

## Hawaii Employers' Mutual Insurance Company Workers Compensation Safety Credit Plan

Your policy may qualify for one or more of the following premium credits if you adopt safety and claim mitigation programs meeting HEMIC requirements. Credits are estimated and tentatively applied at the inception of the policy for premium estimation purposes, but are not earned until compliance is certified as part of the final audit process. Only if it is determined at final audit that the credit was earned will the credit be included in final premium determination. Additionally, credits will not be estimated for a date earlier than the date this form is completed, submitted and approved. Non-compliance will result in safety credits removed retroactively to the date of non-compliance. Please indicate **yes or no** for each criterion. This application must be completed and signed by the employer.

### A. Basic Written Safety Program

Your policy premium shall be reduced by 5 % if you have implemented a certified Safety and Health Program in accordance with HRS Chapter 431:14-103c and the Hawaii Safety Credit Rule of the Hawaii Workers' Compensation and Employers Liability Manual.

-Or-

Alternatively, your policy premium may be reduced by a maximum of 6% to HEMIC's Construction Division members and 3% to members of all other HEMIC Divisions if to HEMIC's satisfaction:

1. You implement a written safety program that meets HEMIC requirements \_\_\_\_\_;
2. Your management reviews with all employees the formal written safety policy and they each receive a copy of the safety policy \_\_\_\_\_;
3. You conduct and keep adequate records of regularly scheduled safety meetings, including initial safety orientation of all new employees \_\_\_\_\_, and
4. You provide appropriate safety training and enforce safety practices as required by statute and HEMIC standards.

\_\_\_\_\_

### B. Timely Return to Work

Your policy premium may be reduced by a maximum of 5% to HEMIC's Construction Division members and 3% to members of all other HEMIC Divisions if you have implemented a timely return to work (also known as alternate duty) policy that meets HEMIC's standards and apply that policy to every injured employee who, during the policy term, is medically released to return to work with or without restrictions \_\_\_\_\_

### C. Drug Free Workplace

Your policy premium may be reduced by a maximum of 2% if you have implemented and consistently execute a drug free work place program that meets HEMIC's criteria with the following minimum requirements: To the extent permitted by law, **post offer/pre-employment** testing for all employees, **random** testing for 25% of all employees annually including management and **for cause testing** including reasonable post-injury testing. \_\_\_\_\_

### D. Management Attitude Demonstrated by Exemplary Safety Performance

Your policy premium may be reduced by a maximum of 5% if management attitude and practices regarding safety are exemplary as evidenced to HEMIC's satisfaction by earning credits A, B, & C above or implementing other safety and training programs and practices that achieve objective claim results demonstrating the effectiveness of your overall safety program.

*Copies of written safety, return to work, drug free workplace programs and supporting documentation such as safety meeting attendance sheets and invoice for services from medical providers will be required upon final audit.*

Employer: \_\_\_\_\_

Quote or Policy Number: \_\_\_\_\_ Date: \_\_\_\_\_

Completed By: \_\_\_\_\_ Signature: \_\_\_\_\_

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