Moving Forward in 2008

As we begin 2008, let’s take a look at how far we have come with safety in ISCC. Over the past 13 years we have brought spring and fall workshops to you in the hopes that you could and would use the information presented. Some of you have utilized this information to your benefit – you have increased your safety efforts which have reduced your workers compensation costs bringing you better dividends by the end of the year. Some efforts implemented or improved have been in the areas of:

• upper management commitment;
• safety committee development and improvement;
• thorough accident investigations with a move toward near miss reporting;
• spreading the safety word through email, internal newsletters, websites;
• working to control where the accidents are occurring;
• meeting some of the OSHA requirements;
• earlier reporting of claims;
• using post offer/pre-hire physicals, naming occupational health facilities;
• and implementing progressive measures such as job observations and job safety analyses.

So after 13 years you have a good start. To continue your efforts I would like to suggest that each of you target 2 specific areas that continue to be major players in employee injuries – the slip & fall, and the lifting injury. These are 2 areas that we will be focusing some attention on for the entire group as well as those members that we have noticed have high incidents in these 2 areas. We are asking you to develop a strategy to handle these concerns and as we visit with you we will be discussing how the group is doing overall and ask you how and what you are doing to handle these issues.

Slips and falls along with lifting injuries account for the large majority of claims to the ISCC group both in number and cost. If we can peck away at the frequency then we have a better chance at controlling overall costs too. Please let us know your thoughts, successes and failures so we can share them with everyone (keeping your name out of course) in an effort to bring these 2 types of injuries under better control.

ISCC Requirements

As a member of the ISCC community we want to remind you that there are 3 requirements that should be met each year:

1) Have a pro-active safety committee that meets at least quarterly.
2) Have modified duty available that will enable you to transition an injured employee back to his/her original position.
3) Attend at least one of the following:
• ISCC Spring/Fall Safety Workshops
• ISCC Quarterly Claims and Loss Control Committee Meetings
• NEEIA Risk Management Day

In addition, we ask that we be notified when there is a contact change, change in your email address and/or if you add an insured location.

Failure to comply with attending a workshop, Claim/Loss Control meeting or the NEEIA Safety Day will result in withholding this years deviation.
Preventing Slip And Falls During The Winter Months

I am sure that you are aware that recently we have seen several fatalities in Massachusetts from individuals being hit by vehicles, specifically from snowplows last month. How can you prevent injury from snowplows and other vehicles? Here are a few simple tips:

• Try to use sidewalks and off the road paths when possible – in the winter months it is more critical to separate yourself from traffic by walking on the sidewalk and lighted paths
• Walk facing the traffic – during the winter months you may not always be able to walk on the sidewalk or a lighted path. In the event that you have to walk on the road always walk on the side of the road facing the traffic this will allow you time to react to oncoming traffic, never walk with your back to the oncoming traffic.
• Be cautious when crossing the street – during the winter months drivers are not expecting to see a lot of people walking along the side of the street especially at night and you may not be visible to them. Be cautious when crossing streets and cross walks. In the event that you have to cross a street try to enter the street from an area where you are visible and not from behind a snow bank. You want to be a visible at all times to all traffic especially oncoming traffic.
• Try not to get tripped up – in the winter months tripping hazards are on the increase, wear proper footwear and if possible wear footwear with lights or reflectors imbedded into the sole or heel of the shoes.
• Staying more visible in winter months – making sure you can be seen by traffic is important during the year but it is magnified during the winter months when are we are often walking at dusk or in the evening. Here are a few suggestions so that you are more visible:
  • Wear an arm band
  • Trying wearing bright colored jackets/coats – yellow, green and red colors are great, try to stay away from dark colors. It is recommended that during the winter months you do not wear white, while your coat may be bright often times it will make you blend into a snow bank.
  • Think about putting a reflective strip on your jacket and/ or backpack.
  • Use a flashlight in the event that you have to walk at night. While walking with a flashlight you should think about not only having the flashlight light up the area in front of you but behind you as well.
  • Drivers – always remember to drive based on your conditions. It is recommended that you drive slower in the winter, especially if you are driving after a recent snowstorm. While we often think that pedestrians have to be cautious when walking in winter months, we have to ask all drivers to be cautious as well. Pedestrians may not be easy to spot.

The Annual Osha Log

Well, it is that time of year again; time to start thinking about completing the OSHA Log for 2008.

We have included the following two links for your assistance:
  http://www.osha.gov/record-keeping/OSHArecordkeeping-forms.pdf – A PDF file to assist you in completing the OSHA 300 Log and the OSHA 300A Summary Log. Please remember that you only have to post the OSHA 300 “A” Summary Log and not the OSHA 300 Log.
  http://www.osha.gov/record-keeping/OSHArecordkeeping-forms.xls - This link will give you access in Excel format to:

- OSHA 300 Log
- OSHA 300 A Summary Log
- OSHA Form 301 – This form will not have to be completed if you have completed a First Report of Injury or Fatality - Form 101 for the Commonwealth of Massachusetts.

What Do You Do When You Have Completed Filling Out The Osha Logs?

The OSHA 300 Log should be retained for at least 5 years.

The OSHA 300- A Summary Log has to be posted from February 1, 2008 – April 30, 2008.

It is recommended that the Chairman of your Safety Committee be provided with a copy of the logs so that the Safety Committee can review the logs for accident trending. In reviewing the logs look into ways that you can prevent future injuries through enhancing your annual training program, your accident investigation procedures and others actions that Management as well as your Safety Committee can put in place to create a safer workplace.

If you have any questions, please call Meadowbrook Loss Control Consultants at 978- 691-4100.
Human Resources Update

One of the items that we often forget to do on an annual basis is to inform our employer/human resources department of any changes in our personal emergency contact information. It is important that you notify your employer if you have changed one or more of the following in the past year:

- Emergency Contact Name/Phone Number
- Spouses Name/Phone Number
- Spouses Employer/Phone Number

While this may seem like simple changes, in the event of an emergency you will be glad you made these changes.

If you need assistance in this regards please contact your Meadowbrook/TPA Loss Control Representative at 1-978-691-4100

Snow Shoveling Common Sense

— Let’s talk about snow shoveling:

SNOW SHOVELING FACTS

Do you know that 15 minutes of snow shoveling will count as moderate physical activity and that we should all aim for at least 30 minutes of moderate activity on most days of the week?

However, research has indicated an increase in fatal heart attacks when shoveling heavy snow. Here are some common risk factors for people who may be more at risk for a heart attack than others:

- People who have had a previous heart attack
- People with a history of heart disease or a heart malformation
- People who have a high blood pressure or high cholesterol
- People who are smokers

SNOW SHOVELING TIPS

How do we create a balance between safe and being healthy, here are some tips:

- Dress in layers of clothing so that you can remove clothes when needed. It is also suggested that you wear a hat, scarf and gloved/mittens.
- Wear proper footwear with non-skid/non-slip rubber soles.
- If you have a history of being inactive or history of heart problems you may want to consult with your doctor before shoveling for the first time in the winter months.
- Try to stay hydrated before and during shoveling. Try to drink plenty of water and avoid caffeine and nicotine before shoveling. Dehydration is just as critical in the colder months as it is in the warmer months.
- Try to warm up your muscles before shoveling, this can be simply done by walking or doing stretching exercises
- To put less of a demand on your heart begin shoveling slowly, remember to pace yourself. It is recommended that for every 5-7 minutes of shoveling that you take a 2-3 minute break. Remember, it is not how quickly you get the job done, but simply getting the job done right.
- Make sure you use the right shovel, a small shovel will force your to lift less snow and will make you work more efficiently and effectively
- Remember to lift properly and use your legs and not your back to lift the snow. Try to avoid twisting movements when shoveling, if you need to move the snow to the side point your feet to face the area the snow will be going
- Do not try fling or throw the snow rather you should walk to dump the snow.
- Try to stand your feet about hip width apart to provide you with better balance while at the same time keeping the shovel close to your body.
- Try to work in teams when shoveling snow; you should always be in eye sight of another person you are working with.
- In the event that you can not work in teams you should be able to contact a fellow worker via cell phone.
- Most importantly listen to your body, stop if you feel pain of discomfort.

If you need assistance in this regards please contact your Meadowbrook/TPA Loss Control Representative at 1-978-691-4100
Another Preventable Snow Blower Injury

We can’t believe it but it has happened again. No matter how often we talk about Snow Blower Safety and how easy it is to get injured it seems like every year or so we have a serious injury. Well, it has happened again, but in another self insured group. Recently a member experienced a serious injury when an employee used his hand to unplug snow from the discharge chute. In an effort to reduce these injuries moving forward we are strongly recommending the following actions be taken:

• That all employees who may have the opportunity to use a snow blower as part of their job receive seasonal training for snow blower safety
• That all supervisors conduct “Toolbox” Safety Meetings on Winter Safety and Snow Blower Safety prior to the arrival of an anticipated snowstorm and/or prior to any snow blowers being used in the event of a snow storms.
• That all snow blowers be equipped with a shovel or paddle to loosen snow from the machine/auger. The shovel/paddle should be attached to the snow blower on a permanent basis.
• In the event of a near miss or injury that all employees be re-trained on the importance of snow blower safety.
• That all emergency safety decals/signs are clearly visible on all snowblowers and if not are replaced on an annual basis.
• That supervisors be held accountable for the safety of employees and that these types of injuries are simply not acceptable. Simply put these injuries are easily preventable but you are the only one who can prevent it.

Consumer Product Safety Alert
From the U.S. Consumer product safety commission, Washington, D.C.

Snow Thrower Safety Alert:
The U.S. Consumer Product Safety Commission (CPSC) wants you and your family to be safe when using snow throwers. In a recent year, there were approximately 590 finger amputations involving snow throwers. CPSC estimates that each year on average there are approximately 5,740 hospital emergency room-related injuries associated with snow throwers. CPSC has received reports of 19 deaths since 1992 involving snow throwers. Two people died after becoming caught in the machine. Five deaths were caused by carbon monoxide poisoning resulting from leaving the engine running in an enclosed area.

Injuries most frequently occurred when consumers tried to clear the auger/collector or discharge chute with their hands.

Most snow thrower injuries happen when consumers try to clear snow from the discharge chute or debris from the auger/collectors. Always stop the engine before attempting to clear snow and debris from any part of the snow thrower.

CPSC offers the following safety tips for using snow throwers:
• Stop the engine and use a long stick to unclog wet snow and debris from the machine. Do not use your hands to unclog a snow thrower.
• Always keep hands and feet away from all moving parts.
• Never leave the machine running in an enclosed area.
• Add fuel to the tank outdoors before starting the machine; don’t add gasoline to a running or hot engine. Always keep the gasoline can capped, and store gasoline out of the house and away from ignition sources.
• If you have an electric-powered snow thrower, be aware of where the power cord is at all times.

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ISCC Claim & Loss Control Committee

• Cornelius N. Bakker, Jr., President, ISCC
• William J. Conley, Holy Cross, Chairperson
• David Everitt, Clark University
• Elizabeth J. Carmichael, Five Colleges Inc.
• Gary Reed, The Fay School
• Gloria Granfield, Williston Northampton School
• Karen White, Wilbraham & Monson Academy
• Kathryn Howe-Stewart, Wellesley College
• Laura A. Gaudette, Belmont-Hill School
• Mike Bello, The Learning Center
• Paul Coute, Clark University
• Paul D. Wykes, Old Sturbridge Village
• Remle Gordon, Wheaton College
• Richard Dalrymple, Riverview School

ISCC Board of Directors

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• Edward J. Gotgart
• Jock Burns, The Pingree School
• Karen White, Wilbraham & Monson Academy
• Kathy Cannon, Clark University
• Linda Murphy Church, Wellesley College
• Paul Wykes, Old Sturbridge Village
• Ted Wade, Bartlett School
• William J. Conley, Holy Cross
• Peter Shea, Amherst College
ISCC Meeting Dates 2008

ISCC Board of Directors Meeting Schedule for 2008

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ISCC Workshops Schedule for 2008

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ISCC Claims and Loss Control Meeting Schedule 2008

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NEEIA Safety Day 2008

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Proper Lifting Tips

One of the major causes of injuries at home and at work is from improper lifting.

Here are some common tips for safe lifting:

- Stretch before a heavy lift
- Make sure the area you will be working in is free of objects that you might trip on.
- If you have material handling devices please use them
- Check the weight of the object you will be lifting to determine if you will need help
- You should lift with your lower leg muscles and not your back
- Tighten your stomach muscles when you lift and tilt your head up
- Turn with your feet. DON’T TWIST
- Keep the object close to your body
- Bend your knees when you lift
- Reverse the process when you put the object down

By all means if you need help ask for it.

Your Meadowbrook/TPA Loss Control Contacts

Terry Buckhout: tbuckhout@meadowbrook.com
William O’Connell: woconnell@meadowbrook.com
Margery Young: myoung@meadowbrook.com