

## How to Receive Your Template

To request this material, please contact us at 1-800-362-2041, ext. 2455, and let us know which format you prefer.

You may also e-mail us at [UWCSR@gmrc.com](mailto:UWCSR@gmrc.com) or go to our website, [www.gmrc.com](http://www.gmrc.com), to download the file.

The booklets referred to in this brochure are safety booklets developed by Grinnell 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.

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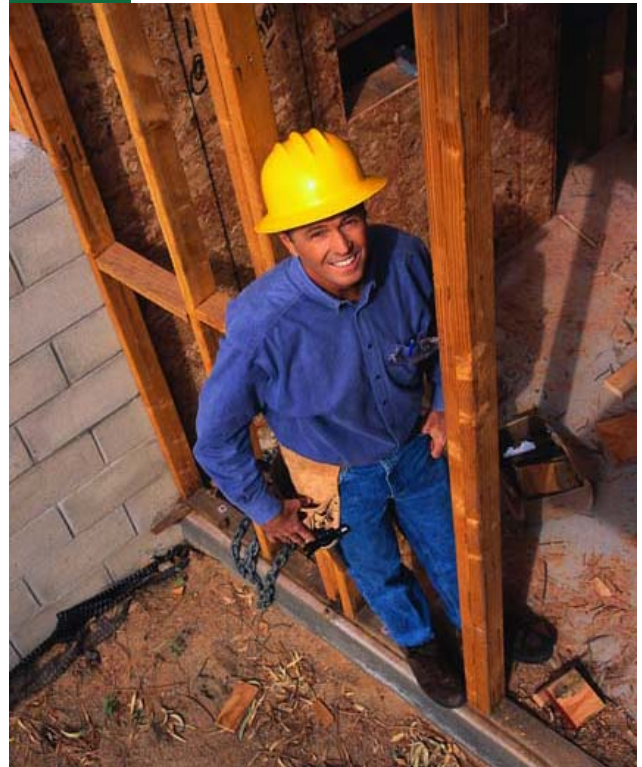
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## Protect Your Corporate Assets

**GRINNELL MUTUAL**  
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**Why does your  
business need  
a formal written  
safety program?**



**Your workers and  
your bottom line!**

**A**written Safety Program helps 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.

These include:

- 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.

You may receive this information in four different formats:

- Printed copy
- Microsoft Word file
- On a CD
- Downloaded from our website at [www.gmrc.com](http://www.gmrc.com)