



ZURICH®

# TOP 10 WAYS

## to help reduce workers' compensation losses through better employee selection

Selecting qualified, high-performing employees and placing them successfully with the right client is the main objective of every staffing company. But with all you have to consider—particularly in a shrinking labor market—it's easy to lose sight of how employee selection ties into employee injuries on the job. A bad fit can put both you and your client at greater risk of workers' compensation claims and, more importantly, it can affect the safety and well-being of employees.

Consider these practices when selecting employees to help reduce potential workers' compensation loss costs while simultaneously improving overall risk management:

1



### **Require formal applications for all prospective employees.**

This includes any previous employees who are reapplying for work after more than six months. Be sure the application asks for references from prior employers as well as personal references, which you should always verify.

2



### **Conduct background checks and drug tests on all new employees prior to placement.**

Be sure to obtain permission first and follow all applicable employment laws. Your written drug policy should explain that you require drug and alcohol testing and specify when testing can occur. The employee should sign an agreement showing they understand the policy. Be leery of an applicant who wants to put off drug testing for several days or weeks.

3



### **Don't skip the face-to-face interview.**

You may discover certain characteristics about the applicant in person you might otherwise not notice. Use Skype, FaceTime or another video chat/conferencing tool if an in-person interview isn't feasible. Watch for inconsistencies with what is noted on the application and document all responses.

4



### **Train your interviewers to watch for indicators of job performance problems in the past.**

Make sure recruiters ask behavioral questions about past experience, and look for verbal and non-verbal signals. These might include applicants who offer vague responses, quit a previous job without notice or show negative patterns of behavior in their job histories.

5



### **Be alert for characteristics that can signal a tendency toward insurance fraud.**

Be sure interviewers are aware of some of the red flags of insurance fraud perpetrators. These may include a history of being fired and blaming former employers, wanting to work alone, and those who believe they are entitled to a job or higher pay but don't want to put forth the effort to earn the position or compensation.

6



**Always check references.**

As you follow up on the applicant's references – whether through phone calls or email inquiries – look out for indicators that the employee will be capable of performing duties specified in the job description, including physical requirements. A lack of experience, skill or physical ability could lead to accidents.

7



**Be sure you fully understand the job responsibilities and work environment at the client's facility.**

Obtain a thorough job description that details the physical demands of the job, then share it and discuss it with the applicant. Doing this will help ensure the employee has realistic expectations of the position. Also, be sure you're fully aware of the job environment and whether it will impact any physical accommodations the employee may need.

8



**Have a strong Return to Work program in place.**

A formal Return to Work program lets employees know your goal is to keep them productive as much as is medically appropriate after an injury. It can also deter anyone prone to workers' compensation fraud. Review your program with new employees and make sure they understand all its requirements.

9



**Don't rely solely on the client company for safety training of new employees.**

You should conduct general safety training for all new and returning employees and ensure they are able to complete it successfully before starting a job. At a minimum, training should include your safety rules and regulations, an overview of your Return to Work program and its accident reporting requirements, basic concepts of lock-out and tag-out, emergency procedures and hazard communication.

10



**Have a process in place to follow up with employees and the client company after the employee is placed.**

Check with employees regularly to assess how they're performing and whether they have any safety concerns. Also, be sure to check in with the client company on the employee's performance and follow up on any concerns or recommendations.

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