

A worker in full PPE (hard hat, respirator, and protective suit) working in an industrial setting. The worker is wearing a yellow hard hat, a respirator with pink and green filters, and a white protective suit. They are working on a piece of machinery in a factory or industrial environment.

Preventing Injuries and Lowering Your Premiums

Find out how you can reduce your premiums by improving health and safety at your workplace.

Workplace Health and Safety Pays

The WHSCC is dedicated to helping you realize the business benefits of workplace health and safety.

The workplace health and safety services we provide help prevent accidents and injuries. This can positively affect your bottom line because employees are more productive when they know they're safe and secure when working. In addition, reducing accidents and compensation claims can lower the cost of your compensation insurance.

Experience Rating System Rewards

You may be eligible to participate in the WHSCC Experience Rating System (see page 22 in *Workers' Compensation: A Guide for New Brunswick Employers*). It's designed to reward you with lower premiums when you reduce accidents or injuries.

The Experience Rating System:

- Is available to employers with a basic annual premium of \$1,000.
- Provides for discounts up to 40%.

Consult *Workers' Compensation: A Guide for New Brunswick Employers* for details about the Experience Rating System.

Your Health and Safety Responsibilities

You have specific health and safety responsibilities under the *Occupational Health and Safety Act*. The following are only the basic requirements. Please visit our website (www.whsc.nb.ca), or consult page 29 in *Workers' Compensation: A Guide for New Brunswick Employers* for complete details.

Under the *Occupational Health and Safety Act* you must:

- Take every reasonable precaution to ensure the health and safety of employees.
- Acquaint an employee with any hazard in the workplace in connection with the use, handling, storage, disposal, and transport of any tool, equipment, machine, device or biological, chemical or physical agent.
- Provide and maintain in good condition protective equipment required by regulation and ensure it is used by an employee in the course of work.
- Post a copy of the Act and regulations in a prominent place where employees can see them.
- Institute safety policies and procedures which become the safety program for the workplace (form a Joint Health and Safety Committee and submit a safety policy to WHSCC if you employ more than 20 workers).

Workers' Health and Safety Rights

The *Occupational Health and Safety Act* of New Brunswick grants workers three basic rights, including:

- The right to know about workplace hazards.
- The right to participate in solving health and safety issues.
- The right to refuse dangerous work.

When a Health and Safety Officer Visits

To better serve you, a WHSCC health and safety officer may visit and inspect your workplace. You can improve the health and safety of your workplace, and possibly reduce your premium, when you take advantage of an officer's expertise.

See the "Prevention" section of our website for more information about our inspection services.
www.whscc.nb.ca

Improvement and Stop-Work Orders

You might receive an order or stop-work order from a health and safety officer. The aim is to protect you and your workers from unsafe or unhealthy conditions. For more information, see page 30 in *Workers' Compensation: A Guide for New Brunswick Employers*. If you do not comply with an order:

- You can be charged or imprisoned.
- Substantial fines can be levied.

Rely on Our Resources

We're here to help you and your workers improve health and safety at your company. We provide a variety of informative resources to make it easy for you. These include:

- The 5*22 program (based on five health and safety fundamentals and 22 topic areas)
- Copies of the *Occupational Health and Safety Act*, *Workers' Compensation Act* and *Workplace Health, Safety and Compensation Commission Act*
- Hazard alert publications
- Specialized prevention guidelines
- Joint Health and Safety Committee information
- An informative, seasonal newsletter
- An annual health and safety conference