



GUIDE

6 Ways to Lower Your EMR Rating



Your experience modification rate (EMR) isn't just about safety, it's about your reputation.

A low EMR means reduced insurance premiums, but it also affects your ability to attract top talent, take out loans, and win contracts. If you want to grow your business by taking on more jobs with larger clients, your ex-mod needs to stay well below the 1.0 average. Here are six ways to bring it down.

01 Make safety a top priority.

Create a culture of safety within your organization to reduce the number and severity of incidents. Start by getting your leadership team onboard and aligned with dedicated, on-site safety leaders, and be sure that every contractor and subcontractor understands that safety is a condition of employment. Empower foremen and women to spend money to equip their teams as they deem necessary without having to ask permission first.

02 Build (and maintain) a robust safety program.

Define a proactive corporate health and safety program (that you revisit at least once a year) and train everyone in the organization on it. With your corporate program as the foundation, create thorough, site-specific plans that address the unique features of each project. Hold job-specific safety training and ensure that the plans are accessible to contractors and subcontractors at all times.



03 Digitize and document your safety efforts.

Companies putting jobs out for bid want to hire an organization with a track record of safety. Detailed, up-to-date safety records show clients (and underwriters) that you're consistently taking steps to reduce risks, but pen and paper processes make this a challenge. Digitizing your inspection checklists and incident-report forms enables you to quickly collect and share accurate, verifiable (time-stamped and geotagged) data without worrying about illegible handwriting, lost forms, or scanning safety cards.

04 Measure your performance.

You can't manage what you don't measure, and you can't measure without hard data. Choose metrics that are important to the organization: What does it mean to improve? Fewer failed inspections? Fewer incidents? Fewer lost work days? Establish a baseline and compare your safety reports over time so you can see where your efforts are succeeding and what areas require more focus. Finally, share that information with the entire organization as part of your commitment to maintaining a culture of safety.

05 Perform root cause analyses.

Even the most diligent organizations can experience an occasional setback. When this occurs, conduct a root cause review to discover the underlying source of the problem. Say an employee slipped and fell on a wet surface because they were in a rush. Why did that accident happen? Were they rushing to meet a deadline? Why? Is it because your project is understaffed? Find the root cause and address it.

06 Keep the lines of communication open.

Conduct regular toolbox talks and offer continuous training. When an incident occurs or your team has experienced a near-miss, talk about why it happened and how they can take proactive steps to prevent it from happening again. More importantly: listen to your workers. Give them an opportunity (and a safe space) to voice their concerns, make suggestions, and report dangerous behavior or conditions without fear of repercussions.



Improve your safety record with tech

A no-code development platform like Fulcrum can help your organization cultivate a culture of safety by putting full-functioning mobile safety apps in the hands of those who need it most: your employees. Fulcrum users can build digital checklists that ensure every employee and subcontractor has access to the same standardized forms, automate workflows that enable faster hazard response, store inspection and incident reports securely in the cloud for easy access, and create safety dashboards that provide stakeholders with a shared view of your safety posture.

Want to see how Fulcrum can help you lower your EMR? [Start your free trial!](#)