

What is Culture-Based Loss Reduction?

Culture-Based Loss Reduction (CBLR) uses new approaches to reduce workers' compensation costs. These approaches are related to the culture and leadership of organizations in the following areas:

- Safety culture
- Work climate
- Positive communication with employees before, during, and after an injury occurs.

CBLR workshops use an engaging, interactive style to make participants familiar with basic principles of Culture-Based Loss Reduction and help them develop solutions that can be used in their own environment. Participants come away with improvement strategies they can begin right away for reducing accidents, affecting workers' compensation through enhanced communication with employees, and handling claims in a progressive manner. All of these factors create a positive work climate that decrease the likelihood of incurring high loss costs.

Hidden Cost Drivers

It may be surprising for you to learn that the high cost of your company's workers' compensation premium may be due to the way your company's management team is communicating with employees. For instance, supervisors may not be fully informing people about their benefits or showing genuine concern for their medical and emotional health. Managers may be talking about safety and ensuring that inspections are made while the company's day-to-day value system fails to reinforce a safe approach to everyone's job. Still other costs may be due to the lack of a worker-friendly program for modified duty when people are injured. It turns out, according to the latest research, that even seemingly "unrelated" factors--such as whether people are encouraged to come up with new ideas for how to improve the workplace--take on a big role in potential loss costs. All of these and many more "culture factors" may be affecting the way employees perceive a company's concern for them and the conditions which create a safer, healthier, and more positive work environment.

The Culture-Based Loss Reduction approach addresses the factors that have been associated in many research studies with the high costs of workers' compensation coverage. Getting a handle on these factors may seem like a slippery task; however, with knowledge, attention, and a focused improvement plan, you can quickly be on the road to lower costs and employee satisfaction that will link with your own strategies for service quality and high productivity.

To simplify the Culture-Based Loss Reduction approach, think of your organization in terms of these three aspects:

- The "message" employees receive about the importance of safety from higher management and how everyone in the company can reinforce it together. This is *safety culture*.
- Efforts made to create a positive, highly involved work climate where employees' views are valued and their interest in being at work is heightened. This is *work climate*.
- Information to all employees about their company benefits, medical care for workers' compensation claims and ongoing communication with the company at the time of injury and following it. This is *claims communication*.

The traditional approach to safety comes from an inspection and compliance perspective. Culture-Based Loss Reduction addresses the values that managers and others are communicating in the workplace about safety and how to improve it. While traditional approaches ignore job satisfaction as related to injury, illness, and absence, Culture Based Management looks at these factors as a whole in order to best understand why some employees are more likely to report problems and others eager to work even when the job is stressful and they have minor illnesses. Traditional methods call for a well-informed claims representative to have accurate information about filing forms when an injury occurs. Culture-Based Loss Reduction focuses on communication to all employees about their benefits, on positive communication between supervisors and employees when employees become injured or sick, and on expressing genuine concern and assistance to employees so they feel valued and return to the workplace as quickly as possible. Each of these areas will be discussed in this overview material.

How Culture Influences Safety Performance

A landmark study by Association of American Railroads from 1979 to 1988 concluded there was little correlation between the "procedural-engineered" safety program elements and injury rates in a number of companies which were compared. A higher correlation was found between human factor elements and injury rates. The researchers concluded that movement from procedural engineering to a focus on "safety climate" would enhance safety program effectiveness.

A study by Culture Change Consultants begun in 1992 reinforces the AAR findings, and expands beyond safety program elements into the relationship between organizational and cultural factors and injury rates. Specifically, it found that higher survey scores on such human/organizational factors as leadership, reward systems, organizational structure and safety values tend to be reflected in low accident rates. Companies that planned

improvement strategies based on these survey findings experienced improved safety performance.

The following principles have guided the culture-based safety process in companies that have had the fewest accidents:

- Every company has a safety culture that influences individual safety habits
- Safety leadership is key to safe performance
- Employees and managers are partners in the safety process
- Technical fixes alone will not eliminate accidents
- Emphasis on human error alone will not eliminate accidents
- Safety is a mixture of individuals taking personal responsibility and having a responsible management system
- Safety cannot be dictated; it must be a shared goal
- Safety can only be a shared goal when everyone is involved in setting it
- Removal of blame-fixing from the safety process promotes open communication and trust

What is Safety Culture?

There are visible and invisible components in a safety culture. The visible components appear in the form of symbols, stories and myths, heroes, rituals, leadership and values. *Symbols* reveal the safety values held in common by organizational members. *Stories* represent critical events that have symbolic meaning to members. They usually involve either *heroes* and *heroines* or villains. For example, heroes are celebrated in the safest sites for difficult actions such as speaking up when safe practices are being overlooked or for assisting peers to prevent an accident. *Rituals* are planned events through which companies practice or celebrate their values.

Culture is often invisible. It is comprised of the unspoken rules or beliefs that guide everyone's behavior. For example, in high-injury rate companies an unspoken rule may be "It's OK for a peer to do something silly and get hurt—I'm only responsible for taking care of myself." These beliefs, more than policy or procedure, determine safety performance.

Safety Leadership

Leadership is the most powerful component of culture. Leaders form and create culture by providing vision, goals, a means to get there, and recognition for achievement. They also set the example, teach, and reflect as well as set cultural values. As a positive role model, a plant manager would, for instance, never ignore guidelines regarding safe driving and the wearing of hard hats or safety glasses.

Why are We Focusing on Culture?

Any long-lasting improvement in safety performance must encompass change in the safety culture. Once the unspoken rule becomes, "Do it the safe way," safety becomes an integral part of your organization. Culture change involves a broad-based examination of many organizational systems that impact daily safety behavior. Research shows that only 10% of all accidents are caused by unsafe conditions; 90% of all accidents are the result of organizational and human factors. These include goal-setting, rewards, social recognition, training, communication processes, and unsafe acts by individuals on teams. While most safety programs focus on the 10%--eliminating the unsafe conditions--culture-based safety addresses 90% of the problem by creating a positive safety culture. This is reinforced by all of the current knowledge about total quality management and the systems that have to be addressed in order to optimize employee performance.

The individual is at the center of the organization and reflects a set of beliefs about the way safety should be handled, formed by experience and learned from other employees. In addition, each individual has a set of unique personal experiences which form his/her psychological make-up. However, the response of the individual to risk-taking, following procedure, etc., will vary only slightly according to his/her emotional make-up. The greater controlling factor will be the group safety norms. Ample research exists to indicate that groups form safety norms and attitudes that are followed by all members of the group. Norms supersede formal policy, procedures, rewards, etc. People rarely go against the norms because punishment for breaking them is ostracism, while the reward for following them is belonging. Any plan to change safety behavior that does not include an understanding of norms is doomed to fail.

Assumptions are Hard to Change

Problems emerge when people continue to work off of outmoded or otherwise incorrect assumptions. For example, a safety committee experienced a problem in getting employees to accept new environmental procedures. People complained that it had always been OK to dispose of oily rags in a certain manner. They had forgotten the experience that led to that guideline and didn't know why the procedure suddenly changed. It's easy to answer that government regulations now required it and assume everyone understood. However, a shared discussion of new facts and realities for their situation is needed before an old assumption can be replaced. Since norms and assumptions are based on experience, changing them requires creating new experiences.

Work Climate and Job Satisfaction

Background

Through a variety of sources in such diverse fields as psychology, sociology, medical research, and insurance, it has become clear that physical injury and medical conditions alone explain less than half of the reasons for some organizations' high absence rates and costs associated with workers' compensation. For example, in a climate perceived by the employee as negative rather than supportive, the same back pain or headache may result in more absence and costs. Recent articles have provided various explanations for this phenomenon; the correlation between claims costs and organizational culture factors fall into the following four categories:

- **Concern for the health and well-being of employees.**
When people feel that their employer is concerned about their personal health and well-being, they are far less likely to incur costs to the company. Employers may show concern through wellness, health screening or other programs, but it is most reinforced through the actions of company leaders. An important distinction here is that concern for employees should not be perceived as merely self-serving to the company, i.e., trying to lower cost by using "lower quality" medical providers or urging employees back to work prematurely in order to avoid paying benefits. A genuine concern must be communicated through leaders' willingness to do the right thing.
- **Job satisfaction**
This is the degree to which employees enjoy going to work every day. Factors such as training and development, liking co-workers, and feelings of making a contribution through work tasks all come into play.
- **Employee involvement**
This encompasses leadership factors such as valuing the employees' ideas in making company decisions, teamwork, and the flow of information and feedback between employees and their supervisors.
- **Work climate**
These factors deal with the both company's expectations and peer pressure. For example, there may be a negative attitude by managers towards those who are injured. This may extend to the families of injured employees and hurt the trust between employee and employer.

A New Focus

With the recent attention paid by organizations to quality, continuous improvement, productivity, and cost effectiveness, the organization's culture or climate is often

identified as critical to serious efforts for change. Why is this so? The old model of looking only at individual behavior and providing either positive or negative reinforcement is inadequate. This is because the organization's climate, leadership style, and values of co-workers have the greatest influence on individual commitment. The willingness "to go the extra mile," ignore minor aches and pains, and feel the positive benefits of a supportive work climate is not a direct function of the employee's medical condition. Experts are more and more convinced that "sickness behavior" has many more emotional, psychological, and environmental influences than have previously been identified in the medical model of illness.

Summary of Research

Important studies conducted in the last five years have concluded the following:

- Isolated events defined as "accidents" are often inadequate in explaining how back and other stress injuries are caused. A study of over 3,000 hourly employees at Boeing showed that in 1989 people who "hardly ever" enjoyed their job tasks were 2.5 times more likely to report a back injury than people who "liked" their job tasks.
- A comparison of companies with high and low workers' compensation claims shows a strong correlation between employees participating in decision making regularly and low claims costs.
- There is a connection between low turnover and lower numbers of claims. It is also true that lower numbers of new employees are correlated to lower claims. In union environments, it has been shown that conflicts handled in a non-adversarial way between workers and supervisors create less distrust and claims abuse. Poor performance, absenteeism, and inappropriate use of the workers' compensation system all decline when employees and managers are able to collaborate.
- Michigan State University concluded that a key factor in improving a company's workers' compensation program is for the company to send a message that it is concerned about the workers' well-being and that the worker can trust the company to take care of their safety and insurance benefit needs. This is also a way of preventing attorney involvement and mistrust.
- Trust and warmth were cited by the Return To Work Center in Topeka as the key targets of improvement in organizations wishing to reduce costs. This was reinforced by Washington State Senator Patrick McMillan, an attorney specializing in workers' compensation, "The single thing that a company can do is increase trust if they want to minimize worker disability." The Occupational Work Foundation identified low confidence in the workers' compensation system

as driving workers "right into the lawyers' arms." Therefore employers should gain employees' trust as a first priority.

This element of Culture-Based Loss Reduction can point a company to specific improvement areas. For instance, low levels of employee involvement tend to frustrate employees and give them a sense of no control over their lives. In such a situation, stress is likely to increase and injuries that arise from stress correspondingly increase. Staying off the job may be a way to release from job stress but these are not the kind of results desired by the organization. Therefore, stress management and supervisor awareness about the costs of stress may help point the company to a lowered risk of stress injuries and claims.

Claims Communication

Background

The whole atmosphere surrounding workers' compensation as a benefit is a key risk factor for organizations with naive or poor communication practices. Recent research shows lowered costs for organizations with comprehensive, speedy and positive systems for communicating:

- How to report an injury or file a workers' compensation claim
- How to gain access to the quality medical attention provided through the company's panel of medical providers
- The company's flexible policy about providing modified duty assignments

All of the above forms of communication contribute toward a lower liability in workers' compensation claims. The more isolated an employee feels, the longer he/she is likely to stay away from the job. This isolation increases the perceived need for attorney involvement, a slower recovery for the employee, and a corresponding leap in cost to the employer.

While many organizations communicate about beliefs somewhat effectively, there are almost always opportunities to save in claims costs and increase quality care through a systematic approach to pre- and post-injury communications in the company and between the medical providers, insurer, the employee, and the company representative.

Critical Factors

Some of the key elements in a comprehensive communication strategy for benefits and claims include the following:

- Familiarization of all employees about how to report an injury and where to receive quality medical attention including positive credentials of medical providers selected
- Immediately reporting injuries to the designated company representative and through that person to the insurer
- Providing a choice of medical providers who specialize in illness and injury areas most closely associated with your industry
- Offering medical facilities in geographical locations convenient to employee residences
- A mindset on the part of the insurer that a vast majority of people are not filing fraudulent claims
- Clearly explaining to employees that workers' compensation is on a no-fault basis; this will reduce fear, misunderstanding, and attorney involvement
- Immediate contact between supervisor and injured employee and further communication with the family within 24 hours to explore ways the company can be of assistance
- Involving safety committee/union up-front in selecting primary care physicians
- Supervisors staying in close touch with injured employees by calling and visiting them and their families
- Showing consideration for the employees' health and for their economic concerns such as lost wages and paying medical bills
- Supervisors being sympathetic with an employee, reassuring them that their jobs will be waiting for them, and avoiding a focus on the cost of care and absence from the job
- The provision of alternative work for injured employees and cooperation within the company to implement it successfully
- Close contact with medical providers to set mutual expectations for the worker to return to modified work duty
- Providing performance standards for supervisors that are consistent with lowered injuries and positive follow-up communication

- Simplify reporting procedures so that the insurance company can be notified of every injury immediately
- A written outline for what workers should do when an injury occurs (much like an emergency fire plan posted on stairwell)
- Labor/management collaboration with the focus on the common goal of protecting the employability of workers

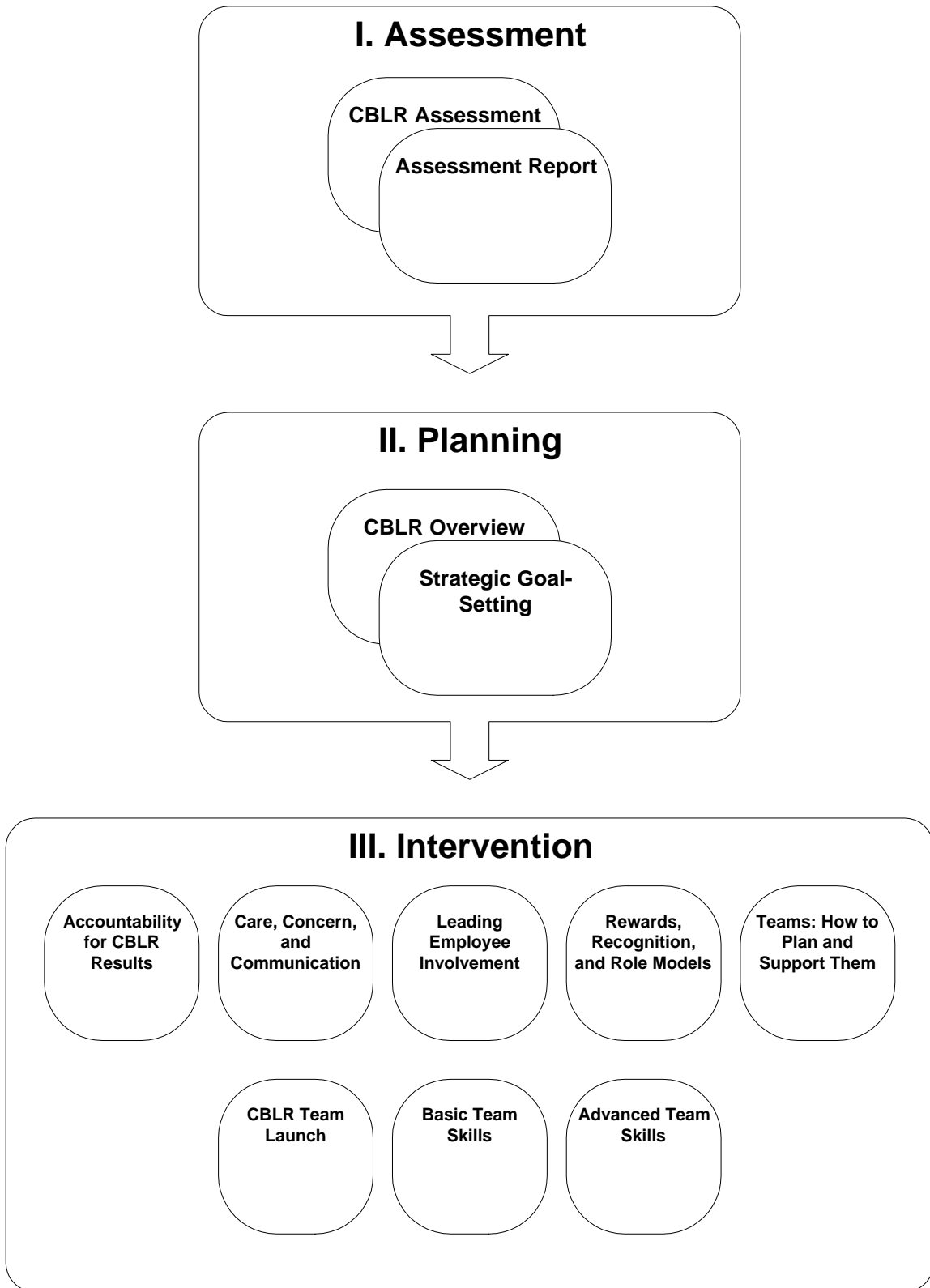
How These Factors Affect Workers' Compensation Costs

It has been estimated that over 50% of workers' compensation costs can be saved through the organization's internal system of risk management. The assessment offered by Interaction Design, Inc. isolates the specific aspects of this continuum of communication needed for the reduction of risks in your particular environment. Vulnerable areas can be pointed out and remediation suggested through specific strategies that can be applied to reduce losses.

References

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- "Disability Prevention Programs Should Go Beyond Physical Hazards Biologic Injuries." BNA Occupational Safety and Health Daily, March 5, 1992.
- Robinson, Cynthia. "Factor Human Relations into Workers' Compensation Costs." Safety and Health, July 1993, p. 81.
- Sukay, Lawrence D. "Workers' Compensation Costs." Risk Management. September 1993.

CBLR: An Incremental, Modular Approach



Overview
Half-Day CBLR Workshop
Agenda

Orientation, Goals of the Session, and Introduction to Team Activity

Team Activity: True/False Exercise

Scoring of True/False Exercise and Questions and Answers

The Three Circles of Culture-Based Loss Reduction and How to Accomplish a
Successful Turnaround

Break

Introduction to Team Activity

Team Activity: Looking at Assessment Recommendations and Identifying
Implementation Barriers and Solutions

Debriefing of Teams

Overview and Discussion of Culture Change versus Program Change: Common Issues
and Success Strategies for Change Management

Conclusions and Evaluation

Strategic Goal-Setting
Half-Day CBLR Workshop

Purpose of Session

This session functions both as an educational and a business planning experience. Insight about the need for vision, goals and strategies is developed as motivation to actually begin the kind of training required for each here in the session with colleagues in the executive or planning team. Many may be familiar with this process for the annual or strategic plan, but few realize the need to address the goals of safety and reduction of workers' compensation-related costs. People in the group will now have an opportunity to crystallize their points and plans for how to deal with the Culture-Based Loss Reduction Assessment results.

Target Audience

Executive team or planning group, steering committee for Culture-Based Loss Reduction issues, human resources professionals, safety team leaders and members, union leaders, cross-section of supervisors, and/or all of those who will coordinate and lead the effort to improve workers' compensation results.

Rationale

Executives will have had an opportunity to review assessment results but they also need to hash out the implications and plan next steps fully with all others who will be part of the culture-based leadership effort. Differences in priorities need to arise and be addressed head-on and this session will guide them through a constructive discussion and lead them to commit to support as a team.

Strategic Goal-Setting
Half-Day CBLR Workshop
Agenda

Introduction and Goals of Session; Instructions for Team Activity

Team Activity: *Impact of Ineffective Leadership*

Debriefing and Introduction to Vision, Goals and Strategies Activity

Team Activity: *Vision, Goals and Strategies*

Debriefing and Introduction to Creating a Culture-Based Loss Reduction Shared Vision

Team Activity: *Creating a Culture-Based Loss Reduction Shared Vision*

Break

Debriefing and Introduction to Planning Culture-Based Loss Reduction Goals and Strategies

Guided Team Activity: *Planning Culture-Based Loss Reduction Goals and Strategies*

Overview of Communicating Goals to Employees and Teams; Group Consensus
Activity: *Finalizing Action Plans and Recording Steps in Action Log*

Rewards, Recognition, and Role Models

Half-Day CBLR Workshop

Purpose of Session

This workshop aims to equip supervisors and managers with practical, understandable ways to reinforce employees for doing what's needed in today's environment. It's not enough to read or hear that managers should act as role models or that recognition is a critical component of job satisfaction and commitment. The session provides an opportunity for leaders to first understand, at a values or beliefs level, why these things are so important before learning about and testing specific proven methods. Finally, workshop participants develop action plans for applying these approaches in their own settings.

Target Audience

Managers, supervisors, team leaders, aspiring leaders, facilitators, or lead craft employees.

Rationale

The biggest difference between company cultures that promote safety and enjoy lowered workers' compensation costs and cultures that don't is the role modeling provided by leaders and the informal reward system. Speeches with fancy words about the importance of safety or the values of "our people" are quickly ignored if leader's act on these principles daily. Even when leaders really believe in these concepts, however, they are often unaware of how loudly their behavior speaks to employees and how powerfully they send negative messages when they fail to give the right kinds of recognition to employees.

The workshop is a step-by-step way for them to understand and apply these principles of recognition and role modeling. The half-day spent on details such as how they can tailor recognition to what employees value or how to improve their own role modeling are well justified in the results they will enjoy.

Rewards, Recognition, and Role Models

Half-Day CBLR Workshop

Agenda

Introduction and Goals

Overview of Rewards vs. Recognition

Summary of Employee Importance Factors

Large Group: *Discussion of Our Reward System*

Pair Activity: *Preferred Recognition*

Break

Debrief Interviews

Team Activity: *Positive and Negative Role Models*

Overview of Role Modeling

Team Activity: *Brainstorming of Good and Bad Role Models*

Group Discussion: *Role Model Case Studies*

Break

Pair Activity: *Role Model Planning*

Conclusions

Leading Employee Involvement

One-Day CBLR Workshop

Purpose of the Session

Leading Employee Involvement uses a mix of reading material and group activities to introduce participants to the benefits and methods of heightening employee involvement in the workplace. Using a model entitled "The CLIFFS Ladder," workshop participants will learn and teach each other six specific methods for increasing employee involvement. This seminar shows participants how to use CLIFFS to realize benefits in employee leadership, the claims process, and workplace safety. Individually and in teams they will develop strategies and action plans to implement for Culture-Based Loss Reduction results in their own work environments.

Target Audience

Managers, supervisors, team leaders, aspiring leaders, facilitators, or lead craft employees.

Rationale

Because it is not always obvious to managers, *Leading Employee Involvement* establishes a connection between worker involvement and cost reduction in areas affecting workers' compensation. This workshop goes beyond understanding and helps participants act on the premise that employees will become more committed to their jobs if they are urged to broaden the scope of their everyday activities into real involvement toward company goals. Greater job satisfaction translates into demonstrable improvements in attendance, sense of health and well-being, and initiative on the job.

Leading Employee Involvement

One-Day CBLR Workshop

Agenda

AM

Introduction, Goals of the Session, and Instructions for Peer Teaching Activity on The CLIFFS Ladder

Preparation for Peer Teaching Activity

Connecting Employees and Customers: *Teaching, Quiz, and Brainstorming*

Break

Leadership Roles for Employees: *Teaching, Quiz, and Brainstorming*

Using and Multiplying Employee Input: *Teaching, Quiz, and Brainstorming*

Feedback to Gain High Involvement: *Teaching, Quiz, and Brainstorming*

Evaluation of Employee Involvement Brainstorming

PM

Family Involvement: *Teaching, Quiz, and Brainstorming*

Sharing Data for Tracking and Improvement: *Teaching, Quiz, and Brainstorming*

Evaluation of Employee Involvement Brainstorming

Break

Planning Actions for Greater Employee Involvement

Overcoming Barriers to Employee Involvement Strategies

Finalize, Questions, and Conclusions

Teams: How to Plan and Support Them

Half-Day CBLR Workshop

Purpose of Session

Understanding different types of teams and the conditions required for successful use of teams for workers' compensation cost reduction results will enable leaders to identify and launch the right teams to improve CBLR results in their organization. This session provides the information necessary not only to distinguish between types of teams but also to integrate CBLR teams with existing teams. By the end of the session, leaders will have pinpointed the highest impact teams needed to address CBLR issues in their organizations and have developed action plans needed to launch these teams successfully in a way that they can be easily tracked.

Target Audience

Managers, supervisors, executive team or planning group, steering committee for Culture-Based Loss Reduction issues, safety team leaders.

Rationale

The CBLR process works best when teams are used as vehicles for management and employee involvement. However, many managers are currently confused about teams. They sometimes mistakenly believe that an existing committee is a team whereas it may be only a committee. Or else they may feel that the proliferation of quality, safety, customer service and other teams is overwhelming to the organization. In both cases they are not in a position to take advantage of the power of teams in order to get CBLR results. Therefore this module is a critical step in the CBLR process because it will enable managers to plan and then launch appropriate teams for their particular environment.

Teams: How to Plan and Support Them

Half-Day CBLR Workshop

Agenda

Introduction and Expectation-Setting;
Instructions for Four Types of CBLR Teamwork

Preparation for Short Presentations on

- CBLR Steering Team
- Safety Team
- Target Teams
- Continuous Improvement Teams

Presentations and Discussion of Team Types

- Basic characteristics of the team
- Examples (if available) in our environment
- Ideas for how to use this type of team in our environment
- Conditions for success in our environment

Break

Overview of Planning and Supporting Teams
Success Factors and Discussion

Identifying Highest-Impact Use of Teams Based on
CBLR Assessment Results

Team Support Tactics

Ensuring Team Success: Recording Assignments in Action Log

Summary, Questions and Answers, Wrap-up

Accountability for CBLR Results

Half-Day CBLR Workshop

Purpose of Session

This session highlights methods for gaining and maintaining accountability for CBLR success. Participants study the differences between numbers-based and process-based accountability and how each can be applied for improved CBLR results. They have a chance to develop new ideas for applying methods such as team accountability, recognition, and coaching about the steps that lead to success. Finally, they will create an action plan to implement these ideas into their own work environment.

Target Audience

Executives, managers, team leaders, safety team leaders and members, and/or CBLR steering team members.

Rationale

The best cost-reduction plans will fail if the people who implement them are not held accountable for their responsibilities and the success or failure of the plan in areas such as safety, claims communication, or involvement of employees. Many organizations attempt to create accountability by setting and holding people to numerical targets. Especially in the area of safety, however, this approach can fail, because numbers-based accountability does not resolve questions about priorities; it's reactive rather than proactive and often uses misleading data. Process-based accountability shows people *how* they can reach the target. When implemented with good team methods and tied into performance appraisals, it yields best results.

Accountability for CBLR Results

Half-Day CBLR Workshop

Agenda

Pework

Reading Assignment: *Who's Accountable for This?: Follow-up and Measurement for CBLR Results*

Short Questionnaire

Session

Introduction and Orientation to the Session

Team Activity: Key Factors for Accountability That Works

General Session: Overview of Accountability That Works

Break

Improving Accountability: Case Studies

Debrief and Discussion and Application to CBLR Circles

Accountability Planning: Applying to Past or Future CBLR Plans

Review of Action Log Items and Wrap-Up

Care, Concern, and Communication

Half-Day CBLR Workshop

Purpose of Session

Care, Concern, and Communication seeks to revise the typical thinking that companies faced with workers' compensation claims should adopt a defensive or confrontational stance towards claimants in order to minimize losses. Participants will create a model for how a company should ideally communicate workers' compensation issues before, during, and after an accident. They will also have an opportunity to review the results of the CBLR Assessment to plan improvement steps for the needs identified by the survey.

Target Audience

This module has broad applicability across multiple levels. Those who create procedures will benefit from learning about communication issues that can be addressed at the policy level. Those who implement those procedures, such as managers and foremen, will benefit from those issues that are addressed at the team and individual level.

Overall Rationale

Typical company attitudes towards workers' compensation (whether spoken or unspoken) generally revolve around the perceptions that employees should be dissuaded whenever possible from filing a claim, and that once a claim has been filed, a company should be on guard for abuse of benefits or a lawsuit from the injured employee. Each of these attitudes presume an inherent adversarial relationship between employer and employee, a presumption that manifests itself in myriad ways throughout the company. Whether through policies that obscure the claims process or personal interaction between levels or peers that discourages reporting an injury, companies have failed to understand that the best way to hold down workers' compensation costs is through tangible and intangible communication of genuine concern for the well-being of employees.

By having a chance to explore employee perceptions of what happens when they are injured on the job, participants develop a better understanding of the importance of communication at all stages of the claims process and how an employee's feelings of security and being cared for have a direct impact on return-to-work and tendency towards litigation. Similarly, a look at assessment results focusing on communication issues offers dramatic evidence of the claims communication gap at the company.

The action planning step is important because many of the so-called "soft" issues may seem obvious, but the popular misconceptions mentioned earlier keep companies and individuals from complying with what seems like common sense. The brainstorming and action steps provide an opportunity to nail down practices and procedures to confront a complex issue and reap real benefits in workers' compensation results.

Care, Concern, and Communication

Half-Day CBLR Workshop

Agenda

Introduction and Goals of the Session

Comparing Expectations Activity: *The Individual and Our Company*

Overview: *Tangible and Intangible Practices and How They Impact Workers' Compensation Costs*

Team Teaching Activity: *Preparation of Assigned Topics--Before, During, and After Injury*

Break

Teaching Sessions with Discussion

Group Discussion: *Review of Our Assessment Data on Claims Communication*

Brainstorming of Best Practices for Our Setting

Break

Planning Next Steps and Recording in Action Log

Summary and Wrap-Up

CBLR Team Launch

Half-Day CBLR Workshop

Purpose of Module

CBLR Team Launch provides a process and series of tools for developing highly effective collaboration in a new team.

Target Audience

Any team, cross- or same- function, cross- or same-level, charged with a common responsibility.

Rationale

There are far too many instances of teams being thrust together by decree ("OK, now you're a team") without properly equipping teams to operate effectively in their new circumstances. CBLR Team Launch is a structured training program that provides the tools and direction that are necessary for any team to realize full benefits from collaboration: mission, standards, roles, feedback, improvement plans, and groundwork for further goal setting.

Mission is the first priority of team launch because it serves as the foundation for all other team actions. This might seem obvious enough, but the reality is that people called to work together often have no idea of what their mutual purpose is. CBLR Team Launch works to discover the different perceptions of the team's mission among group members and build a consensus among them about what it should be.

Ground rules and standards are the next focus of the session, where teams think about how they would like to work together in five different categories of teamwork. Once they establish some vision of optimal standards, they can then set operating rules that help the team realize the best possible results.

Standards set the parameters of teamwork; roles and responsibilities enact the vision of optimal collaboration to actually get work done. Defining roles tells members how they will work together, but the process also serves to point out potential problems or conflicts. In addition, clear roles and responsibilities create accountability, providing a resource for feedback and process improvement.

CBLR Team Launch introduces feedback in the form of a team support activity that emphasizes improvement needs and action plans for team success. The entire team commits to specific support actions for each member's self-identified improvement need. This avoids potential pitfalls, such as poor morale or bitterness due to directionless criticism.

CBLR Team Launch
Half-Day CBLR Workshop
Agenda

Orientation, Goals, and Expectations for Session

Team Member Introductions Activity

Clarifying Team Mission

Setting Ground Rules and Standards

Break

Roles and Responsibilities

Team Member Support Activity

Prioritizing Issues and Plans: Planning for Goal Setting

Basic Team Skills

Half-Day CBLR Workshop

Purpose of Module

The Basic Team Skills Module provides a conceptual foundation and practical experience for a critical triad of Basic Skills necessary for team success.

Target Audience

The module will benefit any employee team, and particularly a safety committee. Most teams are missing the basic triad of skills covered in this module.

Overall Rationale

There are many teamwork skills that can be taught for team effectiveness. This module concentrates in depth on three of the most important—clear goals, meeting ground rules and feedback—instead of covering a long list of recognized skills superficially.

The rationale for the three is as follows. First, research shows that unclear goals—no agreed upon reason for existence—are the primary cause of team failure. "If we don't know what we're here, no amount of team skill can help us be successful." Thus, the emphasis is on clear goals.

Second, most interpersonal conflicts that arise in team meetings and cause dissolution can be avoided by up-front Ground Rules. In this case, an ounce of prevention is worth a pound of any after-the-fact cure for team problems.

The third skill—giving and receiving feedback—was selected because every team, as every human organization, runs into unavoidable problems and dilemmas. How do you get out of them? Unless there is an agreement and skill in self-correction, teams may stay mired in the much for months, or will offend team members in resolving the problem. Productive feedback is the essential catalyst for self-cleansing and self-correction. Since getting off-course or off-track is inevitable, feedback is an essential ingredient of team success because it is the best universal mechanism for getting back on track.

Basic Team Skills
Half-Day CBLR Workshop
Agenda

Introduction and Goals of the Session

Warm-up on Problem Solving Styles (Red Hot, Cool Green, True Blue)

Lecture: *Checking and Tracking Goals*

Team Activity: *Goal-Setting Scenarios*

Debrief Goal-Setting Scenarios: *SMARTening Goals*

Break

Instructions for Diagnosis of "Bad" Meetings Activity

Team Activity: *Diagnosis of "Bad" Meetings*

Overview of Ground Rules

Team Activity: *Setting Ground Rules for Team Meetings*

Debrief and Introduction to Team Activity on Barriers

Break

Team Activity: *Barriers to Using Ground Rules*

Individual Survey: *Giving Feedback in Meetings*

Team Discussion: *Giving Feedback in Meetings*

Summary and Wrap-up of Session

Advanced Team Skills

One-Day CBLR Workshop

Purpose of Session

The Advanced Team Skills module builds upon the essential skills and knowledge learned in Basic Team Skills to present a model for team leadership that extends and reinforces the CBLR team concept.

Target Audience

Although this module is primarily intended for team leaders and facilitators, it includes a compelling rationale for its usefulness to any team member that would like to improve his or her contribution to a high-performing team.

Overall Rationale

The typical concept of leadership has maintained that leaders are responsible for laying out plans and making sure they get executed. They are supposed to be the sources of all good ideas, and their personal charisma, diligence, intelligence, and wisdom would bring ultimate success or failure to the team. The CBLR team concept, on the other hand, recognizes that relying on one person to make or break the team is a waste of team resources. Why lean on one person for leadership when you can lean on a whole team?

Demanding leadership from a whole team creates a change in roles for everyone, and it presents a special challenge for team leaders to exercise totally different leadership skills. Advanced Team Skills focuses on the two most important success factors for a CBLR team leader: increasing team member involvement and resolving team issues.

Involvement is critical because increasing it in such a way that is empowering or gains commitment is a difficult thing to do. Many leaders feel that they have to maintain expert status or clout in order to reinforce their leadership status, but this usually works at cross-purposes to involvement. A leader has to be able to identify what his or her team cares about, delegate accordingly, and keep his or her hand "out of the jar."

Resolving team issues is also very different for a CBLR Team Leader. The CBLR approach uses differences of opinion as catalysts for improving ideas, and a team leader must resist the typical impulse to authoritatively quash or quietly wallpaper them. Ineffective resolution of questions about time management, delegation, and differences of opinion means wasted resources, wasted ideas, and lower team involvement.

Advanced Team Skills

One-Day CBLR Workshop

Agenda

Group Discussion: Goals, Expectations, and Ground Rules

Introduction: The Role of the Team Leader is Getting
Leadership from the Team

Group Discussion: Review of "Basics"--Goals, Meetings, and Feedback and How
They're Working/Not Working

Trio Interviewing: Involvement/Uninvolvement Experiences

Group Discussion: Debriefing Trios and Summarizing Best Practices for Increasing
Involvement

Break

Overview: How to Help the Team Resolve Issues Better and Faster

- Getting Differences of Opinion Into the Open
- Time Management for Teams
- Delegation to Subgroups or Individual Members

Team Activity: Round I Scenarios on Resolving Team Issues

Group Discussion: Debrief Round I Scenarios and Summary on
Resolving Team Issues

Round II Scenarios on Resolving Team Issues

Group Discussion: Debrief Round II Scenarios and Summary on
Resolving Team Issues

Pair Activity: Planning Actions for Myself and My Team

Group Discussion: Debriefing and Summary