



Reduce your Workers Comp premium with Safety Programs

All good Risk Managers know that one of the key ways to reduce Work Comp premiums is to keep your employees safe and happy. Implementing strong safety programs AND getting buy-in from your employees are vitally important for success. Problems typically arise when you have employees that see the extra steps needed to adhere to safety protocol as a pain in the neck and a hindrance to getting their job done efficiently.

How do you get 100% buy-in to ensure the program runs as planned?

Incentive plans can work if they are monitored. Ones that reward employees for “injury free days”. I’ve seen on more than one occasion when a worker was hurt – often back injuries – but hides it because he/she doesn’t want to lose the injury free bonus. The condition worsens, it eventually becomes a larger work comp claim and more time off the job. **The focus becomes the incentive and not safety.** This includes incenting management for injury free teams. I’ve also seen managers not reporting injuries because THEY don’t want to lose their performance bonuses. That all being said, I’ve worked with clients who have had amazing success incenting their management group for keeping their workers injury free. The secret? They know their employees and have constant and open communication; the leadership is part of the process.

Education is key. I know this may sound obvious but it’s Wash. Rinse. Repeat. Continual educational programs on HOW employees must do their job safely, including monitoring of those protocols, is the best way to ensure it’s happening. That doesn’t mean you can’t do some incentives around the education! I am a huge fan of lunch and learns, breakfast before work meetings – and I’m not talking donut holes. Splurge and let your team know you value their participation!

It's a Team Affair. Successful safety programs happen when employees are motivated to work in a safe manner and promote safety with their co-workers. The key factor here is letting the team know that there will be no retribution for reporting injuries.

What you need to do to make your program a success:

1. **Pre-hire screening** to ensure employees are capable of the job and they have a good attitude about safety. You need to make sure you do not violate the [American with Disabilities Act \(ADA\)](#) as you cannot discriminate against someone with disabilities. Always consult with an attorney if you are unsure.
2. **Drug Testing.** Pre-hire, post injury, and random testing. Employers need to be aware of laws concerning prescribed drugs including marijuana. Each state and industry has different guidelines. Again, check with your labor attorney.
3. **Culture.** Perhaps one of the most important rules for success. Leadership must put safety before profits and growth. Employees first, customers second, and stockholders third. When employees know they are the focus, they will not only WANT to abide by the rules, they will be happy to.
4. **Process & Procedures.** Once your safety program is implemented, it needs to be monitored and controlled. It should be part of your daily operating best practices and quality control measures.
5. **Tracking.** You need to track injuries and look for commonalities – with employees, divisions, machinery, etc. If you see trends or spikes, there is an ongoing problem, not a shock event.

In my 30+ years of insurance – on both the carrier and agency side, I can tell you that strong safety programs are not an expense, they are a revenue generator. Injury free employees not only result in lower Workers' Comp fees but also help employee morale which results in better employee retention and customer satisfaction.

If you are struggling to get started, or want to learn more about how safety programs affect Workers' Comp rates, give me a call. Happy to help in any way I can!

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