



**AUTOMATION:  
AN ANSWER TO  
IOWA'S SKILLS  
GAP**



TOM YEOMEN, *President, Yeoman and Co.*



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Iowa Association of  
Business and Industry

Iowa Association of Business and Industry. "The Voice of Iowa Business since 1903" is the largest business network in the state (serving as Iowa's state chamber) with a long legacy of advocating for a competitive business climate in Iowa. ABI offers its nearly 1,500 member companies and their employees opportunities to network, learn best practices in lean processes, workforce, workers' compensation, controlling health care costs, employee drug testing, environmental issues and leadership. ABI works "to foster a favorable business, economic, governmental and social climate within the State of Iowa so that our citizens have the opportunity to enjoy the highest possible quality of life."

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## A VIEW FROM THE TOP

### Fall is a busy time at ABI



**Paul Gregoire**

*ABI Chairman*

*Emerson/Fisher,  
Marshalltown*

[paul.gregoire@emerson.com](mailto:paul.gregoire@emerson.com)

As this column goes to press, ABI is in the middle of a very busy period of meetings and events. That activity, which is the result of intense participation by ABI members all across Iowa, is good for our organization.

Last month saw the completion of ABI's annual policy development process. That process, which was led by my good friend and officer colleague Lori Schaefer-Weaton of Agri-Industrial Plastics, involved hundreds of ABI members. September also saw a very successful ABI Washington, D.C., Fly-In, a terrific meeting of the ABI Board of Directors, sessions involving ABI's political programs and another great annual ABI Manufacturing Conference to cap the month.

Last month also saw an extension of two incredible partnerships involving ABI and some of Iowa's most important educational institutions. The first is the partnership between ABI and Iowa's community colleges as it pertains to the Elevate Advanced Manufacturing initiative. You can learn more at [www.elevateiowa.com](http://www.elevateiowa.com). In the meantime and on behalf of the association, thank you to the community colleges for their support and leadership. Thanks go as well

to Iowa State University's Center for Industrial Research and Service, which also extended its ABI partnership. Just as with the community colleges, CIRAS is doing important work to help Iowa grow.

Although last month was a big one, ABI is always about the future. This month, we embark on more activities designed to advance business and economic opportunity in Iowa. You also will begin to see, more and more, ABI's new logo, adopted by the board earlier this year. The new logo is an exciting interpretation of ABI's ongoing leadership in Iowa and Iowa's leadership in the world. We know you will like it.

As always, we also hope you like this latest edition of Business Record Iowa. This month's feature on automation in manufacturing is a good one. ABI members are doing exciting things in this regard, and you will read about them, and more, inside.

Remember, as I say each month, when the question is asked about who will lead the way in making Iowa an even better place to live and do business, "Why Not ABI?" Thank you for your support.

## EXPERT ADVICE

### Four Steps for Implementing a Return-to-Work Program

Return-to-work programs are designed to bring injured employees back to work safely and as soon as they are able to work in a medically approved capacity. Effective return-to-work programs can reduce medical and indemnity costs, reduce the risk of re-injury and improve your experience modification factor. Developing a return-to-work program doesn't have to be difficult. Follow these four steps to create one today.

#### Step One: Create a Policy Statement

Outline the purpose of your return-to-work program with a brief paragraph, which can also be used to inform employees about your expectations. Your policy statement should outline your commitment to providing a safe work environment and to returning your injured employees to work as soon as medically possible.

#### Step Two: Develop and Document Procedures

Create a written document listing responsibilities, steps to follow and necessary forms to use when an injury occurs. If you have a select or preferred provider, include information about where employees should go for medical care. Be sure to communicate this information to all employees.

#### Step Three: Identify Transitional Tasks

Identifying transitional tasks is the area of the return-to-work process where most organizations get stuck, but it doesn't need to be overly complicated. Consider seasonal tasks, "rainy day" projects and other meaningful work for common restrictions. For example, think of some tasks that an employee with a strained back could complete.

#### Step Four: Build Job Descriptions

Document the job requirements of current positions so you understand how they might be affected by restrictions. This will make it easier to bring an employee back to work as soon as possible.

Once the program is in place, ask injured workers and their supervisors for input on the program and what improvements, if any, should be considered.

Article courtesy of the Risk Improvement Department, EMC Insurance Companies, Des Moines, Iowa. For more information, go to [www.emcins.com](http://www.emcins.com) and select Loss Control.



**Kathleen Willem**

*EMC Insurance*

[kathleen.m.willem@emcins.com](mailto:kathleen.m.willem@emcins.com)



◀ EVENT REWIND

# ABI Executive Open

AUGUST 31 | WEST DES MOINES



Left: Mike Teachout of Focus OneSource, Mark Hanawalt of United Equipment Accessories, Doug Webb of Crinc, LLC, and Jay Iverson of Home Builders Association of Iowa, wait to tee off during the ABI Executive Open at Des Moines Golf and Country Club; Top Right: Bill Brown of BrownWinick Law Firm and Mark Nelson of Baker Group chat at a hole sponsored by Baker Group; Bottom Right: ABI Chairman Paul Gregoire of Emerson/Fisher tees off.



Clockwise from top left: Volunteers greet golfers at a hole sponsored by Leadership Iowa University; representatives from Spindustry Digital pause for a photo at their sponsored tee box; golfers show off prizes won during the tournament; a group of golfers and sponsors enjoy the post-golf reception.

# Washington D.C.

SEPTEMBER 15-18 | WASHINGTON, D.C. FLY-IN



ABI members and staff traveled to Washington, D.C. last month to meet with Iowa's federal lawmakers, U.S. Rep. Rod Blum (top left), U.S. Sen. Joni Ernst (top right), U.S. Sen. Chuck Grassley, U.S. Rep. Dave Loebsack, U.S. Rep. David Young, and U.S. Rep. Rod Blum. The group also received briefings from several partner organizations and officials, including Nathan Hallford, a staffer for the Senate Judiciary Committee. At right, the group paused for a photo after the Judiciary Committee briefing.

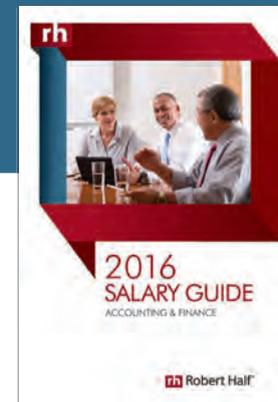


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PHOTO BY DUANE TINKEY

## AUTOMATION: AN ANSWER TO IOWA'S SKILLS GAP

When John Burg and his father ventured into robotic automation in 1983, the technology was used primarily by large automotive companies.

Thirty-two years later, Burg's clientele at Acieta, a Council Bluffs-based robotics company, is much more diverse, with manufacturers of all types and sizes investing in automation.

"Today, we have customers that make a few assemblies a month but have still found ways to justify using a robot in their operation," Burg said. "Robots of today are faster, more flexible, easier to use and, if you compare capability versus what we could do in the 1980s, they cost much less."

The United States has seen a resurgence of robotics purchases by manufacturers following the Great Recession. Today, an estimated 230,000 robots are at work in the U.S., according to the International Federation of Robots, or IFR.

About 23,700 multipurpose industrial robots were purchased in the U.S. in 2013, compared with 20,500 in 2009, according to IFR statistics. Experts expect those numbers to grow at an even faster clip in the years to come.

“If you had told me 30 years ago I would have computers on my shop floor, I’d say, ‘You’re crazy,’ and we do today.”

Tom Yeoman, President, Yeoman and Co.

Manufacturers are turning to robotic automation to increase productivity and quality and cut production costs. Automation is also making workplaces safer by taking over dangerous and repetitive processes and helping companies expand despite challenges in finding new employees.

For many manufacturers, the use of automation is not so much a question of “if” but “when” it will make financial sense to invest in the technology.

At Yeoman and Co., a progressive tools manufacturer in Monticello, that time came when automation made it more affordable to make products in Iowa than overseas.

Yeoman and Co. makes a variety of tools, such as shovels and wheel barrows for farmers, contractors, landscapers and homeowners.

New technology has allowed the company to make some products and components in Iowa at a significantly lower cost than in Asia, President Tom Yeoman said.

“If you had told me 30 years ago I would have computers on my shop floor, I’d say, ‘You’re crazy,’ and we do today,” Yeoman said.

“I just brought another part back last year that had cost us \$1.25 to make, and now it only costs us 25 cents. In 15 years, that cost savings will be even more exaggerated than it is now.”

Perhaps the greatest driver for automation investment today is the worker shortage. That’s true for manufacturers in Iowa and across the country, said Chris Hill, manager of innovation programs at Iowa State University’s Center for Industrial Research and Service, or CIRAS.

“There are companies in Iowa that would like to expand,” Hill said. “However, they just don’t have the workforce available to reliably expand their operations.”

At Yeoman and Co., automated equipment cut the man-hours needed to make one component from 730 hours per year to 25.

That is especially significant at a small company like the Monticello manufacturer, which has 20 full-time employees.

“That’s 706 hours they can spend on something else,” Yeoman said. “It makes everything more cost-effective.”

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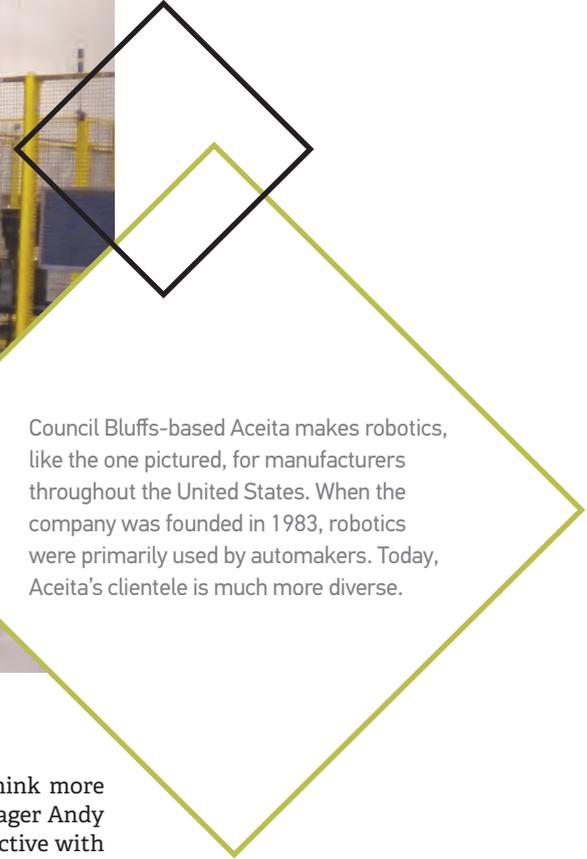
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Photo credit: Aceita



Council Bluffs-based Aceita makes robotics, like the one pictured, for manufacturers throughout the United States. When the company was founded in 1983, robotics were primarily used by automakers. Today, Aceita's clientele is much more diverse.

The introduction of automation to the manufacturing floor brought with it speculation that robots would take jobs from workers, but Hill, Burg and others say those concerns haven't played out.

"Robotics is not a method to reduce headcount; it's really a tool that companies can use to move labor to other areas to add value," Hill said.

For instance, having a robot take over some of the repetitive processes once completed by an employee not only creates greater consistency by eliminating human factors, such as fatigue. It also means that employees are available to do more value-added work, like working directly with customers.

At Clow Valve Co., which employs about 350 people at its foundry and machine shop in Oskaloosa, adding automated technology has allowed the company to grow while using its employees in smarter ways.

"Those types of systems allow you to really think more and physically work less," machine shop plant manager Andy Holmberg said. "That's allowed us to be more productive with the number of employees we've had."

The company currently has nine robotic cells. Burg and Mark Willett, a vice president and general manager at Clow, said they envision using more automation in the future as the technology becomes more cost-effective.

"We've really just skimmed the cream from the top as far as where we're at today," Willett said. "Now comes that out-of-the-box thinking on how we provide automated solutions to things that might be more complex."

Though many manufacturers are taking the plunge into automation, uncertainty about the cost, return on investment and other concerns have other companies holding back, said Hill of CIRAS.

***“It’s a very specific skill set, and it’s a good fit for that generation that grew up with technology and has an expectation of work that’s unique, fun and not monotonous.”***

Chris Hill, manager of innovation programs, Center for Industrial Research and Service



Hill works with companies throughout the state to help them determine whether investments in automation would be beneficial.

“It’s not easy, but it’s the questions you ask yourself now that are going to save a lot of time and money,” Hill said.

Workforce is not only a driving factor for people to use automation technology; it is also a concern that keeps people from making such an investment because they don’t have the expertise on staff to program and maintain the equipment.

“ There’s a lot of speculation about where the industry is headed, but the one thing we can all agree upon is that technology has been pretty rapid over the past 10-15 years and will be much more so over the next five to 10 years. ”

John Burg, Division President, Aceita

To help address that talent shortage, Aceita, the Council Bluffs-based robotics company, partnered with Iowa Western Community College to help train students on how to use and maintain robotics equipment.

“There’s a motivation for us to not only continue to grow our own resource pool, but to also train resources for our customer base,” said Burg of Aceita, which has grown to about 100 employees.

Interest in the program has grown each year since it began about four years ago, and IWCC has been able to expand the program with a new on-campus facility for training in robotics and skills needed in advanced manufacturing.

Clow Valve recently started a similar apprenticeship program to help recruit employees with the know-how to maintain its equipment.

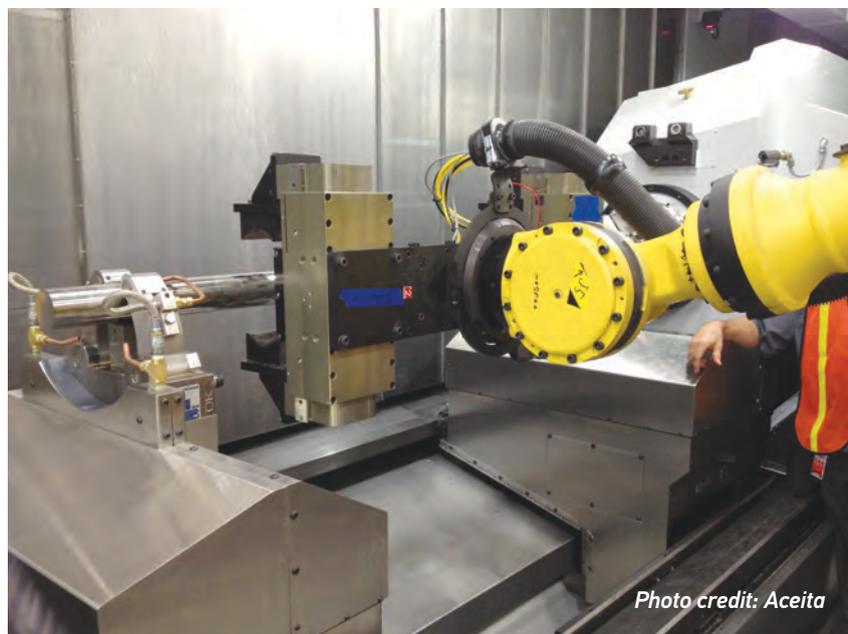
Hill said it’s an appealing career for millennials to pursue. And although the work is technical, it doesn’t require a four-year degree.

“It’s a very specific skill set, and it’s a good fit for that generation that grew up with technology and has an expectation of work that’s unique, fun and not monotonous,” Hill said.

As the demand for robotics increases, so will the demand for those jobs,

Hill, Burg and others agree that the demand for new advancements in automation will grow substantially in the coming years. In fact, venture capital investments in robotics technology jumped to \$172 million in 2013, from just \$60 million in 2011, according to a report from PricewaterhouseCoopers.

“There’s a lot of speculation about where the industry is headed, but the one thing we can all agree upon is that technology has been pretty rapid over the past 10-15 years and will be much more so over the next five to 10 years,” Burg said. “We’ve just hardly scratched the surface.”



The investment by manufacturers in robotics and other automation has grown significantly in recent years and industry experts anticipate their use will grow at an even faster clip in the future.

## AHEAD OF THE CURVE

# LEADERSHIP IOWA CLASS OF 2015-16

The 2015-16 Leadership Iowa class includes 40 business leaders from all across Iowa. This is the 33rd class to participate in Leadership Iowa, a program of the Iowa Association of Business and Industry Foundation. The class kicked off its year with a three-day session in Perry this week.

NAME, COMPANY

Kelly Barrick, GE Capital  
 Sarah Bey, UNI Center for Business Growth and Innovation  
 Bret Braafhart, Iowa Division of Criminal Investigation  
 Deb Brown, Webster City Area Chamber of Commerce  
 Scott Burns, Pella Corporation  
 Erin Campbell, Iowa Association of Electric Cooperatives  
 Susan Corrigan, St. Martin Land Company  
 Jennifer Crimmins, Citizens Community Credit Union  
 Brian Crotty, HDH Advisors, LLC  
 Elizabeth Dawley, Scottish Rite Park  
 Jason (Jay) Ferris, Veridian Credit Union  
 Lance Henning, Greater Des Moines Habitat for Humanity  
 Brent Hinders, Hopkins & Huebner, P.C.  
 Ganesh Jayaram, SSAB Iowa Inc.  
 Matt Joens, Palmer Group  
 Adam Koppes, Iowa Farm Bureau Federation  
 Claire Masker, National Pork Board  
 Matthew McKinney, BrownWinick Law Firm  
 Jeff Menary, Grinnell Mutual Reinsurance Company  
 Joe Murphy, Iowa State University

NAME, COMPANY

Humphrey Mwangi, First Resources Corporation  
 Jennifer Neumann, de Novo Alternative Marketing  
 John Osako, Informatics, Inc  
 Nicole Peckumn, Kernin Industries  
 Melissa Reade, Greater Cedar Valley Alliance and Chamber  
 John Schreier, The Daily Nonpareil  
 Wendy Schultz, City of Council Bluffs  
 Bobbi Segura, Iowa Women Lead Change (IWLC)  
 Ryan Sheets, University of Iowa, Tippie College of Business  
 Dave Slade, Renewable Energy Group  
 Andy Sokolovich, Bent Business Marketing & Advertising  
 Megan Sorensen, Children's Hospital & Medical Center  
 Alyssa Sundell, DuPont Pioneer  
 Jennifer Swindler, Care Initiatives Hospice  
 JR Textor, Hubbell Realty Company  
 Emily Toribio, Fareway Stores, Inc.  
 Dale Vander Berg, Peoples Bank  
 Anthony Vaughn, Alliant Energy  
 Julie West, PCG Marketing / West Works  
 Bethany Wilcoxon, Capital Crossroads

### PROGRAM SCHEDULE

SESSION I:  
 Oct. 7-9, Perry

SESSION II:  
 Nov. 5-6, Washington

SESSION III:  
 Dec. 10-11, Waverly

SESSION IV:  
 Jan. 13-15, Des Moines

SESSION V:  
 March 3-4, Grinnell

SESSION VI:  
 April 7-8, Council Bluffs

SESSION VII:  
 May 5-6, Mason City and Clear Lake

SESSION VII:  
 June 14-16, Sioux City



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Rowena Crosbie, President

## NEED TO KNOW



### New logo reflects evolution of ABI and its members

Emily Schettler, ABI, [eschettler@iowaabi.org](mailto:eschettler@iowaabi.org)

The Iowa business community has seen dramatic transformations over the past century. As Iowa businesses have evolved, so has the Iowa Association of Business and Industry, or ABI.

In 1984, the organization broadened its membership base and changed its name from the Iowa Manufacturers Association to the Iowa Association of Business and Industry to reflect a growing and more diverse membership.

Throughout the years, ABI has updated its brand to better reflect the business climate of the time. That was the goal in 2014, when ABI leaders made the decision to review and reinvigorate ABI's image.

Over the past two years, ABI has interviewed members and conducted a SWOT analysis to learn what they most value about the organization. It was a thought-provoking experience.

As a result, the group's leadership developed an entirely new, fresh look that better identifies ABI as the dynamic organization it is.

"The Iowa Association of Business and Industry has evolved in recent years in many aspects, from our award-winning public policy programs and expanding educational opportunities to our workforce development efforts. We needed a brand that reflects that," said former ABI chairman Mark Hanawalt of United Equipment Accessories Inc. in Waverly, who spearheaded the effort.

Members got a sneak peek at the new logo at the Taking Care of Business Conference in July, and it will be rolled out more broadly this month.

The new style of the logo is a modern and refined evolution of past branding. It has a bold, forward-moving style that presents ABI as an innovative organization.

The globe is significant in two ways: It communicates a message of statewide connections extending worldwide through advocacy and education, and it also illustrates the growing global business in which many ABI members engage on a daily basis.

These aren't the only changes coming for the ABI brand. A new ABI website is currently under development, and we are working hard to reinvigorate the ABI brand on all levels. ABI member companies are constantly looking for ways to evolve and prepare for the future. ABI is too. Now, we have a brand and a logo to match.

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## CALENDAR OF EVENTS



### NOVEMBER 5-6

#### Leadership Iowa Session

Washington

### NOVEMBER 12

#### Elevate Ambassador Training

ABI Office | 400 E. Court Ave., Suite 100 | Des Moines  
10:00 AM – 2:00 PM

### NOVEMBER 17

#### Small Business Critical Updates

ABI Office | 400 E. Court Ave., Suite 100 | Des Moines

### NOVEMBER 17

#### IIPAC Political Briefing and Reception with leaders of the Iowa Legislature

Tassle Ridge Winery | Leighton

### DECEMBER 10-11

#### Leadership Iowa Session

Waverly

### DECEMBER 10

#### Connecting Statewide Leaders

Waverly  
10:30 AM – 1:00 PM

### JANUARY 13

#### Legislative Briefing and Reception

Embassy Suites | Des Moines  
3:00 PM – 6:30 PM

## CAPITOL BUSINESS

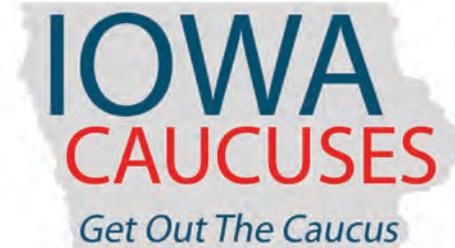


# 2016 CAUCUS TOOLKIT

Iowa voters will have many issues to weigh when they caucus on Feb. 1. Do you know what your top priorities will be? Where do business issues rank? The Iowa Association of Business and Industry, in partnership with BIPAC, has put together an Iowa Caucus Toolkit to help prepare you and your employees to make an educated decision at caucus time.

Use the Iowa Caucus Toolkit to learn more about the caucuses and help educate your employees on how to participate. Visit [iavotes.com](http://iavotes.com) to see the toolkit for yourself. Some of the top features include:

**Candidate discussions on business issues:** ABI invited candidates from both major parties to answer four questions important to Iowa businesses on video. Questions addressed issues of national debt, regulations, health care and workforce shortages.



**Issue-by-issue breakdown:** Read candidates' public statements on a number of issues important to business owners and employees, including agriculture, good governance, taxes and regulation, and trade.

**Step-by-step guide to participate:** Participating in a caucus can be intimidating, especially for those attending for the first time. The Iowa Caucus Toolkit features videos that break down how the process works for both the Democrat and Republican caucuses.

**Engagement tools and ideas:** Increasing voter participation and engaging more employees is a priority for ABI. Use our email templates, videos, posters and other free resources to help encourage your employees to participate on Feb. 1.

**Social media:** Follow @iavotes on Twitter and Facebook for the latest caucus news and ideas on how to engage your employees in the process.

Iowans have an opportunity as a first-in-the-nation state to hear from and evaluate candidates and make an educated decision on caucus night. The Iowa Caucus Toolkit is an excellent resource to help you and your employees get informed.



Visit [www.iowaabi.org](http://www.iowaabi.org) and click the "Events" tab for details on upcoming events.

## JOIN US

### Learn about important updates coming for small, medium-sized businesses

The Iowa Association of Business and Industry (ABI) invites businesses to attend Small Business Critical Updates, an informational session for small to medium-sized businesses. These in-depth sessions will be held at three locations across the state: Des Moines in November, and Sioux City and Dubuque in March. The Small Business Critical Updates will focus on two issues especially vexing for small to medium-sized business: the Affordable Care Act and Department of Labor employment rules. ABI's Advisory Council experts will walk employers through the rules, provide multiple options for implementation and provide strategies for companies of all sizes to consider. We encourage businesses to review the agenda and register at [www.abi.org/events](http://www.abi.org/events).

- WHAT:** Small Business Critical Updates
- WHEN:** November 17, 2015  
8:30 a.m. – 3:30 p.m.
- LOCATION:** TBD, Des Moines



## Your organization. *Your voice.* Your investment.

Iowa needs pro-business lawmakers to help our state's economy thrive.

At ABI, we take seriously the responsibility to vet candidates and provide valuable election resources.

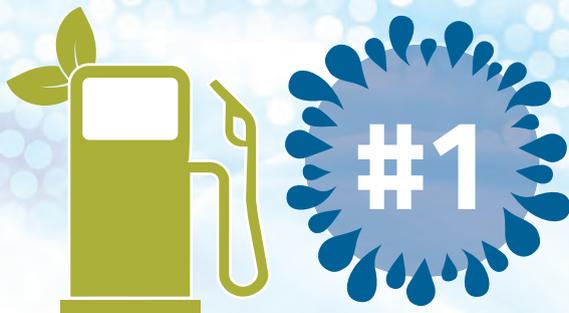
We need your help. Have you made your contribution to IIPAC yet? Do so today to help us maintain our strong voice for Iowa business in legislative matters.

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## LEADING THE NATION IN BIOFUELS PRODUCTION

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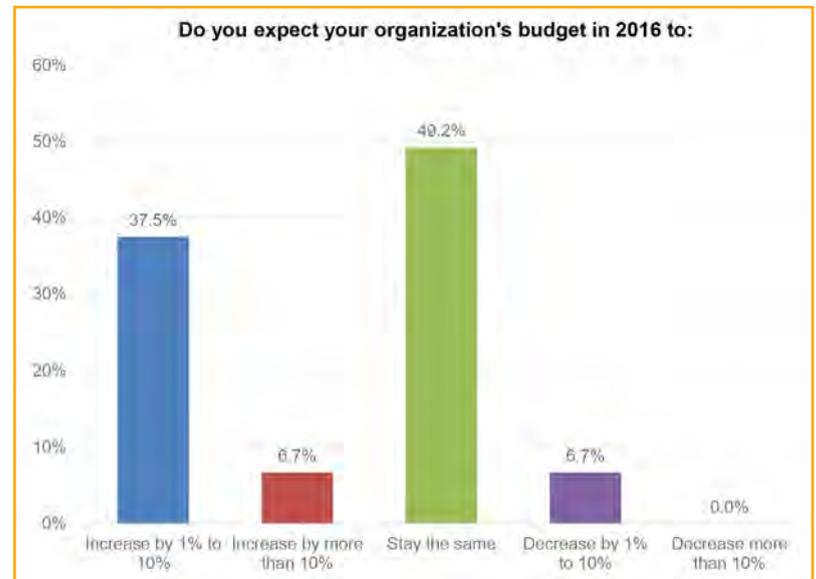
## EYE ON INDUSTRY

### NEW ATW SURVEY SHOWS COMPANIES CONTINUE TO INVEST IN DEVELOPMENT

Iowa companies continue to focus on development of individuals in their organizations, according to the ninth annual Iowa Trends in Talent Development Survey conducted by ATW Training Solutions with assistance from the Iowa Society for Human Resource Management (SHRM), New Horizons Computer Learning Center, Des Moines Area Community College Business Resources and the Central Iowa chapter of the Association for Talent Development (ATD). The survey was conducted in July 2015 with 131 respondents representing a variety of industries, companies and organizations.

This year's survey once again identified a number of trends and challenges facing many Central Iowa organizations that include:

- 93 percent of organizations say that budgets for training and developing staff in 2016 are expected to stay the same or increase. Nearly 44 percent of companies commented that they will be increasing the budget spent on employee development.
- 23.7 percent estimate their expenditures to be \$101-\$500 per employee, with 16 percent estimating \$501-\$750 and 12.2 percent estimating \$751-\$1,000 per employee.
- The top three training topics identified for 2016 are New Employee Orientation, Coaching and Leadership for Emerging Leaders, respectively.
- The most significant challenge identified for organizations to implement their talent development strategies is related to "resources" associated with time, budget and organizational culture.
- Instructor-led classroom remains the preferred delivery method for Central Iowa companies as they continue to look at ways to increase their use of webinars, online learning, teleconferencing, gamification and apps to supplement their classroom method and to respond to the younger generations joining the workforce.



You can download the full survey report at [www.atwtraining.com](http://www.atwtraining.com) or contact ATW at 515-727-0731.

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TOP TIPS

# Workers' Compensation: Understanding your workers' compensation experience modification factor

**LMC Insurance & Risk Management**

Are you interested in learning about how your workers' compensation insurance premium is calculated? You should be — your experience modification factor, or mod, is an important component used in calculating your workers' compensation premium. Understanding the mod factor calculation and the data utilized provides you with the information necessary to determine how to control your mod to reduce your workers' compensation premium

Calculating the experience modification factor is complex, but the underlying theory and purpose of the formula is straightforward. Your company's actual losses are compared to its expected losses by industry type. The formula incorporates factors that take into account company size, unexpected large losses and the difference between loss frequency and loss severity to achieve a balance between fairness and accountability

Most states use the National Council on Compensation Insurance (NCCI) to collect data and calculate the experience modification factor. NCCI is a private corporation funded by member insurance companies. The following states have their own government-run rating bureaus that are separate from NCCI: California, Delaware, Indiana, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Carolina, Pennsylvania, Texas and Wisconsin.

**How do your losses compare?**

The final mod calculation compares your actual primary and excess loss figures to those expected for a company of the same size and industry type. To understand how workers' compensation losses to your business compare with state industry averages, review your experience modification worksheet.

**How can you control your mod?**

Your mod factor has a direct impact on your work-

ers' compensation premium. The key to controlling your insurance costs is through accident prevention.

- The mod is calculated based on data reported to the rating bureau by past insurers. Incorrect or incomplete data can cause incorrect mod factors. Review the loss and payroll data to make sure the calculation is complete and accurate.
- Losses remain in the experience rating formula for three years.
- Develop a sound safety program, return-to-work program and loss prevention procedures to reduce loss frequency.
- An effective self-inspection and accident investigation program are critical to managing claim frequency.
- Implement an active claims management program to manage outstanding reserves and focus on efficiently resolving open claims.
- Take an aggressive approach to providing light duty to all injured employees upon their release from treatment.
- Set safety performance goals for supervisory roles. Success in achieving safety goals should be used as one measure during performance appraisals.
- Train employees in their responsibilities for safety and enforce conformance with these responsibilities. Frequently communicate with employees, on a formal and informal basis, regarding the importance of safety.

**How can your experience rating save you money?**

Establishing a proactive safety program is an effective way to reduce losses, which impacts your mod and workers' compensation premium. Contact us today at LMC Insurance and Risk Management. We have the loss control experience and claim review programs to help you advance safety and control your workers' compensation premium.

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BY THE NUMBERS

**21%**

The percentage of U.S. employers who anticipate increasing staff levels in the fourth quarter of 2015, according to the most recent U.S. Manpower Employment Outlook Survey. **More than 11,000** employers participated in the survey. The predicted hiring plans are stronger than they've been in eight years. In Iowa, the job market is described as bright. Of the companies surveyed, **27 percent** plan to hire more employees. **SEVEN PERCENT** expect to reduce their payrolls, and 64 percent plan to maintain their current workforce levels.

In the final quarter of 2015, job prospects appear best in Construction, Nondurable Goods, Manufacturing, Wholesale & Retail Trade and Financial Activities. Employers in Durable Goods Manufacturing plan to reduce staffing levels.



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