

Loss-prevention services for employers

OAR 437
Division 1

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for employers

Insurance is one of the most important items you must have for your business. Did you know that when you pay your workers' compensation premium, you're also paying for safety and health **loss-prevention services** from your insurance carrier?

Your workers' compensation insurance carrier must tell you about the loss-prevention services available to your business when your policy is prepared. The services, which include an on-site evaluation, must meet the needs of your workplace.

These services will help you:

- Evaluate your workplace's injury and illness records and your loss-prevention needs
- Understand the safety and health rules that apply to your workplace
- Identify safety and health hazards at your workplace and develop appropriate methods to control them
- Evaluate and obtain appropriate personal protective equipment for your employees
- Improve your safety management practices
- Identify your employees' health and safety training needs

You must request these services from your insurance carrier. You have a right to file a complaint with Oregon OSHA if your insurance carrier does not provide these services within 30 days after you request them. Your insurer must respond to any concerns you have about imminent danger hazards at your workplace as soon as possible.

If your business has experienced more injury claims – or more severe claims – than the average for your industry, your insurer must offer to help you develop a **loss-prevention plan**. The plan must include a workplace hazard survey, a review of your injury records, and documentation of the activities designed to reduce your injury claims.

The plan must also cover:

- Management commitment to health and safety
- Safety accountability for you and your employees
- Training practices and follow-up
- A system for assessing and controlling hazards
- A system for investigating recordable workplace injuries and illnesses, including written findings and corrective actions
- A system for evaluating, obtaining, and maintaining personal protective equipment
- An evaluation of your workplace design, work practices, and assistance with workplace modifications
- Employee involvement in the health and safety effort

Applicable rules

Division 1, Insurer's program

- 437-001-1025 [Notification of Services](#)
- 437-001-1035 [Loss Prevention Services](#)
- 437-001-1030 [Requests for Services](#)
- 437-001-1040 [Required Loss Prevention Services](#)

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