

## ELEMENTS OF A SUCCESSFUL SAFETY AND HEALTH PROGRAM

- › Management commitment
- › Employee involvement
- › Worksite analysis
- › Hazard prevention and control
- › Safety and health training

## POOR SAFETY PROGRAMS CAN CAUSE:

- › Direct medical costs of accidents
- › Increased workers' compensation costs
- › Reduced productivity
- › Lost time and money to train replacements
- › Lowered morale
- › Costly legal penalties, such as OSHA fines or state and local code violations.

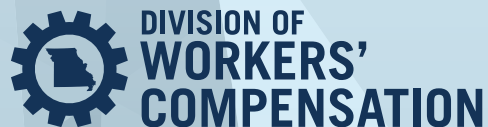
SAFER  
COMPANIES  
ARE MORE  
PROFITABLE

## MORE INFORMATION ABOUT MWSP

573-526-5757

MWSP@labor.mo.gov

[www.labor.mo.gov/MWSP](http://www.labor.mo.gov/MWSP)



*Missouri Division of Workers' Compensation is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.*

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# MISSOURI WORKERS' SAFETY PROGRAM

IMPROVING  
WORKPLACE SAFETY  
AND REDUCING  
INSURANCE COSTS

## ABOUT MWSP

Missouri Workers' Safety Program (MWSP) helps businesses improve workplace safety and reduce workers' compensation insurance costs.

We work to ensure that Missouri businesses have access to individualized safety and health services. There are three ways to receive these services:

### 1 REQUEST SERVICES FROM YOUR WORKERS' COMPENSATION INSURANCE CARRIER

MWSP certifies that all workers' compensation insurance carriers in the state have a safety engineering and management program available to assist employers when they make a request. Your insurance carrier can:

- › Review written safety programs
- › Help develop new programs
- › Survey facilities to identify hazards
- › Assist with accident investigations
- › Establish return to work programs
- › Assist with case file management.

### 2 HIRE A CERTIFIED SAFETY CONSULTANT OR ENGINEER

MWSP maintains a list of certified safety consultants and engineers that can offer you independent services. Missouri-certified safety consultants have specialized training in occupational safety and health and are required to stay current on industry changes. You can find our list of certified consultants at [labor.mo.gov/MWSP](http://labor.mo.gov/MWSP).

### ARE YOU A SAFETY CONSULTANT INTERESTED IN JOINING OUR CERTIFIED SAFETY CONSULTANTS AND ENGINEERS? TO QUALIFY:

- › Be currently engaged in safety consultation
- › Hold a degree in safety, a closely related field, or another professional certification (Three years of dedicated service may substitute for education.)
- › Engineers must be licensed professional engineers
- › Obtain one continuing education unit in safety each year.

### EXPERIENCE MODIFIER RATES

The Experience Modifier Rate (EMR) is a number calculated from your loss history that your carrier uses to adjust your workers' compensation insurance premium. If your business has an EMR greater than 1.0, you are likely paying more for workers' compensation insurance than your competitors. Having a comprehensive safety and health management program can save your business money. Ask your insurance carrier how your injury and illness rates affect your EMR and what you can do to lower it.

## SAFETY IS AN INVESTMENT IN YOUR BUSINESS

### 3 REQUEST FREE SERVICES FROM MWSP

MWSP offers free safety and health management services. MWSP can:

- › Answer safety and health questions
- › Survey facilities to help identify hazards and safety violations
- › Review written safety programs
- › Provide sample programs
- › Verify the services provided by a carrier or consultant.