

# QBE OHS Risk Management Essentials

QBE is committed to providing managers, employees and workplaces, with OHS Risk Management Essentials. The Essentials will assist businesses to minimise risk and drive cost efficiencies through the delivery of a range of services, assistance and advice designed to facilitate the ongoing creation and growth of safe and healthy workplaces.

## One of these Essentials is **Creating a Safer Workplace Culture**



### **Workplace**

- W1. [Creating a Safer Workplace Culture](#)
- W2. [OHS Learning Online](#)
- W3. [OHS Risk Management Consultancy Services](#)



## W1 Creating a Safer Workplace Culture

### The Aim

What does it mean to create a safer workplace culture? Imagine if your staff followed key safety procedures because they really wanted to. Imagine if they contributed to a goal of zero accidents, and that your organisation could reap the safer workplace rewards such as higher productivity and profits, improved staff morale, OHS legal compliance and reductions in workers compensation premiums. Some Australian companies have already experienced this kind of success and QBE is ready and able to assist you to work towards this goal.

### Why look at safety culture?

Safety culture is a part of the overall culture of the organisation – it affects the attitudes and beliefs of members in terms of health and safety performance (Cooper, 2000), and consequently the bottom line. It is well researched and understood that management is the key influencer of an organisation's safety culture.

Key fact: A study by a leading consulting company in this area shows that 21 companies adopting a Safer Culture approach reduced their workers compensation costs by 35% within one year, 58% within 2 years and 64% within three years. This translates into significant Workers Compensation premium savings\*.

It is the safety culture and climate of an organisation that will influence the effectiveness of the health and safety policies, practices and procedures. Safety is a basic value and should never take a backseat to other priorities in the workplace. Creating and maintaining a safe culture is an integral element of any day to day workplace activity.

### The Essentials

Improvements in workplace safety have been observed as companies have moved from hazard management to OHS management system approaches in their desire for safer workplaces. Often, however, policies and procedures are left on shelves as evidenced by the fact that some clients' claims and premium performance does not improve despite having OHS systems in place. We can assist you to make a steep change and drive those costs down.

QBE's approach to a Safer Culture is founded on six steps that can be tailored for you. QBE offers assistance to:

- Select a Safer Culture approach that suits your workplace.
- Quantify the benefits and provide essential claims, premiums and 'how to' information to enable you to generate a business case for this initiative.

- Identify a suitable consultant to assist you to design and implement your own Safer Culture program. We have arrangements in place with a number of companies that offer discounts for QBE clients.
- Maximise your return on the consultant's advice by assisting you with implementation.
- Provide training for your staff, designed to support your Safer Culture program.
- Conduct regular Executive Management Reviews to track progress and to identify improvements along the way.

### The Deliverables

Global research and results demonstrate that a robust workplace health and safety culture underpins the ability of a company to not only claim excellence in its dealings with customers and investors, but also to achieve the financial gains of premium cost savings and improved productivity.

We recommend using the OHS Risk Management Essentials in combination with each other to achieve maximum impact. If you would like to know more about these Essentials talk to your QBE Account Manager or visit our website at [www.qbe.com.au](http://www.qbe.com.au)

\* Better leadership, better culture, better results. BST publication

