

# Workers' Comp & Co-employment

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A Lloyd Position Paper presented by Merrill Banks, CSP, Chief Executive Officer

One of Lloyd Staffing's strongest corporate initiatives is **RISK MANAGEMENT**. We have made it our business to put our efforts into creating safer work environments, not just for our internal staff, but for our contingent workforce whom we send out on assignment to our client companies.

If you currently procure supplemental workers either as temporary employees or consultants, we want to offer you some of our insights regarding Workers' Compensation management. As a staffing firm, Lloyd recruits, screens and hires individuals whom we assign to clients on a temporary or project-specific basis. We are the employer of record and as such, we set wages and provide workers' compensation coverage while our client firm controls the employee's work during the assignment.

**However, both Lloyd and our client company share some degree of control over the temporary associate and therefore, some of the responsibility for his or her safety.** A safer work environment is most likely to be equated with a reduced number of workers' compensation claims, which in turn translates into bottom line savings for both Lloyd and our clients, as well as the most productive and healthy working conditions for our temporary associates.



Lloyd understands the importance of promoting safety awareness to help minimize any co-employment risks to your organization. We have instituted a program for Risk Management that involves both our temporary associates and our client customers. It incorporates pre- and post-claims initiatives. We've taken the liberty of outlining some of the procedures we follow.

## TEMPORARY ASSOCIATES

At the time of registration and interview, new applicants complete an assortment of paperwork which includes an agreement to follow Lloyd's General Safety Rules. These General Safety Rules are patterned after Federal OSHA requirements and relate to on-the-job injuries and conduct while on assignment. In addition, applicants view a safety film and take a test to ensure their understanding of Lloyd's Risk Management program.

## CLIENT COMPANIES

When a corporate client places a job requisition with Lloyd requesting a temporary worker, we first make sure we fully understand the job requirements in order to assure proper skill classification. Our Vice President of Human Resources presents all new clients with a letter making them aware of our Safety Philosophy and asking for a client's return signature of acknowledgement. Prior to assignment, one of our Staffing Specialists makes a work-site evaluation so that we may become familiar with your environment, the materials our associates will come in contact with, workstation ergonomics, emergency plans and general safety concerns. An incident occurring is unlikely, but should it happen, Lloyd maintains full accident control by managing medical claims, shielding clients from insurance paperwork and helping our associate return to work quickly.

**These steps provide our clients with a greater level of confidence in Lloyd's professionalism and ability to responsibly service their needs.**

When you utilize temporary help to augment your workforce, you need to be aware of how employment laws affect you. Workplace safety simply means that the temporary associates who work on assignment at your premises are assured that they will be working under safe and healthy conditions. At Lloyd, we encourage all of our client companies to partner with us to offer workers the best working conditions possible and to minimize co-employment risks through Lloyd's knowledge, expertise and methodology for successful [and hazard-free] contingent workforce engagements.



Comments?

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