

IS NEW HELP HURTING?

Introducing new faces to your workplace can bring much needed help, but they can also bring increased costs if you're not careful. New hires pose serious workplace safety risks, and their salary could be trivial compared to the cost of a workplace injury.



In 2017, **NEW HIRE LOST-TIME CLAIMS** accounted for \$65 million, or just over 40% of MEM's **TOTAL LOST-TIME CLAIMS** of nearly \$150 million.

MEM's three year average
NEW HIRE LOST-TIME CLAIM
costs

\$49,000

1 *in* 3

MEM LOST-TIME CLAIMS
involve a new employee

**Average Entry Level Salary
in Missouri**



*salary.com



NEW EMPLOYEES
insured by MEM in the last five years
didn't return home to tell friends and
family about their new jobs.

20%

The amount you might expect your work comp premium to increase over the next 3 years after one severe new hire claim.



Start by spending **JUST FOUR HOURS TRAINING** new employees and you **COULD SAVE THEIR LIVES AND YOUR BUSINESS.**

MEM can help. Visit worksafecenter.com for tools to help train your newly hired employees and protect your business.

New hire data is based on MEM experience and is defined as having been on the job for less than one year.

Missouri Employers Mutual

Work SAFE



TOP ON THE JOB INJURIES, RESOURCES TO THE RESCUE

The first quarter of a new year gives businesses an opportunity to review the previous year and find ways to be better safety fanatics. In 2017, the most common causes of MEM's workplace injury (lost-time only) remained consistent with previous years. Now is a good time to take a look at the most common claims and work toward prevention.

Claim causes vary whether you're slicing the data by number of claims or claims costs, but the top three are the same:

- Strain or injury by (33 percent)
- Slips, trips and falls (28 percent)
- Struck or injured by (17 percent)

While motor vehicle accidents (MVA) did not make up a large portion of total claims, this category did make up a significant portion of claims costs, indicating the high severity levels so common with vehicle incidents. MVAs are the cause of just six percent of lost-time claims, but resulted in more than \$24 million in costs in 2017.

Resources to Help

These causes of injury account for more than 80 percent of our total claims in quantity and cost. Remember the importance of proper safety training. WorkSAFE Center provides comprehensive workplace safety resources at your fingertips. Check out our valuable resources including:

- Slips, trips and falls
- Safe lifting
- Heavy machinery
- Hand and power tools
- Ergonomics
- Defensive driving
- Post Offer Employment Testing

New Hires Bring New Injuries

New hires, employees in their first year on the job, pose an increased risk of injury. According to data from the Department of Labor, only 23 percent of employees are in their first year on the job, yet over 40 percent of injuries happen in the first year for MEM policyholders. In 2017, MEM's average new hire lost-time claim costs were \$49,000. Compare this to the average entry level salary of \$33,845 for a roofer or \$23,751 for a home health aide.

If you think the financial cost of a new hire lost-time claim seems devastating, imagine being a family member of one of the 28 new hires insured by MEM who didn't make it home from their new job during the last five years. MEM wants to make sure every employee makes it home from work safe each night. Keep your employees on the job—productive and injury-free. For more work safe tips, download our *6 Secrets of Injury-Free Workplaces*.

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Work **SAFE**



FIVE SIMPLE STEPS TO HIRE RIGHT

Hiring a new employee is challenging, but hiring the wrong employee is costly. Once the job description is written and expectations are set, it's up to you to find the right person for the job. There are five simple steps you can take to ensure you find a new hire that will not only contribute to the productivity of your business, but will work safe and be injury-free.

Here are five simple steps you can take to make sure your new hiring process is successful:

1. Conduct an in-depth interview.

Ask the candidate open-ended questions to see what they would do in certain situations. Examples include:

- Tell me about a time when you had a conflict with a supervisor or co-worker. How did you handle the situation?
- What's the biggest challenge you've had to overcome in your career?

2. Do a thorough background check.

Include job-related injuries, substance abuse and any safety records as part of this check.

3. Verify prior employment and contact references.

Get the employers' thoughts and pay close attention to gaps in employment history.

4. Administer a skill and personality test.

These tests evaluate competency and personality characteristics associated with work ethic and are one of the best ways to assess the fit between a job and a candidate.

5. Make a conditional job offer and require drug screening.

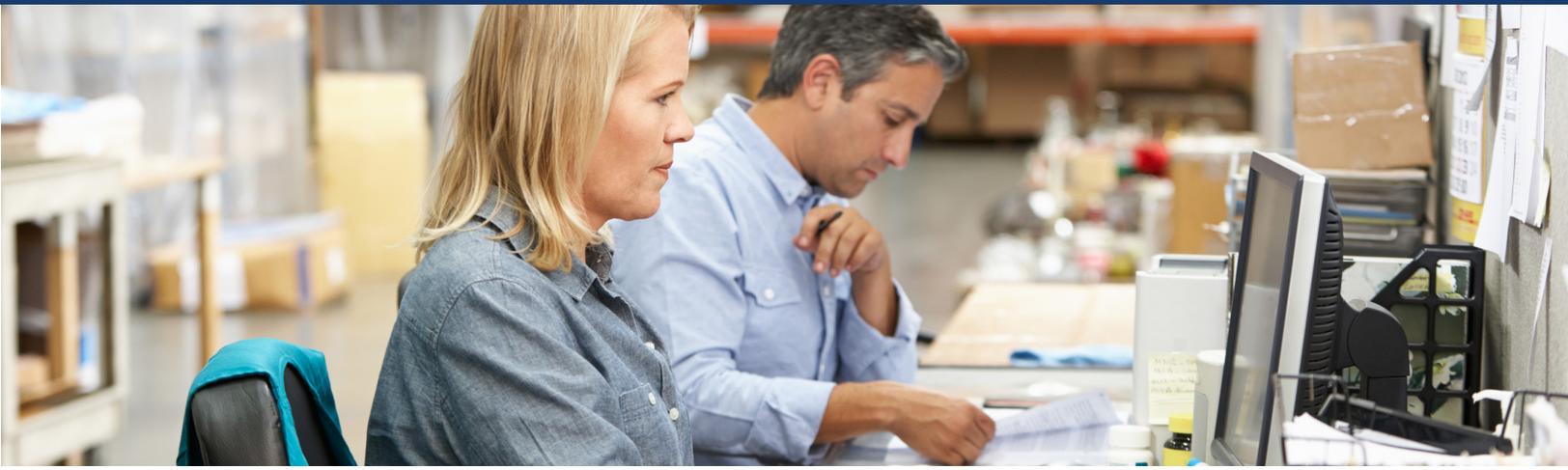
This offer should be contingent upon the employee's ability to perform the essential job functions. Post Offer Employment Testing can help.

Making sure new hires receive the right training is key. Without proper training a new hire may pose a safety risk to your business. Read this case study to find out how a few of our policyholders learned the hard way from their new hire injuries and what they've done to prevent future losses.

The Hire Right Checklist is for informational purposes only and should not be construed as providing legal advice. No actions should be in conflict with state and federal laws.

Missouri Employers Mutual

Work **SAFE**



HIRE RIGHT WITH THIS CHECKLIST

After one severe new hire claim, you might see your work comp premium increase 20 percent over the next three years. That's why hiring a new employee is an important decision for your business. You want to make sure the employee is a good fit for the job and your company, not an added expense.

Follow these tips from Missouri Employers Mutual during the hiring process to minimize the risk of hiring a costly claim.

- 1. Conduct an in-depth interview.** Ask the candidate open-ended questions to see what they would do in certain situations. Examples include:
 - Tell me about a time when you had a conflict with a boss or co-worker. How did you handle it?
 - What's the biggest challenge you've had to overcome in your career?
- 2. Do a thorough background check.** Include job-related injuries, substance abuse and any safety records as part of this check.
- 3. Verify prior employment and contact references.** Get the employers' thoughts and pay close attention to gaps in employment history.
- 4. Administer a skill and personality test.** These tests evaluate competency and personality characteristics associated with work ethic and are one of the best ways to assess the fit between a job and a candidate.
- 5. Make a conditional job offer and require a drug screening.** This offer should be contingent upon the employee's ability to perform the essential job functions. Post Offer Employment Testing can help.

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Protect your new hires and save.

New hires pose serious workplace safety risks. According to the Occupational Safety and Health Administration, 40 percent of injured employees have been on the job less than one year. At Missouri Employers Mutual, one in three lost-time claims involves a new employee, with an average claim cost of \$54,000. That's why it's so important to invest in the safety of your new hires.

MEM's SafetySMARTS Post Offer Employment Testing, or POET, program helps protect your new employees. By matching an employee's functional capabilities with essential job functions, POET helps you minimize the risk of injury. Eliminating a problem before it starts is key to keeping your new hires on the job—productive and injury-free.

When you invest in safety to reduce your losses, you're protecting your most valuable assets—your employees. MEM's SafetySMARTS Post Offer Employment Testing program helps you keep your new hires on the job, saving lives and money.



Benefits

Your company can benefit in many ways:

- Reduction of injuries on the job
- Higher productivity
- Increase in employee retention
- Low turnover costs (hiring, training, etc.)
- Objective hiring data
- Reduction of e-mod, lowering premium
- Reduction of lost work days

For assistance with your program, contact your MEM Safety and Risk Consultant. You can also contact MEM at worksafe@worksafecenter.com or 1.888.499.SAFE (7233)

1 out of **10**
tests identify a potential injury,
saving approximately
\$50,000.

Get started.

It's simple:

1. Contact WorkSTEPS at 1.512.617.4100 or testing@worksteps.com to establish a contract and select a local provider.
2. WorkSTEPS helps you with the process, including preparing the job description and developing the job task analysis.
3. Set an appointment online when you have a new hire.
4. Employee goes to the appointment for testing.
5. Clinic provides you a report that indicates if the employee is deemed capable of performing the job.

WorkSTEPS[®]
At Work!

MEM

NEW HIRE SAFETY TRAINING TIPS





THE WORKSAFE PODCAST | WORKPLACE SAFETY STRATEGIES

Ep. 8: New Hire Safety Training Tips

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MARK WOODWARD
Senior Safety & Risk Trainer
MEM



GARRETT BENSKIN
Marketing Operations Specialist
MEM



JOSH REYNOLDS
Safety Coordinator
Meek's Lumber

There are a lot of new employees coming into the workforce as the national employment rates sit at historic lows. Hiring and training new workers properly is an important facet to not only meet the production demand of the economy, but it's also vitally important to maintaining workplace safety.

There is a lot of information to learn and understand as a new employee, and safety is just one aspect of the onboarding process. In this podcast episode, Josh Reynolds, Safety Coordinator at Meek's Lumber, explains the sustainability of a company's safety program depends upon good follow up to ensure safety remains on the mind of every employee every day. This podcast discussion includes comments on the following topics that may be relevant to the safety culture in your workplace:

- Drug and Alcohol Testing Upon Hire
- Establish High Safety Expectations
- Take Time for Quality Onboarding and Follow Up
- Safety Training
- Care About People More Than the Job

Click here to read the complete transcript of this interview or listen to any one of MEM's podcast productions on our Safety Fanatics website:

<https://safetyfanatics.com/worksafe-podcast/>

MEM can help your company by providing tools to hire and onboard new employees in order to avoid lost-time claims. Ask your independent insurance agent about Post Offer Employment Testing and MEM Safety Training resources.

Missouri Employers Mutual

