



# **Chump Change: How \$1 Could Save \$500,000**

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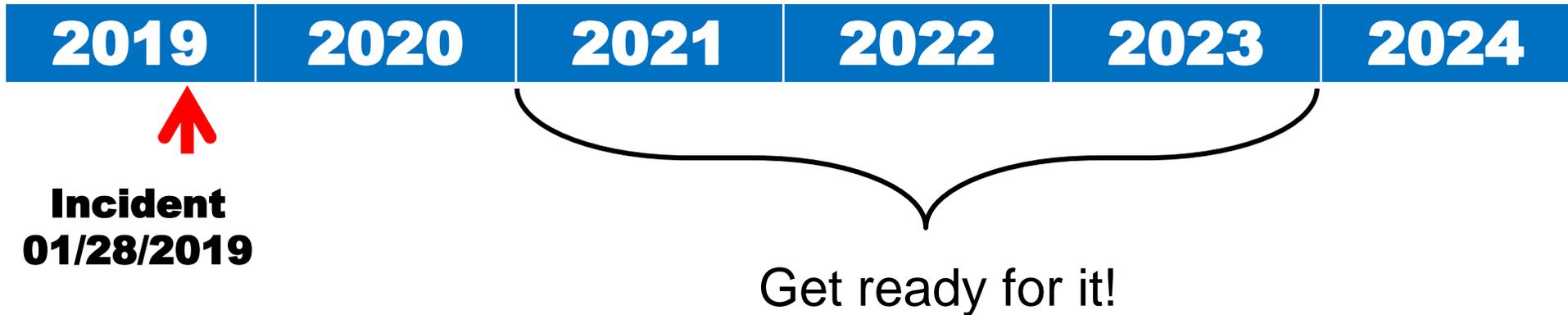
# EMR: EMPLOYERS HAVE INFLUENCE



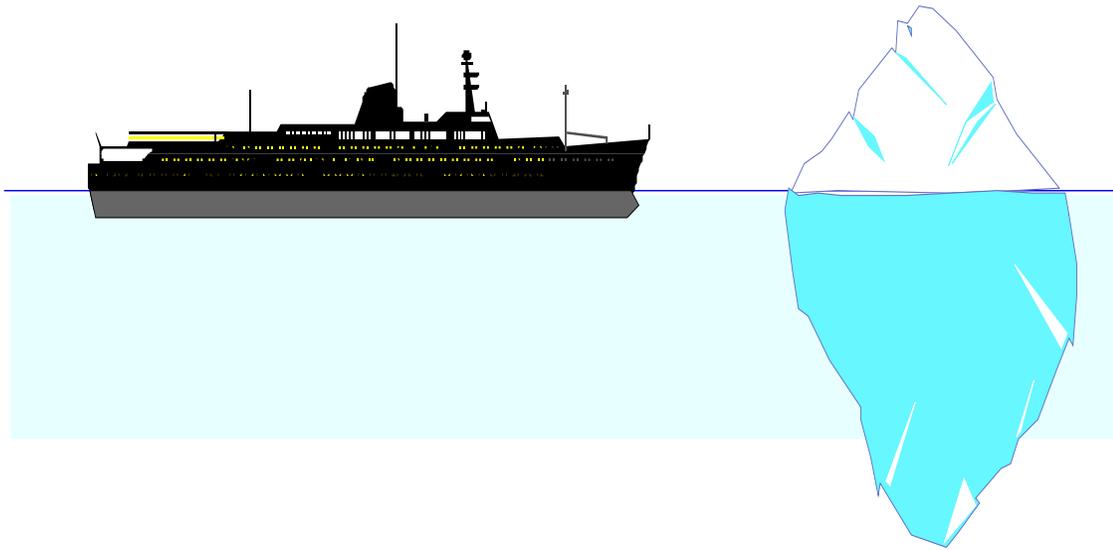
**National Council on Compensation Insurance**

# Explaining the EMR

**Experience Modifier  
Based on 3 years of Loss History**



# Understanding the Real Cost of Accidents



**Direct Costs \$1**

**Indirect Cost \$4- \$10**



New hires are more likely to be injured on the job during the first **30-90** days of employment or job transfer.

Half of MEM claims each year are people at their job less than one year.



**How DO they get hurt?**

**How COULD they get hurt?**



# **EMPLOYER RIGHTS**

**EMPLOYERS HAVE INFLUENCE  
IN  
PREVENTING INJURIES  
AND  
MANAGING CLAIMS**

**BEFORE  
THE INCIDENT**

**1**

**SAFETY & RISK  
MANAGEMENT**

**AFTER  
THE INCIDENT**

**2**

**INJURY MANAGEMENT  
PLAN**

# Before the Injury

- 1. Understand Costs – EMR, Premium, Claims**
- 2. Written Safety Rules**
- 3. Regular Safety Meetings**
- 4. Corrective Action & Documentation**
- 5. Inspect Jobsites, Tools, Buildings and Vehicles**
- 6. Drug-Free Workplace Program (NH & PA)**
- 7. Written Seat Belt Policy – All Employees**
- 8. Written Distracted Driving Policy**
- 9. New Hires - Attention & Expectations**
- 10. Post-Offer Employment Physicals**

## 2: After the Injury

- 1. Injury Reporting Policy**
- 2. Post-Injury Illicit Drug and Alcohol Testing**
- 3. Incident Investigation – Liability**
- 4. Company-Directed Medical Treatment**
- 5. Prompt Reporting to the Carrier**
- 6. Open Communication with the Injured Employee**
- 7. Open Communication with the Claims Adjuster**
- 8. Light Duty Transitional Work Policy**
- 9. Corrective Action**

# **EXPOSURE: WHY INJURIES GO BAD**

# **1**

**THE INCIDENT OCCURRS  
IN THE FIRST PLACE**

# **2**

**INCIDENT COSTS NOT  
CONTAINED**

# Asking for Trouble

- 1. Lack of timely reporting**
- 2. Lack of investigation**
- 3. No drug-free workplace program**
- 4. No written safety rules**
- 5. No directed medical care**
- 6. No timely return-to-work**
- 7. No proof of safety enforcement**











# Amelia Fischer, 17



# Example 1:



# Example 2:



# Example 3:





Questions?  
Thank you!!!