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workplace program. It should also include comprehensive safety training, appropriate to the role the employee will be taking. Be sure new employees are thoroughly versed in your workplace safety program and understand how workers' compensation will play out in the event of an injury. New-employee training is an ideal time to make sure they're familiar with your return-to-work program.

Last, be sure your employees, both new and seasoned, are up to date on any policies related to COVID-19. Since these protocols are ever evolving, keeping communication clear in this area is vital.

Reporting new hires

As you know, your workers' comp premium is calculated based on your payroll. This calculation includes the wages you pay your employees, adjusted for the types of jobs they perform. (We call those job classification codes.) Any new employees will be included in that calculation during your annual workers' comp audit. To avoid any surprise costs later, we recommend that you contact your agent or your Summit underwriter any time you change the makeup of your staff. We can then work together to adjust your premium accordingly.

If you're now hiring, congratulations! It can be a demanding process, but it's also a great opportunity for growth in your business. We hope you'll keep these points in mind, and that you'll let us know if you have questions. ■

