

MeM MISSOURI EMPLOYERS MUTUAL

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

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EMR: EMPLOYERS HAVE INFLUENCE

.80	.90	1.0	1.1	1.2
A	B	C	D	F

← Saving Money Losing Money →

National Council on Compensation Insurance

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Explaining the EMR

Experience Modifier
Based on 3 years of Loss History

2019	2020	2021	2022	2023	2024
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↑ Incident 05/03/2019

Get ready for it!

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Understanding the Real Cost of Accidents

Direct Costs \$1
Indirect Cost \$4- \$10

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EMPLOYER RIGHTS

EMPLOYERS HAVE INFLUENCE
IN
PREVENTING INJURIES
AND
MANAGING CLAIMS

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**BEFORE
THE INCIDENT**

1

**SAFETY & RISK
MANAGEMENT**


**AFTER
THE INCIDENT**

2

**INJURY MANAGEMENT
PLAN**

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BEFORE

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


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How DO they get hurt?

How COULD they get hurt?

8



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.

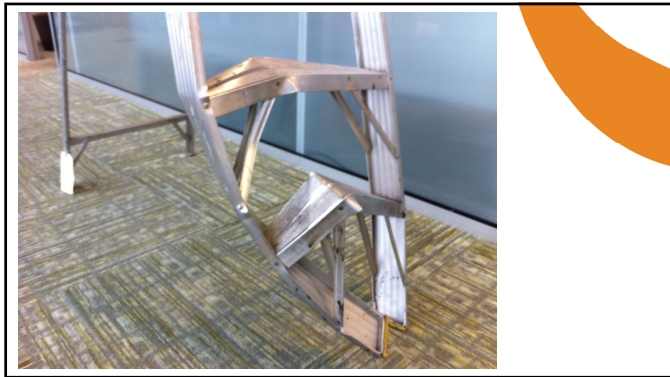
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AFTER

1. Injury Reporting Policy
2. Post-Injury Illicit Drug and Alcohol Testing
3. Incident Investigation – Liability
4. Company-Directed Medical Treatment
5. Safety policy followed or not
6. Open Communication with the Injured Employee
7. Open Communication with the Claims Adjuster
8. Light Duty Transitional Work Policy
9. Corrective Action

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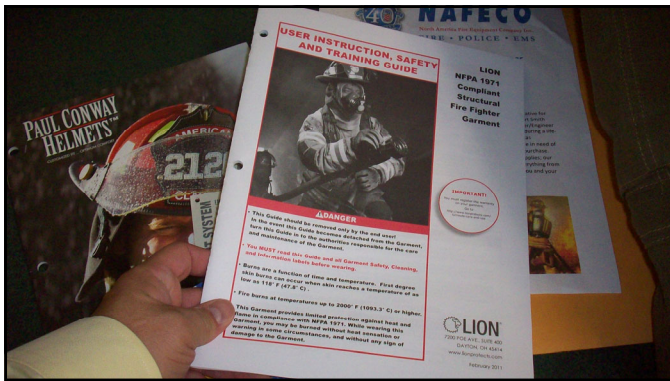
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Questions?
Thank you!!!
