

Required loss-prevention services

Workers' compensation insurance carriers must inform all of their insured employers annually of the availability of safety and health loss-control services. Additionally, the insurer must offer to assist employers in developing loss-prevention plans if the employers have claims frequencies or severities greater than their industry's average. The plan is intended to promote self-sufficiency of the employer to reduce injuries and illnesses and help them identify and control occupational safety and health hazards in their workplaces.

Assistance to this targeted group of employers must include:

- Notification of available services.
- A workplace hazard survey.
- A review of injury records and workplace activities
- Help in developing a written loss-prevention plan.

Complaints or problems with your carrier ?

If your workers' compensation insurance carrier fails to provide adequate loss-prevention services once you've requested assistance, call OR-OSHA's Insurer Program in Portland, (503) 229-5910. OR-OSHA will investigate each complaint to ensure that insurance carriers are providing the services employers are entitled to receive.

Have questions ?

If you have questions about loss-prevention services, contact your workers' compensation insurance carrier or OR-OSHA's Insurer Program at the number above.



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Call the OR-OSHA public relations manager, (503) 378-3272 (V/T TY).

440-994 (12/00)

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EMPLOYERS:

Are you
getting loss-
prevention
services from
your workers'
compensation
insurance
carrier?



DEPARTMENT OF
CONSUMER
& BUSINESS
SERVICES

Oregon Occupational
Safety & Health
Division (OR-OSHA)

You have the right to receive occupational safety and health services from your workers' compensation insurance carrier at no additional cost!

Under the law, your workers' compensation insurance carrier must provide you with loss-prevention services to help you build a comprehensive occupational safety and health program, and locate physical and chemical hazards in your workplace.

By using these carrier services and implementing a workplace safety and health program, you should see real benefits.

Loss-prevention services help you:

- Reduce injuries and illnesses.
- Lower your workers' compensation insurance costs.
- Comply with OR-OSHA rules.
- Save dollars for your business.

The rules governing loss-prevention services are in OAR 437, Division 1, authorized by ORS 654.097.

Get your money's worth.

Insurance is one of the most important and expensive items you must have for your business. Before you purchase workers' compensation insurance, or if you're thinking about changing carriers, ask about the safety and health services offered by the company.

When you pay your workers' compensation premium, you are also paying for occupational safety and health loss-prevention services from your insurance carrier.

Using these services can help protect your workers and save you money.

Ask your insurance carrier.

To receive loss-prevention services, contact your workers' compensation insurance carrier. Insurance carriers are required to:

- Evaluate your injury and illness records and your individual prevention needs.
- Offer partial or complete on-site health and safety evaluations.
- Tailor loss-prevention services to individual employers.
- Explain the Oregon Safe Employment Act and rules that apply to your place of employment.
- Offer help with industrial hygiene and safety evaluations to detect physical and chemical hazards and conduct ergonomic evaluations.
- Offer assistance to evaluate and improve written occupational safety and health programs.
- Assist with evaluation of proper personal protective equipment.
- Help to identify training needs and available resources.
- Evaluate work practices and workplace design and provide assistance with modifications.