

# Safety Bingo game can save club big money

By TERRY BUCHEN

LAGUNA NIGUEL, Calif. — One of the largest expense items in a golf course operation is worker's-compensation insurance premiums. El Niguel Country Club's worker's-compensation insurance premiums were draining \$120,000 from the budget each year and course officials felt they had to reduce the number of accidents, provide a safer work environment for their employees and save the course money in the process. More intense safety programs were carried out in each department, with good results, but course officials felt a better job still could be done. Their answer? A unique and fun way for employees to really think and practice safety in the workplace.

"We started a Safety Bingo program many years ago," said General Manager Mike Mooney. "Employees from all departments play, drawing five numbers at 2:30 p.m. each Friday. The club puts \$50 in the Safety Bingo pot and adds \$5 per week until one of our employees wins."

He said there is usually never more than \$70 to \$100 in the pot before someone wins.

Mooney budgets \$1,200 for Safety Bingo every year. Not a bad investment,

he said, since in the first year alone we saved the club \$49,000 in worker's-compensation insurance premiums.

"Besides the cost savings to the club," he said, "we really have a great spirit with our employees, to really provide a safer workplace because no one wants to get hurt on the job, but especially now with the added incentive to win cash in our Safety Bingo contests."

He explained that if an employee gets hurt on the job where a worker's-compensation claim must be filed, the club does not have Safety Bingo for one week. A notice is posted in each department stating that if there are no further accidents or safety violations, Safety Bingo will resume the next Friday.

"We use three different colored Bingo cards that are rotated and each employee's full name, employee number and pay period is printed onto an adhesive label and attached to the current week's Bingo card," Mooney said. "Our insurance company issues an 'Experience Modification' percentage. The lower the percentage number, the safer and better the workplace is for em-



ployees, which is averaged over the past three years."

If a golf course is in the 120-percent or higher "experience mod" category, a representative from Occupational Safety and Health Administration automatically visits the property and performs a safety audit. El Niguel's best "experience mod" percentage has been 69 percent, "which is good," Mooney added.

"If an employee gets hurt on the job and fills out an insurance claim, they are still eligible to play the following week when Safety Bingo resumes," said Alan R. Andreasen, former superintendent at El Niguel. "There is a noticeable amount of peer pressure by the club employees as they police each other by looking for safety items that need attention, for better safety in the workplace so the Bingo game is not canceled for one week."

"This safety program has probably eliminated a few frivolous claims as employees, for example, with a pulled muscle might go home and see if it hurts tomorrow after notifying their supervisor," he added. "Any other questionable injuries were sometimes not reported because of the Bingo game, but not a large amount."

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5	18	41	52	68
7	27	32	47	70
3	20	FREE 336 SPACE	46	63
11	16	34	59	74
13	23	31	53	65

El Niguel Country Club's Safety Bingo form.

Andreasen said Mooney and some of the department heads do not play Safety Bingo so the other employees would have a better chance to win the pot, sometimes even giving an employee their card so they could play two cards and have better odds of winning. Sometimes employees in some departments are also rewarded with an additional Bingo card if they did an outstanding job.

"With a sign that lists how many days have passed without a time/loss accident, we further encouraged safety and for employees to think safety," Andreasen added.

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