

FALL 2016

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PROFITING FROM SAFETY

INSURANCE & SAFETY SOLUTIONS

Winter Preparedness



Now is the time to take precautions to keep yourself and customers safe as the temperatures drop. Slip and Fall accidents are among the biggest winter weather safety concern. People track in wet snow, slush or water making your floors slick and causing customers to slide.

Best Practices to Consider:

- Reduce slip & fall exposures by treating your lobby floors with a non-slip treatment such as "Slip Safe". To learn more about this product visit www.slipsafetile.com
- Ensure you have the proper winter maintenance supplies on hand such as: shovels, ice melt, floor mats, wet floor cones, and roof rakes.
- If using contractors for snow removal obtain certificates of insurance
- Clean your gutters. You don't want ice to accumulate causing icicles which can fall and hurt people as they walk by.
- Make sure your indoor mats remain dry, they won't work if they are too wet. Check them often during wet weather and replace when needed.
- Keep a mop nearby. Clean up wet spots promptly.
- Finally, put up wet floor caution cones.

<http://www.profitingsfromsafety.com/category/winter/>

SLIPS, TRIPS AND
FALLS CONTINUE TO
BE THE NUMBER
ONE INSURANCE
COST DRIVER

REDUCE SLIPS &
FALLS BY USING A
NON-SLIP FLOOR
TREATMENT.

WWW.SLIPSAFETILE.COM



Return To Work – It's Everyone's Job

Senior management's commitment to returning injured employees back to work is the key to the overall success of the disability management program.

- Develop a written policy, signed by top management, with clearly defined procedures that communicate management's philosophy.
- Assign the responsibility for coordinating and evaluating the managed disability program by designating a RTW coordinator.
- Hold all managers/supervisors/employees accountable for their participation in the program by establishing roles and responsibilities for each.
- Provide training for all managers/supervisors/employees on disability issues and their roles and responsibilities in achieving a successful RTW program.
- Inform provider that your organization has an RTW program and that the intent is to bring employees back to work as soon as possible.

<http://www.profitingsfromsafety.com/rtw-everyones-job/>



What is an E-Mod?

With workers' compensation renewal around the corner it is important to understand a key factor which is used in calculating insurance premiums, your "E-Mod". An e-mod, or experience modification, is calculated by The National Council on Compensation Insurance (NCCI) based on your prior three-year claim history and updated annually. Your e-mod compares your claim experience to other's claim experience within your industry. If your claim experience is less than the industry average, you will receive a credit (discount) e-mod on your premiums. If your claim experience is more than the industry average, you will receive a debit (surcharge) e-mod on your premiums.

To learn more about your e-mod and schedule a personal consultation to see how it affects your premiums and what you can do to lower it please contact us.

Free Employment Practices Resources

If you purchased Employment Practices Liability Insurance (EPLI) through the McDonald's National Program you have access to the following free resources:

- **Criminal Background Checks:** For all new and recently promoted supervisors and managers. This program will reduce your company's exposure to employing high risk managers.
- **Employee Handbook Reviews**
- **Employment Law Helpline:** Members have unlimited access for employment-related questions to seasoned employment attorneys. If you take advantage of this service and a wrongful termination allegation arises, your deductible is reduced by 50%!
- **Online Wage and Hour Training:** Is specifically developed for Owner/ Operators and their management team to help them comply with Federal, State and/or Local rules and guidelines regarding overtime, youth employment, appropriate payroll deductions and time clock issues.

To learn more, contact the EPLI Helpline at 877-376-4100