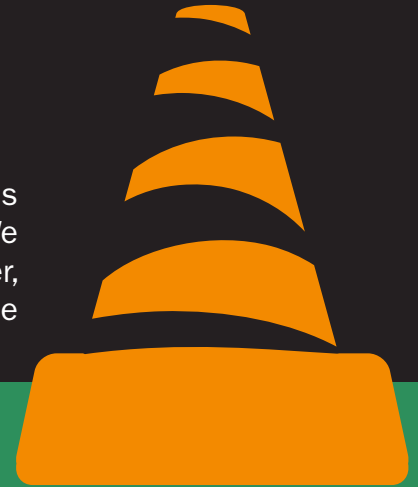


6 SECRETS OF INJURY-FREE WORKPLACES

Everyone's a fan of something. At Missouri Employers Mutual, we're fans of keeping people safe. When workplaces are safe, businesses prosper. We want to make it easy for you to become a Safety Fanatic, too. As an employer, you have a responsibility to provide a safe work environment. These simple steps can protect your people and bottom line.



1.

SAFETY FIRST: KNOW THE RULES

Write down safety rules that communicate job expectations and help your employees stay safe. Check out our sample [safety rules](#).

2.

ENFORCE SAFETY AND MEAN IT

Protect your employees and your business. Discipline employees who violate safety rules. Use our sample [disciplinary policy](#).

3.

MAKE THE CONNECTION: SEAT BELTS SAVE LIVES

Establish and enforce a no-tolerance seat belt policy. It's the easiest thing you can do to prevent motor vehicle injuries. [Get started](#) with your seat belt policy.

4.

TRAIN YOUR EMPLOYEES TO BE SAFETY FANATICS

Hold regular safety meetings with your employees to discuss safety issues relevant to your industry. Add to your safety program with [safety meetings](#) and [Tool Box Talks](#).

5.

DRUGS DON'T WORK HERE

Enforce a drug-free workplace policy. It protects your business from lost productivity, absenteeism, injuries, fatalities and ultimately, increased work comp costs. Create your [drug and alcohol policy](#) today.

6.

RETURN TO WORK PROGRAMS WORK

Return injured employees back to work safely and swiftly. Lost-time claims—those where an employee is off work for more than three days—average more than \$40,000 and impact your work comp premium. View our [sample return to work policy](#) and start building your own program.