

August 10, 2012

### Handling your mistakes in a professional manner...

When you're in management, your mistakes tend to draw more attention as your staff looks to you for an example of how to perform. Unfortunately, being a manager doesn't exempt you from making mistakes; that's just part of being human.

How do you handle your mistakes? Do you simply ignore them and pretend they haven't occurred? Or do you handle them in a more adult, professional manner?

The best thing you can do when you realize you've made a mistake is to immediately take responsibility for it. Don't shift blame or try to cover it up; instead, be open and honest. You dropped the ball; everyone will respect you more for acknowledging it.

Next, you need to accept and deal with the consequences of your misstep. Realize that you may have made your own or someone else's job that much harder, or cost your organization time and money. That's already done; nothing you can do about it now can change that.

Once you've reached this far, start to rectify the situation. Fix the problem, clean up the mess, find a workaround; whatever needs to be done to rectify the situation, it's your job to make sure it's done.

Finally, learn from your mistake. Nothing is worse than someone who consistently makes the same mistakes over and over again. Examine exactly where you went wrong and take steps to prevent a similar mistake in the future. If you acknowledge and handle the mistakes you've made in the proper manner, you'll go a long way to building a good reputation and earning the trust and respect of your team.

The Manager's Minute, www.nationaltrainingseminars.com, August 2012

## Monday, August 13 is "National Lefthander's Day"

If you are a "lefty, then Monday is your day. In 1976 the International Lefthanders' organization designate August 13 as a national day of recognition for those who favor the left. Notable lefties include the Queen of England, former President Bill Clinton, Angelina Jolie and Tom Cruise.

Notable days next week:

August 11: Sons and Daughters Day

August 13: Kool Aid Day

August 14: National Garage Sale Day August 15: National Relaxation Day August 16: National Tell a Joke Day

August 18: Cupcake Day

August 19: Celebrate the Potato Day



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# Job growth starting to show gains for women

During July, a total of 163,000 jobs were added, and women gained 53% of those jobs. (Institute for Women's Policy Research, U.S. Bureau of Labor Statistics) These jobs show strong growth in professional and business services as well as education and health services for women.

Women have regained 42% of the jobs they lost in the recession (Dec. 2007- Sept. 2010), while men have regained 47% of the jobs they lost.

Between July 2011 and July 2012, of the 1.8 million new jobs created, 40% were filled by women and 60% were filled by men.

Excerpt from "Women's gains outpace men," Amanda McGrory, Aug. 6, 2012,

www.benefitspro.com

### Changes in formula affect workers comp rates...

The National Council on Compensation Insurance (NCCI) has announced changes in the formula that is used to calculated experience modifiers for employers in most states. Specifically, the primary/excess split point will be incrementally increase from the current \$5000 to \$10,000 in 2013 and \$13.500 in 2014. Therefore, the split point will be tied to an inflationary index that will start at \$15,000. NCCI cites medical inflation as the reason for the changes, and a need to make premiums more reflective of an employer's loss experience.

For example, in the first year of these changes, contractors with no losses greater than \$5000 should see a drop in their experience modification rating (EMR) factor, while those with a relatively large number of losses approaching or exceeding \$10,000 will see an increase in EMR. There is no cap on how much an employer's EMR can increase in a given policy year.

These changes will impact all industries but perhaps the construction industry more than most due to minimum EMR requirements imposed on contractors credit premium adjustment program (CCPAP), which provides discounts to contractors who pay higher than the state average hourly wage for employees in certain construction classifications. In some states, contractors must have an EMR of 1.0 or better to be eligible for the CCPAP discount.

Unfortunately, because the experience rating period covers prior years' losses, contractors will not have the opportunity to implement strategies that could reduce the impact of the changes before they become effective.

Contractors should prepare for changes by calculating an estimate of their new EMR. Ask your insurance agent or broker to calculate a rough estimate of their new mod by using current loss data and using \$10,000 instead of



\$5000 as a split point, but these estimates will not reflect estimates will not reflect expected changes in other rating factors. (The actual rating factors that will be needed to calculate the new mod with certainty will not be available until late summer or early fall.) Contractors should also discuss these changes with key clients to make them aware of coming changes in the EMR and make it clear that these changes are the result of a formula change rather than an increase in losses or a relaxation in safety protocol.

These changes will become effective in 2013 for all states that follow the NCCI rating system. A few independent bureau states have made comparable changes. Changes to the primary/excess split point have not been proposed in some states (North Carolina, Ohio, Washington and Wyoming) or in most independent bureau stats, including California, Delaware, Massachusetts, Michigan, New Jersey, New York, Pennsylvania and Texas.

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# Beware of new HR issues...

- Retaliation claims are easier to win than harassment and discrimination cases.
- Workplace bullying is a popular new type of harassment claim
- Performance
   Reviews: If not done
   correctly, they can be
   a valuable weapon for
   plaintiff's attorneys.
- ADA: There is new focus on how to accommodate rather than who is disabled, and the types of reasonable accommodations have been expanded.
- The connection between FMLA and ADA: When FMLA runs out, you may be required to accommodate under ADA, so don't be too hasty to terminate.
- New overtime trap:
   Don't give non exempt employees a
   company Smartphone.
   If they check anything
   on it after hours, it's
   entirely possible that
   they are on the clock
   earning overtime.
- Prepare for more frequent OSHA visits.
- Make sure your exempt are really exempt. Be sure you have valid job descriptions.

The HR Professionals at Employees Only can make sure you are compliant with these HR issues.

Call us at 248-276-0950.