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## *A “Culture” of Safety”*

*Workplace safety is one of the most important issues facing today’s small business owner. As the entity with day-to-day control of both the workplace and the actions of your employees, your company is ultimately responsible for ensuring that job safety is an integral part of your corporate culture. Employers Resource wants to assist you in establishing this “Culture of Safety” in your company. By working together to reduce the number and severity of workplace accidents we can save premium dollars, increase productivity and improve the morale of your workforce. Through the Loss Control Program described below, we will provide easy-to follow guidelines and ready support for any questions or problems you may have. We will also reward your positive efforts and reductions in workplace injuries by providing discounts to and rebates of your workers’ compensation insurance premiums.*

### **Section A: Loss Control Program**

The components listed below are the foundation for an effective Loss Control Program. These five elements, when utilized properly, have been shown to make a real difference in the number and cost of workers’ compensation claims.

In return for your meeting the requirements outlined in the program, Employers Resource will discount your workers’ compensation insurance premiums by 10 percent. To qualify for this premium discount, you must implement all five required components.

The premium discount will commence when the following five components of the Loss Control Program have been successfully implemented and verified by Employers Resource.

#### Five Required Components

1. Establish an effective safety program
2. Utilize a self-inspection program
3. Implement a drug- and alcohol-free workplace program
4. Implement procedures to help manage Workers’ Compensation claims
5. Establish an employee safety incentive program

The following is an outline of your responsibilities under the program. Employers Resource Regional Loss Control Managers will gladly answer any questions you may have and assist in the implementation and verification process.



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## *Part 1: Establish an Effective Safety Program*

We can help you develop a Safety Program which is tailored to your business. If your company already has a Safety Program, we can review it and offer suggestions to help increase its overall effectiveness. If you do not have a program in place, we can provide a plan to establish a “culture of safety” for your organization.

#### **You agree to:**

- ✓ Designate a Safety Manager for your company.
- ✓ Train your employees to work safely and obey your company’s safety policies.
- ✓ Discipline employees, supervisors and managers when they violate company safety policies.
- ✓ Assist our Loss Control Managers in investigating all work-related accidents.

## *Part 2: Utilize a Self-Inspection Program*

Early detection and correction of unsafe working conditions and/or work practices is an essential part of a successful Loss Control program. However, many companies lack personnel trained to identify and correct safety hazards and violations. Employers Resource can work with you to prevent many serious injuries by identifying conditions which might lead to accidents and performing the necessary actions to fix the problem.

#### **You agree to:**

- ✓ Perform an initial Safety Audit, at which time an Employers Resource Loss Control Manager will accompany your designated Safety Manager on an in-depth walk-through of the workplace.
- ✓ Schedule regular self-inspections by your company Safety Manager.
- ✓ Promptly correct hazardous working conditions and unsafe work practices.

## *Part 3: Implement a Drug- and Alcohol-Free Workplace Program*

The use of illegal drugs and alcohol in the workplace can jeopardize the safety and well-being of the person using the substance, co-workers, supervisors and third parties. It reduces productivity, increases missed work days and leads to a higher incidence of workers’ compensation fraud. Ultimately, it can place the financial well-being of your company at risk. A Drug– and Alcohol–Free Workplace Program can do much to reduce these effects.



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Drug- and Alcohol-Free Workplace Programs can provide for several different levels of monitoring. Employers Resource can assist you in developing a program which is suited to your particular needs and wishes and which conforms to the United States Department of Labor standards for a Drug- and Alcohol-Free Workplace Program. If you already have a Drug- and Alcohol-Free Workplace Program, we can review it to make certain it contains the required elements. We can help you locate a medical facility to administer the required testing. Finally, we can provide materials to help you train supervisors in how to deal with employees who may have a problem with substance abuse.

#### You agree to:

- ✓ Perform an initial Safety Audit, at which time an Employers Resource Loss Control Manager will accompany your designated Safety Manager on an in-depth walk-through of the workplace.
- ✓ Schedule regular self-inspections by your company Safety Manager.
- ✓ Promptly correct hazardous working conditions and unsafe work practices.

**Note:** To qualify for the Loss Control Program premium discount, drug and alcohol testing must be performed in at least 75 percent of all accidental injury cases.

## *Part 4: Implement Procedures to Aid in the Effective Management of Workers' Compensation Injury Claims*

When a work-related injury does occur, you and Employers Resource claims management personnel must work together to ensure that the injured employee receives medical care designed to effectively treat the injury and return the injured worker to a productive position as quickly and economically as possible.

#### You agree to:

- ✓ Report all work-related injuries to Employers Resource Workers' Compensation Department within 24 hours of the date of injury, regardless of whether or not medical treatment is sought.
- ✓ Direct injured employees to a medical care facility which has been designated as a "Preferred Provider" by Employers Resource Loss Control whenever you can do so without jeopardizing the employee's safety or violating any government regulation.
- ✓ Establish an Early Return to Work program and provide modified or transitional work to injured employees who have been released for such work by their medical care provider.

**Note:** To qualify for the Safety Program premium discount, you must report at least 90% of all claims in a timely manner.



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## *Part 5: Develop, Implement and Maintain an Employee Safety Incentive Program for All Employees*

It is a well-accepted principle of business that “what gets rewarded, gets done.” Perhaps nowhere does this hold true more than in the arena of on-the-job safety. When you consider the costs of employee accidents and injuries, it quickly becomes obvious that employee safety is of a major concern to your business. By developing a program which encourages employee participation in maintaining a safe workplace, you can establish a “culture of safety” where accident prevention, production quotas and profitability work hand-in-hand to ensure your success. Employers Resource can assist you in developing such a program.

#### **You agree to:**

- ✓ Establish a program which encourages employees to work safely.
- ✓ Let employees know how well they are doing at meeting company safety goals. Provide rewards for meeting or exceeding company safety goals.

## *Section B: Participating Discount Program*

Employers Resource is pleased to offer you the opportunity to further reduce your workers’ compensation insurance premiums by electing membership in our Participating Discount Program.

Under this program, you agree to be responsible for the cost of your workers’ compensation claims up to a predetermined amount per claim. After this fixed amount is reached, any further costs are covered by the Employers Resource workers’ compensation insurance policy. In return for “sharing the risk” for the cost of these claims, Employers Resource offers you additional discounts on your workers’ compensation premiums. We are willing to offer these savings because we believe that when you assume an additional financial stake in the cost of work-related injuries, you are demonstrating a strong commitment to keep your workplace safe and your employees focused upon safety as part of the job requirements. If these measures prove successful, everyone - your employees, your business and Employers Resource - will benefit.

Most of our clients have the option of choosing whether or not to take advantage of the Participating Discount Program. In some instances, participation in the program is required as a condition of Employers Resource providing its administrative employer services. As an Employers Resource client, your company has access to all of our loss control services to help you keep your workplace safe for your employees, regardless of whether or not you take part in the Participating Discount Program.



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The discount you receive for participating depends upon the amount you agree to pay on each claim and the relative risk involved in the type of work you do. By aggressively and diligently working to prevent accidents, it may be possible to save an additional 10 percent on your workers' compensation premium expense.

Please refer to the Participating Discount Agreement for complete terms of the agreement.

### *Section C: Safety Award Program*

The Employers Resource Safety Award Program rewards clients that have demonstrated exemplary performance in administering their Safety Program. Clients will qualify for awards on a monthly, quarterly, semi-annual, or annual basis, depending upon number of employees and/or amount of workers' compensation premium paid. The amount of the award is equal to 5 percent of the workers' compensation premium paid by you during the qualifying period. Enrollment in the program is automatic for Employers Resource clients who satisfactorily participate in our Loss Control Program throughout the qualifying period.

In order to receive a safety award, you must meet ALL of the following criteria:

1. Be a current Employers Resource client on the date of evaluation.
2. Participate in the Employers Resource Loss Control Program.
3. Report all injuries incurred during the period to Employers Resource within 24 hours of their occurrence, regardless of whether or not medical treatment is sought. Injuries occurring on Friday, Saturday or Sunday must be reported by the following Monday.
4. Have no Lost Time claims during the period. A Lost Time claim is one where workers' compensation indemnity benefits are paid to an employee who misses work or is paid less due to his or her injury. Most states allow a specified number of workdays to be missed before Lost Time benefits begin. These "non-compensated" days will not disqualify the company from receiving a Safety Rebate. (Many times an employee may be returned to modified (light duty) work before they are completely recovered. Providing this type of work is an excellent way to help prevent Lost Time claims.)

Determination of eligibility for the Safety Award normally takes place 45 to 60 days after the end of the qualifying period. An award check is issued once eligibility has been determined provided there are no unpaid debts or other obligations to Employers Resource at the time the rebate is scheduled to be paid.

If the number of employees or amount of workers' compensation premium for your company changes substantially, Employers Resource may, at its discretion, change the length of the qualifying periods to ensure equitable administration of the program.