



## WHY DOES YOUR BUSINESS NEED A FORMAL SAFETY PROGRAM?

### LOSS CONTROL RESOURCES

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You worked hard to create a successful business, and having a formal, written safety program can protect your assets.

It can help avoid the indirect, hidden costs of accidents. These costs are often three to four times the cost of any workers' compensation benefits paid to injured employees.

### HOW WORK ACCIDENTS AFFECT YOUR BOTTOM LINE

There are many hidden costs following an accident, in addition to the direct costs associated with a workers' compensation claim.

- Production lost from the injured employee
- Production time lost from uninjured employees
- Production time lost during shut down or while equipment is being repaired or replaced
- Cost to restart production
- Time and cost to hire and train a replacement worker
- Cost of continuing wages to the injured employee
- Reduced employee morale
- Increased insurance premiums
- Administrative costs associated with the accident

### WE'RE HERE TO HELP

The initial task of setting up a formal safety program can be daunting. That's why Grinnell Mutual Reinsurance Company has collected safety materials to assist you in developing your company's written safety program.

The booklet includes various safety information, including sample forms, guidelines and basic OSHA information.

This material is designed to be a guide, or template, for you to follow in creating an individual safety program to fit your unique business needs, and not to be used in its entirety as your corporate safety plan.

### HOW TO GET YOUR BOOKLET

Download and print the booklet called "2028 - Developing a safety program" from our website in a Word document or as a pdf. Go to:

[grinnellmutual.com/insurance/business/preventing-losses](http://grinnellmutual.com/insurance/business/preventing-losses) and look under **SAFETY PROGRAM BOOKLETS**.

Or, to request this material, please contact us at 800-362-2041, ext. 2455, or email your request to [marketing@grinnellmutual.com](mailto:marketing@grinnellmutual.com).

*The booklets referred to in this brochure are safety booklets developed by Grinnell Mutual Reinsurance Company for informational purposes only. The information in the booklets will not fit the operation of all companies and may not provide sufficient information for your company. You may not assume that all acceptable safety and health measures are listed in these booklets. Any applicable state/federal statutes and regulations supersede any conflicting statements made or referred to in the booklets. Grinnell Mutual is not responsible or liable for any damages, direct or indirect, which may arise, in part or in whole, from the use of these booklets or from any representation or misrepresentation contained in them. You are also referred to the disclaimer provision contained in the safety booklets*

