

Is New Help Hurting?

Why Safety Orientation Training Matters

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, if not properly trained.



In 2018, NEW HIRE LOST-TIME CLAIMS accounted for more than \$57 million, or just over 35% 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
involved a new employee.

Average Entry Level Salary in Missouri



Entry Level
Roofer

\$33,845



Home
Health Aide

\$23,751

*salary.com



New Hires account for

40%

OF WORKPLACE INJURIES

*Bureau of Labor



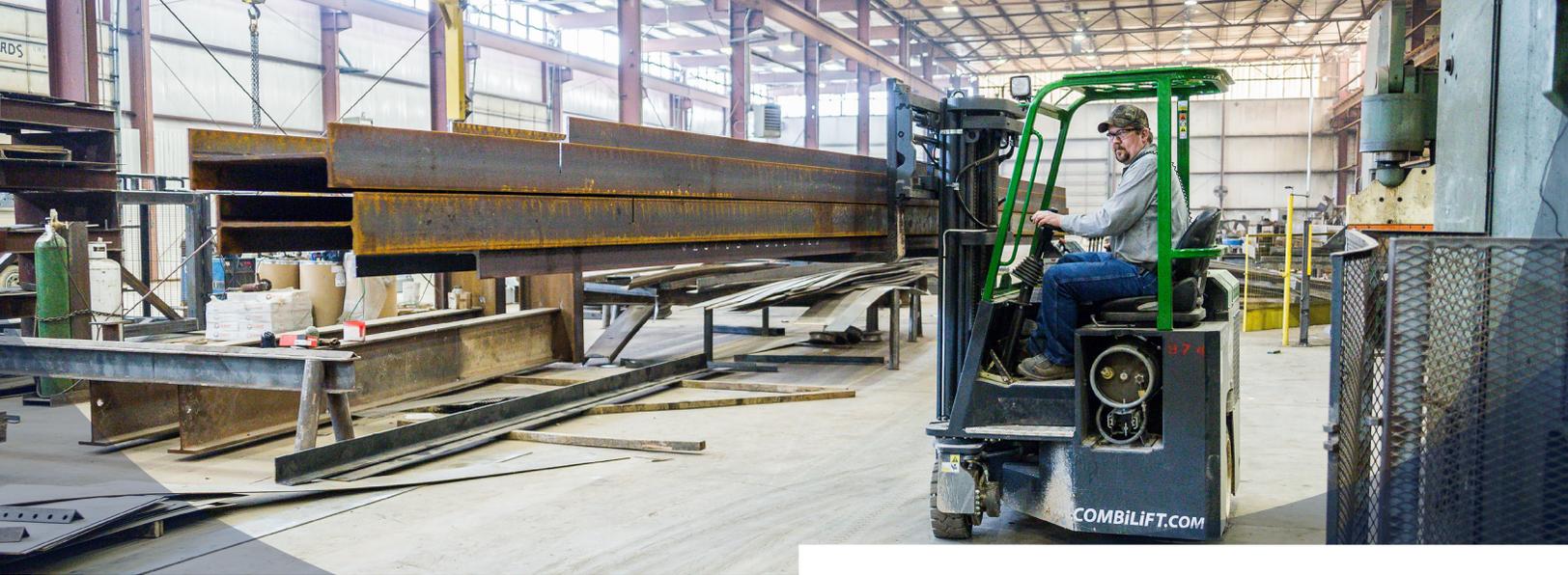
20%

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
4 HOURS TRAINING
new employees and you
COULD SAVE THEIR LIVES
AND YOUR BUSINESS.



Visit our websites 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.



Expert Insights

Top on the Job Injuries, Resources to the Rescue

In 2018, the most common causes of MEM's workplace injury (lost-time only claims) 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%)
- Slips, trips and falls (28%)
- Struck or injured by (17%)

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 just over \$11 million in incurred loss in 2018.

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. We provide 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% of employees are in their first year on the job, yet over 40% of injuries happen in the first year for MEM policyholders. In 2018, MEM's average new hire lost-time claim costs were \$54,000. 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.



LISTEN TO OUR PODCAST

mem-ins.com/podcast or previsorinsurance.com/podcast

Topics include: drug and alcohol testing upon hire, establish high safety expectations, take time for quality on-boarding and follow up, safety training, and care about people more than the job.



Hire Right Checklist

Five Simple Steps to Hire Right



After one severe new hire claim, you might see your work comp premium increase 20% 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 Previsor Insurance and 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.

This 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.



Post Offer Employment Testing

Protect Your New Hires and Save

New hires can pose serious workplace safety risks. According to the Occupational Safety and Health Administration, 40% 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 us at 1.888.499.SAFE (7233).



GET STARTED

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.

New Hire Safety Orientation Checklist

NEW HIRE SAFETY ORIENTATION	COMPLETED			DATE COMPLETED
	YES	NO	N/A	
POLICY STATEMENT: Safety and Health Policy Statement				
INCIDENT/ACCIDENT INVESTIGATION: Prompt Reporting, Injury Reports/Forms, Corrective Actions, etc.				
DRUG AND ALCOHOL POLICY: Post Offer, Post Incident, Random, Reasonable Suspicion, etc.				
RETURN TO WORK POLICY				
MOTOR VEHICLES: Seat Belt Policy, No Cell Phone/Distracted Driving Policy, Driver Safety Rules, Pre/Post-Trip Inspections, Preventative Maintenance, etc.				
SLIP/TRIP/FALL ON SAME LEVEL: Footwear, Housekeeping, etc.				
LADDERS: Inspection, Proper Ladder Selection, Three Point Contact, Proper Setup, etc.				
FALLS FROM ELEVATION: Fall Protection Requirements, Inspection of Equipment, Three Point Contact when Climbing On/Off Vehicles and Equipment, etc.				
SCAFFOLDS: Inspection, Planking, Proper Footing, Fall Protection, Load Limits, etc.				
ROOF WORK: Inspection, Fall Protection, Protection from Holes/Skylights, etc.				
ELEVATED WALKWAYS/PLATFORMS: Inspection, Proper Access, Fall Protection, Guardrails, etc.				
MOBILE LIFTS: Inspection, Load Limits, Fall Protection, Keep Feet on the Floor, Retract Prior to Traveling, etc.				
FORKLIFTS: Inspection, Seat Belt Use, Safe Operating Speed, Don't Overload Equipment, Proper Fueling/Recharging, etc.				
MACHINE GUARDING: Tool/Equipment Guarding, Interlocks, etc.				
LOCKOUT/TAGOUT: Inspection, Authorized Employee(s), Affected Employee(s), Proper Procedures, Use of Locks and Tags, etc.				
PERSONAL PROTECTIVE EQUIPMENT (PPE): Head Protection, Eye/Face Protection, Hand Protection, Hearing Protection, High Visibility/Reflective Apparel, etc.				
TRENCHING/EXCAVATION: Competent Person, Underground Utility Locates, Inspection, Soil Classification, Cave-In Protection, Access/Egress, etc.				
CRANES/HOISTS: Inspection, Outrigger Use, Load Limits, Rigging Equipment/Condition, etc.				

NEW HIRE SAFETY ORIENTATION	COMPLETED			DATE COMPLETED
	YES	NO	N/A	
LIFTING: Proper Lifting Techniques, Use of Material Handling Equipment, Team Lifting, Max Lifting Weight, etc.				
CONFINED SPACE: Inspection, Use of Direct Reading Instrument, Permit System, Ventilation, Fall Protection/Rescue Device, Authorized Entrant, Attendant, and Entry Supervisor, etc.				
HEAVY EQUIPMENT: Inspection, Three Point Contact when Climbing On/Off, Seat Belt Use, Underground Utility Locates, etc.				

This document is a sample checklist to get you started on safety training. You should incorporate conditions specific to your industry and any state, federal or local regulations. Cover these items during an employee's first 30 days and follow up 60 or 180 days after hire. Ensure the employee understands and address any gaps with additional training.

EMPLOYEE NAME: _____

EMPLOYEE SIGNATURE: _____

INITIAL DATE: _____ FOLLOW UP DATE: _____

DEPARTMENT/LOCATION: _____

SUPERVISOR SIGNATURE: _____