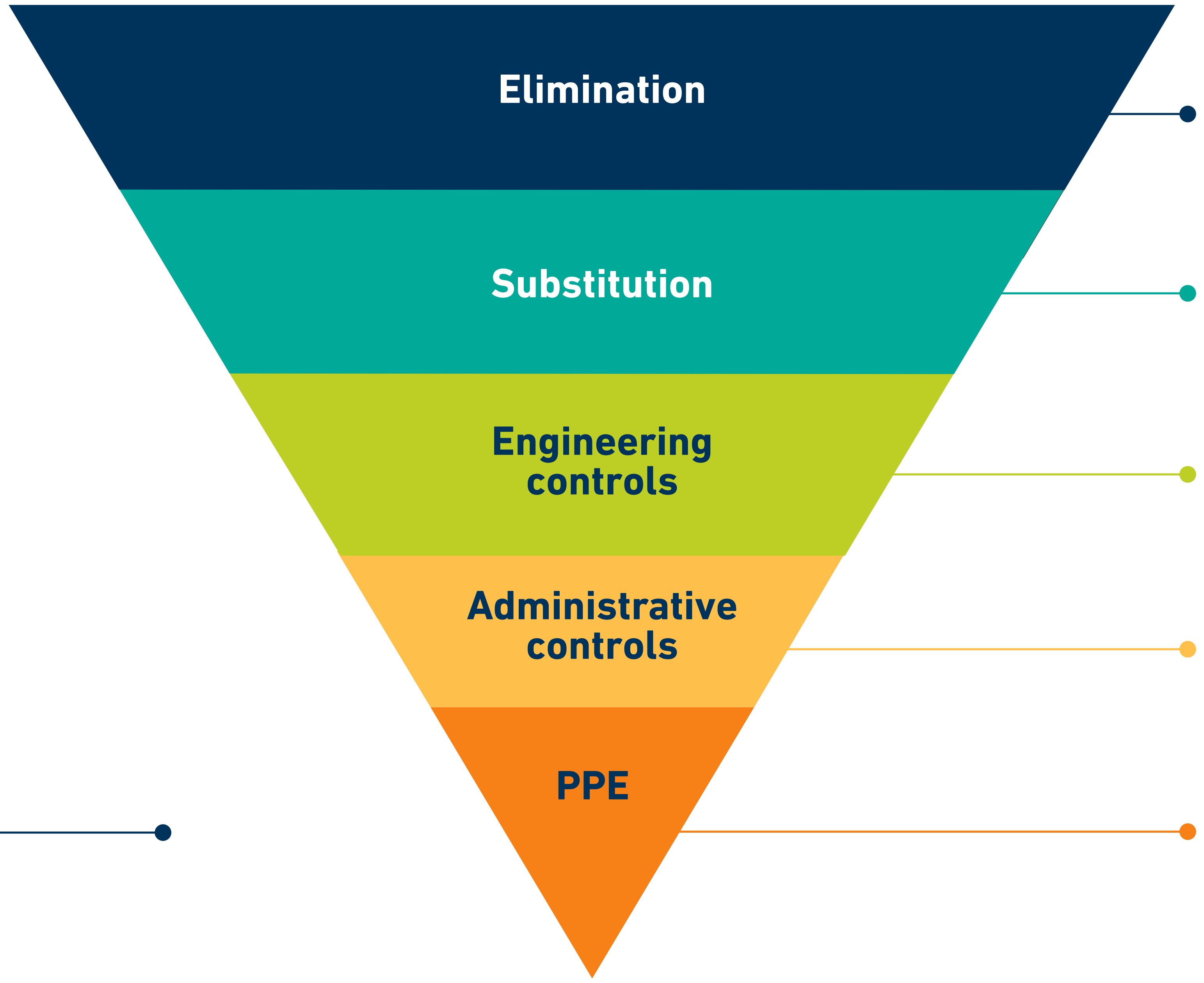
Knowing why safety matters is only the beginning. The next step is reducing risks in practice.

INJURY PREVENTION THAT WORKS:

The Hierarchy of Controls

Every workplace faces hazards, but not all safety measures are equally effective. The Hierarchy of Controls provides a clear roadmap for addressing risks.

The model starts with the strongest protections — like eliminating hazards entirely — and moves down to less effective safeguards like personal protective equipment (PPE):



- Remove the hazard entirely
- Replace the hazard with a safer alternative
- Isolate people from risk (e.g., machine guarding)
- Adjust work practices, such as rotating schedules to limit fatigue
- Protect workers directly, but only as a last line of defense

Training employees on the proper fit, use and timely replacement of their PPE is just as important. While PPE is critical, it should never be the only safeguard.

Identifying and Assessing Workplace Hazards

Of course, to eliminate a hazard, you need to know where risks exist.

A Job Hazard Analysis (JHA) is one of the most effective tools, breaking down each task into steps, identifying potential hazards and assigning the right controls. This structured process makes it easier to spot issues before they lead to injuries.

Routine inspections add another layer of visibility. Routine walkthroughs help evaluate equipment condition, housekeeping, signage and work practices. Using checklists ensures nothing is overlooked and makes it easier to track trends over time.

To prioritize resources, employers should rate hazards by both severity and likelihood. This simple matrix guides decisions on which risks demand immediate action versus long-term planning. Linking these assessments directly to insurance risk prevention also helps reduce claims and control costs.

While supervisors often lead JHAs and inspections, employees play an important role in flagging risks day-to-day.

Engaging Employees in Safety

Employees are often the first to spot hazards — whether it's a spill, a blocked exit or a faulty machine. Giving them ownership of safety makes workplaces safer and claims less likely.

Practical ways to involve employees include:

- **Forming joint safety committees with rotating members**
- **Having employee reps lead inspections and track corrective actions**
- **Providing anonymous reporting channels for hazards or near-misses**
- **Recognizing proactive safety suggestions with rewards or shout-outs**
- **Pairing new hires with peer mentors to reinforce safe behavior**

When employees are trusted partners in safety, reporting goes up, near misses go down and overall culture improves. At FFVA Mutual, we've seen companies that actively engage workers experience fewer incidents and stronger buy-in across teams.

The Employer’s Responsibility

Employers play a critical role in shaping safe workplaces, and that work starts with supervisors. Leaders must reinforce expectations daily, correct unsafe behaviors as soon as they appear and document follow-up actions so lessons are carried forward.

OSHA requires employers to:

1. Keep the workplace safe and free from recognized hazards
2. Follow all OSHA standards that apply to your business
3. Report fatalities to OSHA within 8 hours, and inpatient hospitalizations, amputations or eye loss within 24 hours
4. Train employees in a language and at a level they can understand
5. Display OSHA’s “It’s the Law” poster
6. Post any OSHA citations at or near the location of the alleged violation for three days, or until the violation is corrected, whichever is longer

These duties form the baseline for a compliant safety program. Overall responsibilities of employers are summarized in OSHA’s General Duty Clause.

But policies alone don’t create safe workplaces. It starts with the culture.

Creating a Culture of Safety at Work

A strong safety culture is often defined as "what employees do when nobody is looking." Managers set the tone by demonstrating that safety always outweighs productivity shortcuts. When leaders consistently prioritize well-being, employees follow suit.

Safety culture is reinforced through "small," daily actions, such as:

- **Pre-shift check-ins**
- **Shout-outs for safe practices**
- **Adding safety moments to regular meetings**

These reminders keep safety visible and valued. Over time, though, even the most motivated teams can experience "safety fatigue," where reminders feel repetitive. Overcoming this requires variety — mixing in videos, guest speakers or refreshed visuals to keep the message fresh and engaging.

A safety culture isn't built overnight. It grows when leadership, supervisors and employees align around shared values and behaviors. By keeping momentum strong and communication open, employers foster workplaces where safe actions become second nature.

Build Your Workplace Safety Program

Every business faces unique risks, so safety programs work best when they are tailored, not copied from a template. Here's a simple step-by-step process for building your safety program:

1. Create a safety committee

Form a committee with representatives from across departments. This group ensures diverse perspectives and keeps safety efforts consistent.

2. Assign responsibilities

Each member should "own" a piece of the program — such as inspections, training, fleet safety or reporting. Shared ownership builds accountability and follow-through.

3. Incorporate fleet safety (if applicable)

For companies with drivers, safe driving policies, vehicle inspections and defensive driving training should be integrated into the program. Motor vehicle incidents are among the costliest claims, making fleet safety essential.

4. Review and update regularly

Programs must evolve. Schedule periodic reviews to address new hazards, update training and reinforce policies. Involve employees in this process to strengthen buy-in.

SAFETY IN ACTION

Next Steps

The message is clear: safer workplaces are more productive, more compliant and more people-focused. But building a safety-first culture doesn't happen all at once. It starts with small, consistent steps.

Take one action today. Post a new safety sign, review your policy or schedule a walkthrough. Each step builds momentum and shows employees that safety is a shared priority.

FFVA Mutual is here to support you along the way. Our consultants provide practical guidance, and our online safety toolkits and videos offer resources you can put into action immediately.

Explore more tools and training here:

- → **FFVA Mutual Safety Program Guide**
- → **FFVA Mutual Safety Toolkit**
- → **FFVA Mutual Safety Videos**

Sources

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