

Preparing for Seasonal Risk Exposures



Let's make this work for everyone®

When it comes to preparing for a seasonal change of exposure, a bit of planning can go a long way in helping to minimize risk and promote safety year-round. The first thing you'll need to do is identify the seasonal event that will change exposure in your operation and contemplate when that change will take place. Once determined, consider the following:

60 Days Out

Consider Hiring Impact and Recruiting

- Will your workload increase? How will you prioritize to meet deadlines?
- Do you have seasonal tasks?
- Do you hire new or temporary employees during the winter months?
- How will requests for time off be handled?
- Do you have a supervisor coverage plan in place to handle time off requests?

30 Days

Employee and/or Supervisor Updates

- Effectively train all new hires on lockout-tagout, machine guarding, driving exposures, fall prevention, housekeeping, PPE, etc.
- Train supervisors to help them anticipate any increased risks.
- Cross train and re-train employees as needed to accommodate time off requests.
- Confirm your supervisor coverage plan is still adequate.

Ongoing

Supervisor Accountability

- Have regular discussions with supervisors to reinforce their role in employee safety.
- Monitor and supervise work activities.
- Inspire employees to take ownership of their own safety through effective communication and interactions.

Absolutes

Supervisor Observations and Safety Absolutes

- Conduct regular inspections.
- Plan to observe regular tasks.
- Develop and enforce a progressive discipline plan.
- Adhere to safety absolutes, EVERY time.

For additional supervisor education topics, workplace safety tips and training ideas, contact your Strategic Comp Loss Prevention Consultant.

Loss control consultation services are provided to our insureds by employees of the Strategic Comp Division of Great American Insurance Company ("GAI") in conjunction with a workers' compensation and employers liability insurance policy provided by one of GAI's insurance subsidiaries. As stated in Part Six (A) of that policy, we do not provide safety inspections and we do not undertake a duty to provide for the health or safety of our insureds' employees or the public. We do not warrant that all potential hazards and conditions have been evaluated and identified, or that they are safely controlled. We also do not warrant that our insureds' workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. The liability of GAI (and/or its affiliated subsidiaries) is limited to the terms, limits, and conditions of the insurance policies that it writes. GAI assumes no liability beyond that provided under the terms, limits, and conditions of the policies it has issued, when engaging in loss control consultation services. © 2024 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5558-STC-34A (7/24)