

Trimming Safety Can Make Costs Grow

Steve* was just three weeks on the job at a tree trimming business when his trajectory changed. Instead of working toward his second bi-weekly paycheck, he spent the next pay period in the hospital and recovering. See, Steve was about 30 feet high, wearing a climbing saddle tied off at the top of a tree, trimming branches away from utility lines when he fell.

With injuries to his neck and ribs, Steve was off work two weeks—almost as long as he'd been on the job. Eager to return to work, he came back and was restricted to working on ground. Steve seemed to be doing fine. So fine, he must have forgotten what had just happened to him—and that it could have been even worse. He disregarded his employers' instructions and chose not to wear his hard hat.

Adding insult to injury, literally, Steve complained of pain when he returned to work and left with his wife, who was supposed to take him to the hospital. When the employer delivered Steve's check a few days later, he found that Steve never reported to the hospital as directed.

After these critical safety violations, Steve was no longer a new employee, he was unemployed.

Lessons Learned

At the time of the injury, this policyholder was injury-free and paying \$41,000 in workers compensation premium to MEM. This one injury cost more than five times the premium, at almost \$240,000.

To control these costs and protect their employees, this policyholder took several steps to combat new hire injuries:

- They implemented a drug and alcohol-free workplace policy, along with post-incident testing.
- They now observe new employees for a two-week trial period before allowing them to climb.
- It's now policy to seek approved medical care immediately.

These simple and inexpensive steps are helping. This policyholder hasn't had a claim since this fall in June 2013.

If You're Not Careful, Hiring New Employees Can Hurt

Rob*, the owner of a small construction company, needed to find a few workers that would be the right fit for his construction business. He placed an advertisement, and two brothers, Bill* and Tom*, responded. The brothers agreed to work on a trial basis with their work being evaluated at the end of the first day for continued employment.

When the first day on the job turned rainy after about six hours, Rob let the brothers go and said they could come back the next day. As day two dawned, only Bill reported to the job site. Tom said his back was injured when he helped lift a framed wall during those first few hours on the new job, and he needed treatment. Tom never mentioned this injury to Rob before the second day. His brother, Bill, also happened to share that Tom had chronic back pain.

Moving Forward

More than six years since the injury, this claim is still open with costs nearing \$400,000. At the time of the injury in 2008, the policyholder's premium was \$13,000. Now, it's almost 40 percent higher at \$18,000.

To help prevent this type of injury in the future, MEM Loss Prevention Consultant Rhonda Kauffman provided Rob with safety resources so his business can screen new employees. She also encouraged Rob to use Missouri's work comp background check form.

*These are real MEM policyholder stories, but names have been changed for confidentiality.

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