



Loss Prevention

COMPIInsiders®

by summit

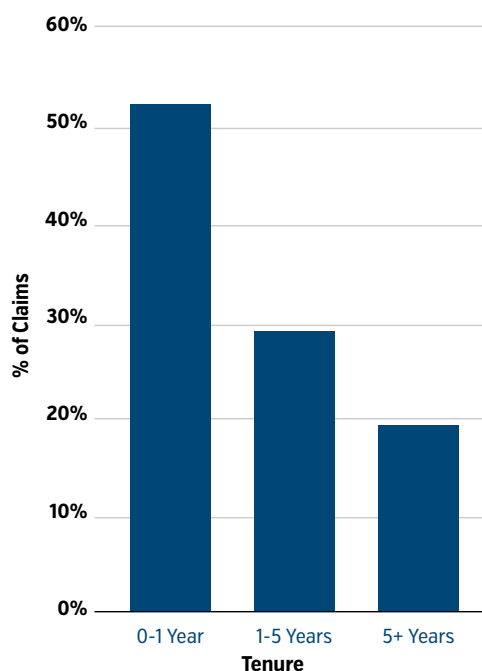
Workplace Injuries and Employee Tenure

Did you know that 40% of all workplace injuries involve employees who have been on the job for less than one year? Even more staggering, one in eight injuries occur on an employee's first day of a new job.¹ Summit's data reflects that 52% of claims reported involved employees with less than one year of job tenure [see graph below]. This emphasizes the importance of early and comprehensive training. Let's look at the most common injuries we've seen among less tenured employees and some recommendations on how to keep both new—and more experienced—employees safe.

Common injuries in first year of employment

Here are the top five injuries reported in employees with less than one year of tenure, based on lost-time and medical-only claims during 2017–2022, for Summit-managed insurers.²

1. **Strain:** Involving lifting, twisting, pushing and pulling of materials.
2. **Cut, puncture, scrape or rub:** Using inappropriate personal protective equipment, inadequate equipment or having misplaced objects in a work area.
3. **Same level slip, trip or fall:** Involving misplaced objects or liquid spills in stairways or walkways.
4. **Struck by:** Involving improperly placed work materials or equipment or contact with falling objects.
5. **Motorized vehicle accident:** Involving a collision with another vehicle or a stationary object.

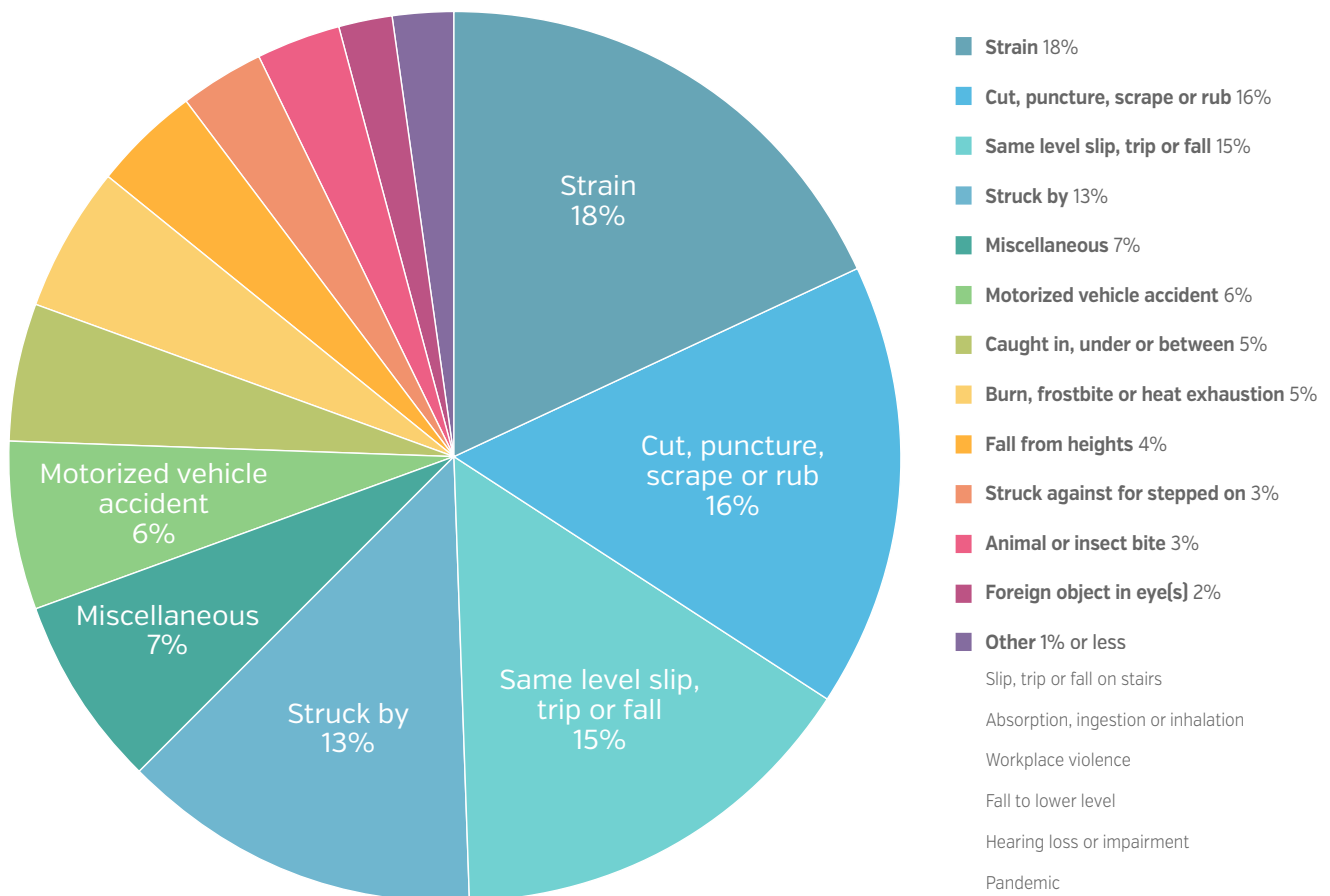


Less tenure, more risk?

New employees tend to be at greater risk of workplace injuries as they learn to navigate unfamiliar territory, such as operating equipment they've never used or working around potentially harmful chemicals. Providing early and thorough training can help keep newer employees safe and build a strong safety culture for your business.

Percentage of claims by injury type²

Here's a breakdown of the injury types reported for claims involving employees with less than one year of tenure across all industries. This is based on lost-time and medical-only claims during 2017-2022 for Summit-managed insurers.



Tips to help keep less tenured employees safe

- Discuss safety expectations during new employee onboarding.
- Provide early and comprehensive safety training for new employees and anyone assigned to an unfamiliar task.
- Communicate hazards associated with a task and safety measures in place to eliminate hazards.
- Assign a mentor to each new employee to help provide on-the-job training and develop a positive safety attitude.
- Make sure all employees know how to report unsafe working conditions.

Building a comprehensive safety training program

Here are some tips on how to build a comprehensive safety training program for your business to help reduce the risk of injury for less tenured employees while also keeping your experienced employees safe.



Establish supervisor and manager accountability³

- Safety should be treated as high priority by all levels of management.
- Communicate the importance of sharing job-specific safety rules, policies and procedures with employees.
- Implement a workplace safety program and name a safety coordinator.
- Establish an evaluation process to confirm that new employees understand safety protocols.



Identify and assess job hazards⁴

- Educate employees on how to perform their tasks step-by-step.
- Clearly communicate any hazards associated with a task and safety measures in place to eliminate hazards.
- Implement policies for inspecting equipment and work conditions for safety.
- Educate employees on how to report unsafe working conditions.



Provide frequent and comprehensive safety training⁵

- Communicate safety expectations during hiring and onboarding of new employees.
- Provide training to new hires, anyone assigned to a new task and routine refresher courses for tenured employees.
- Document all safety training.
- Assign a mentor to each new employee to help provide on-the-job training and monitor safety consciousness for the first year of a new job.



Supplement training with videos

- Educate new employees on a variety of topics with online safety training videos.
- Use videos for refresher training for existing employees.
- Provide videos on specific topics following an incident or near miss.
- Add videos to safety meetings or toolbox topics to reinforce safe work practices.

Our employers and agents have access to an extensive library of online safety training videos and supplemental materials. Request login credentials by emailing SafetyResourceRequest@summitholdings.com. *[Videos provided through JER HR Group LLC, dba Training Network, a Summit Vendor.]*

Summit is here to help

Workplace safety is a key element to your business's success and Summit is here to help you achieve it. Our skilled loss prevention consultants can work with you to evaluate potential hazards and help educate your new—and experienced—employees on safe work practices.

Our loss prevention visits can assist with injury prevention by:

- Providing assistance and training for hazard identification, job safety analysis and incident investigations
- Conducting site surveys
- Providing recommendations

Because we understand that accidents can still happen, even if an insured has initiated safety practices, we also offer a return-to-work program called Back2work®. Benefits of using this program after a work injury include:

- Opportunities for transitional duty
- Quicker recovery
- Lower costs

Summit's team of loss prevention consultants is here to help your business prepare for and stay protected from different types of loss. Interested in learning more about how your less tenured employees may be at a higher risk of injury? Contact your loss prevention consultant today.



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Footnotes

1. Braun, John. "The Risks with New Employees and What to Do About Them?" *Simplified Safety, Inc.*, simplifiedsafety.com/blog/risks-of-being-new-employee/ [Accessed Oct. 30, 2023].
2. This information was obtained from Summit managed insurers Bridgefield Casualty Insurance Company, Bridgefield Employers Insurance Company, BusinessFirst Insurance Company, RetailFirst Insurance Company and Retailers Casualty Insurance Company. [01/01/2017 to 12/31/2022].
3. Shepard, Leah. "New Employees at Risk for Workplace Injuries." *SHRM*, June 30, 2022, www.shrm.org/resourcesandtools/legal-and-compliance/employment-law/pages/new-employees-at-risk-for-workplace-injuries.aspx [Accessed Oct. 30, 2023].
4. "Recommended Practices for Safety and Health Programs." *Occupational Safety and Health Administration (OSHA)*, U.S. Dept. of Labor, Safety Management - Hazard Identification and Assessment | Occupational Safety and Health Administration [osha.gov] [Accessed Oct. 30, 2023].
5. Lynn, David. "How to Create an Effective Safety Mentoring Program." March 13, 2020. *EHS Today*, Endeavor Business Media, LLC., Mar. 13, 2020, www.ehstoday.com/safety-leadership/article/21126126/how-to-create-an-effective-safety-mentoring-program [Accessed Oct. 30, 2023].

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders of Summit managed insurers in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Summit Consulting LLC does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Summit Consulting LLC and its managed insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them.