

# MainstreetMinute

A workers' compensation resource for small business owners served by SFM—The Work Comp Experts

## Hiring minors

### Be aware of the laws, safety concerns when hiring summer help

Minor workers are protected by the federal Fair Labor Standards Act and the Occupational Safety and Health Act. In addition, child labor laws are in force in most states.

State and federal laws recognize that minors are not always ready to handle jobs that expose them to certain risks. People under 18, for instance, are prohibited from:

- Serving or handling alcoholic beverages.
- Working in the presence of hazardous materials.
- Working in hazardous operations like lumbering, quarries and certain construction projects.
- Driving passenger vehicles like buses or cabs.
- Operating power-driven machinery like forklifts, grinders, presses and woodworking machines.

Laws also restrict the hours that minors may be asked to work.

Check with an employment attorney about the specifics on these and other jobs as they relate to your business.

And be sure not to skimp on job and safety training even when hiring minors for short-term seasonal work. That can easily turn into a costly accident.

For more on hiring minors, see SFM's "Hiring minor employees" *Legal Advisory*. Download from SFM's Resource Catalog at [www.sfmic.com](http://www.sfmic.com) > Employers > Resources.



## Risk of employment practice charges against employers continues to rise

The volume of employment practice charges against employers that surged to record highs nationally in 2008 continued in 2009.

Charges of employer retaliation, the most rapidly rising charge, increased 26 percent in 2009 over 2007, according to data by the U.S. Equal Employment Opportunity Commission.

New laws have gone into effect over the past year increasing the risk of employment practices lawsuits, and additional significant

changes in employment law are likely during this administration.

In response to the growing risk of costly legal defense against employment practices charges, SFM offers employment practices liability coverage starting at less than \$26 annually per employee.

For more information, contact your insurance agent, or visit [www.sfmic.com](http://www.sfmic.com) > Employers > Learn about SFM's EPL coverage.

#### Escalation of charges

	YE 2007–YE 2009
Employer retaliation	Up 26 percent
Disability discrimination	Up 21 percent
Age discrimination	Up 19 percent
Sex discrimination	Up 13 percent
Religious, national origin, race discrimination	Up significantly

—U.S. Equal Employment Opportunity Commission

### Need to BRUSH UP on work comp?

Visit SFM's new and improved RESOURCE CATALOG at [www.sfmic.com](http://www.sfmic.com).

Click on Employers > Resources > Resource Catalog.



## Reduce expenses by training smart

Excerpted from SFM *Companion magazine*

Give employees the know-how to create a safe work environment. Train them right from the start, whether the employee is new to the company or new to a task.

The best training takes place in the work area instead of in a conference room. If you see an employee lifting improperly, going over and showing him the proper lifting techniques is a great example of effective training.

For training resources including handouts and posters, go to SFM's Resource Catalog at [www.sfmic.com](http://www.sfmic.com) > Employers > Resources.

Resources are also available through industry associations. The Minnesota Safety Council, for example, offers quality products and services at no or low cost to members, including educational sessions and training resources. The safety council's website is at [www.minnesotasafetycouncil.org](http://www.minnesotasafetycouncil.org)



Asked at a recent SFM seminar

### Does the state set deadlines for reporting work injuries?

Yes. Most states require an employer to report a work injury to its workers' compensation insurer within a specified number of days after the employer receives notice of the injury.

In Minnesota and Nebraska, the employer must report the injury within 10 days. In South Dakota and Wisconsin, within seven days. In Iowa, the employer must report quickly enough for the insurer to pass it along to the state within seven days from when the employer received notice.

"Notice of the injury" simply means you became aware of an injury. Besides the injured employee telling you directly, that also could be when a supervisor hears about an injury or when you see something that leads you to suspect an injury.

Most state regulatory agencies generally are not hesitant to administer penalties for failure to report.

#### Report immediately

The best advice is to report to SFM right away without delay. That complies with the law and helps SFM get the claim investigated and off on the right foot for the best outcome and lowest cost.

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**Report injuries online**  
www.sfmic.com

SFM  
The Work Comp Experts  
3500 American Blvd, West, Suite 700  
Bloomington, MN 55431-4434

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Minneapolis, MN

## When a work injury occurs, report it to SFM—



- **Accurately.** Pay attention to dates. Don't overlook the lost-time box.
  - **Completely.** Don't Timely. Submit within 24 hours of injury.
  - **Timely.** Submit within 24 hours of injury.
- Don't have it all? Go ahead and report anyway. Call SFM later with the rest.
- Report online at [www.sfmic.com](http://www.sfmic.com)**

## ePay your workers' comp premium



- Secure electronic check transactions. For direct-billed policyholders.
  - Installation fees waived.
  - One-time payment, or recurring payments.
  - Set up automatically.
- Go to [www.sfmic.com/epay](http://www.sfmic.com/epay)