

# MainstreetMinute

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

## Summer plans

### Hiring summer help? 5 steps to avoiding a bad experience

Many firms with seasonal business needs are looking ahead to summer staffing. Some this year have plans for modest growth and expect to staff up accordingly.

SFM has worked with thousands of small businesses going through these cycles. From those experiences, SFM offers five key steps. They can help you get the most out of your staff's performance and productivity as well as help you keep your business costs down. Think of them as basic responsibilities in running your business.

**1. Hire the right people.** The hiring process is your opportunity to explain the requirements of the position thoroughly and find out whether the job candidate can do them—particularly

important when physical labor is involved.

It also begins to shape your supervisory role with your new employee and expectations regarding safe work habits.

**2. Train and retrain employees on safety.**

Orient them to general department rules and job-specific tasks. Conduct regular safety training, if appropriate, such as periodic safety talks. Document training and hold employees accountable for the information.

Young workers and new workers have high accident rates when left untrained.

**3. Be watchful for risky behaviors.**

More accidents are caused by unsafe behavior than unsafe equipment. You need to be able to

recognize work habits and behaviors that invite injury, and be able to “scan” for them.

Follow up with the employee to change how he works. Deal with risky behavior as an individual performance issue.

**4. Know and enforce company policies.**

Approach an employee's disregard for them as a performance issue.

**5. Maintain a risk-free work area.**

Regularly inspect your work areas and take corrective action as needed. A useful resource is SFM's “Workplace analysis” *CompTalk*, available through the Resource Catalog at [sfmic.com](http://sfmic.com).



## Traveling employees? Make sure your firm is covered for workers' comp

**If your employee will be traveling to another state or to a country abroad to work for several days . . .**

Talk with your insurance agent.

Consider your agent a resource for doing your due diligence in business planning, including finding out about the workers' compensation requirements of the state or country in which you are making business arrangements.

Keep your agent up to date on your business operations, including any work outside your home state. Your agent will advise you on your coverage options to ensure you are not left

uninsured for work injuries that occur in another state or foreign jurisdiction. For work in foreign countries, most states' laws generally extend workers' compensation coverage to include employees working outside the United States on a temporary basis. In some cases, to ensure there are no gaps in your coverage, a Foreign Voluntary Workers' Compensation policy may be needed.

**If you are not sure how to report an injury because it occurred in another state . . .**

Rule of thumb: Use the First Report of Injury form for the state in which the injury occurred.

SFM will investigate the claim. If, in a particular case, SFM finds that benefits fall under the authority of a different state, then SFM will take the steps necessary to change how it was reported.

For you, the most important thing is to report the injury to SFM right away.



### March 31 deadline

## Scholarships available to children of workers killed or injured on job

If you are aware of graduating high school students whose parents have been seriously injured or killed while working for Minnesota or Wisconsin employers, let them know they can apply for college scholarships through SFM Foundation.

The deadline is March 31 to submit applications for the 2012-13 school year.

Please direct students to [www.sfm-foundation.org](http://www.sfm-foundation.org) for the scholarship application form. Forms also are available through most high school counselors.

SFM Foundation's fourth annual “Golfing for scholarships” fundraiser is set for June 26, Woodbury, Minn.

## BRIEFS

### The right shoes can prevent injuries; others may cause them

So-called “toner” or “rocker-bottom” shoes are aggressively marketed. But as far as the workplace is concerned, medical and loss prevention experts warn that employees who wear them may be more prone to accidents on the job because the shoe design—mimicking the heel-to-toe motion of walking on a sandy beach—destabilizes how a person walks.

If you have employees working in toners, consider it as an opportunity to talk about your concern for their safety.

Best practice anytime: Remind and help employees to wear footwear that is right for your work conditions and right for the weather. Download “Wear sensible footwear” materials at [sfmic.com](http://sfmic.com).

### Beware of employment poster sales

SFM has received calls from policyholders questioning recent communications from firms trying to sell federal and state employment posters.

In fact, the South Dakota Department of Labor alerted employers about similar situations, in which firms make sales through scare tactics regarding fines for not posting required state and federal posters.

State and federal employment posters are available at no charge from the websites of the state workers' compensation governing bodies, state and federal OSHA, federal government and SFM.

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

- **Accurately.** Pay attention to dates.
- **Completely.** Don't overlook the lost-time box.
- **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 [sfmic.com](http://sfmic.com)



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The Work Comp Experts  
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Report injuries online  
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The Work Comp Experts  
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Major international companies are using SFM's penguin materials for winter injury prevention campaigns. They can work for you, too.

Much more.

Other slip-and-fall prevention materials available to you at no charge as an SFM policyholder: More posters in the penguin series. Table tents. Paycheck stuffers.

To order or download, go to [sfmic.com](http://sfmic.com). Click the orange penguin.

# This poster is free. INJURIES AREN'T.

The Work Comp Experts  
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