

Safety Incentive Programs

Care West Insurance Company supports the concept of providing incentives for safe behavior. We cannot support employer programs which recognize or reward employees for not turning in claims. We believe that safety related incentives should reward and recognize behaviors which lead to and create a safer work environment.

Do reward for such behaviors as:

- completing safety training
- providing safety suggestions
- developing a better/safer method
- training others to do the job safely
- conducting safety inspections
- developing a standard operating procedure
- following protocols and procedures
- correcting hazards
- reporting hazards
- completing an ergonomic self-assessment
- reporting incidents that could have resulted in an injury
- participating in the return to work program
- setting a safe example
- departments/teams with high participation in safety activities
- participation in company's "Wellness Program"
- teaming to find a safer way
- participating in a safety audit
- reporting safety or health concerns

Don't do anything that could be construed to reward employees:

- for an accident free loss record
- for not turning in a workers' comp claim
- for covering up injuries
- for not having injuries
- for failing to report hazards or safety concerns

We support the concept of providing safety and wellness promotional material so long as there are no strings attached that would discriminate against employees who report a hazard or claim.

This letter of interpretation from OSHA provides more insight on the subject: [Employer Safety Incentive and Disincentive Policies and Practices](#).

Disclaimer: Loss Control and safety is the responsibility of your Company's management. Our surveys, support services, and loss control materials relate only to the insurability of the workplace and the premiums to be charged. Any recommendations whether submitted in writing or not and any support service and/or support material are provided because we believe they may impact losses relative to the coverage we afford under the insurance contract. Our surveys, recommendations, support services, and/or support materials do not address and are not intended to address every loss potential, statute violation, or exception to good practice. (ed. 2018 07-17)