

Loss Control and you

Right To Know OSHA's Hazard Communication Standard

By [Mike Huss](#)
Loss Control Supervisor

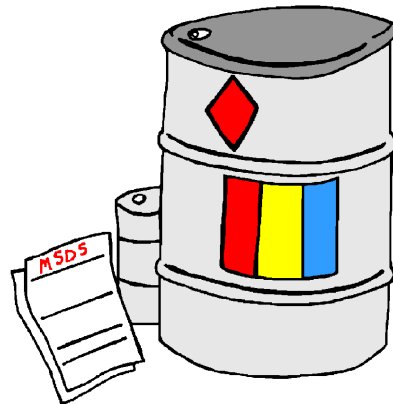
Paint remover, degreaser, fertilizer and glass cleaner; these and other chemicals are a part of today's high quality of life and a necessary part of many work environments. The hazard communication standard first went into effect in 1985 and covers almost all workplaces under OSHA jurisdiction. The basic idea behind the standard requires chemical manufacturers and employers to communicate information to workers about the hazards of workplace chemicals or products. Material Safety Data Sheets (MSDS), container / product labels, employee training and a written program are the main components for communicating chemical information to employees. These elements are designed to prevent injuries and keep workers healthy and safe while performing their job.

Health and Safety

The best way to protect employee health and safety is to educate them on each of the chemicals they work with. Some chemicals can explode, start fires or violently react with others. Some can cause skin rashes, breathing problems, or more serious injuries including burns and death. But if hazardous chemicals are handled carefully and the proper precautions are followed, chemicals can be handled and used safely.

MSDS and Labels

Illness and injury can be prevented by reading the MSDS and container / product label for each chemical being used. These two major program components provide important health and safety information about the hazardous chemicals employees will be working with. Employers must make MSDS's and labels available to workers, but the program can only be effective with the help and cooperation of all employees.



Be Compliant

Many employers think the Standard doesn't apply to their workplace. However, the vast majority of workplaces under OSHA jurisdiction have some exposure to chemicals that require documentation and proper labeling. Some examples of common chemicals are household or commercial cleaning fluids, fuels, solvents, lubricants, degreasers, and aerosols.

Take Part

Work smart by participating in the company's hazard communication program. Safe work practices for properly handling chemicals, how to use required personal protective

equipment, and any first aid procedures in case of an accident will be taught. Since health and safety is your responsibility, be sure to understand the job function, and ask your supervisor any questions regarding using and/or handling chemicals safely.

Claimant Fraud

By [Jeff Morita](#)
Special Investigation Unit Manager

Accidents may occur. However, when employees are involved in fraudulent claims it hurts entire communities, especially an employer, whose workers compensation insurance premiums increase due to the loss.

At FirstComp we are dedicated to protecting policyholders by combating fraud. Below is a story of a win in the battle against workers compensation fraud:

Sam was a convenience store clerk who felt he should only work when he wanted to. Before starting his shift on a Friday evening he devised a plan to skip work and still be paid.

Early in his shift he paced up and down a store aisle watching customers and his co-worker at the register. Once he realized his co-worker was distracted he walked over to a wire rack and "shook it" to see if it would fall. Realizing no one was watching he pulled the wire rack down on himself and started screaming for help. Eventually, an ambulance was called to transport him to the hospital.

What Sam did not realize was the store not only had a video camera over the cash register but also over the store aisles. His "staged" accident was caught on video tape.

Sam faces up to 5 years in prison for workers compensation fraud if convicted by a court of law.



Some potential fraud red flags to be on the lookout for include:

- The employee has injuries that do not match with the story of the accident
- There are no witnesses to the accident
- The accident occurred early on a Monday morning or after a holiday weekend
- The accident leads to rumors or whispers around the workplace that the injury was faked.

To report suspected fraud involving a FirstComp policy, email us at siu@firstcomp.com or call the Fraud Hotline at 888-281-5155.

Safety News

By [Kim Coonrod](#)
Loss Control Manager

Noise in Construction

Construction sites can have very hazardous noise levels, and they often are transient situations where different trades come to the site for short periods of time to perform their work. Depending upon the type and stage of construction, this work may be indoors, outdoors or both.

Each of the different trades use very different equipment to perform their jobs, and therefore, the noise created may vary. These tasks often overlap, so workers performing jobs that are relatively quiet may be exposed to noise from the other trades working around them.

DOT Agency Launches Program for Pre-employment Screening

The U.S. Department of Transportation's Federal Motor Carrier Safety Administration (FMCSA) has rolled out a pre-employment screening program (PSP). Its goal is to allow commercial motor carrier companies to electronically access driver inspection and crash records as part of the hiring process.

Fatal Occupational Injuries Drop in 2009

The U.S. Bureau of Labor Statistics recently released its preliminary Census of Fatal Occupational Injuries (CFOI) for 2009. The CFOI showed that there were 4,340 fatal workplace injuries in 2009, down from 5,214 for 2008. The rate of fatal injuries also saw a significant decline, dropping from 3.7 per 100,000 full-time equivalent (FTE) workers to 3.3 per 100,000 FTE.

Lessons From Losses

By [Courtney Rosengartner](#)
Loss Control Coordinator

Loss—

A 46 year old painting contractor fell from a defective scaffold while working on a three story home. The

30 foot fall resulted in serious head trauma, facial fractures, internal injuries and two broken legs. The scaffolding was improperly braced and the guard rails were not properly secured. Furthermore, it did not have a walk through frame exposing the worker to increased risk.

Lesson—

Scaffolding is required to be inspected on a daily basis by a competent person for safety and potential defects.

The Bureau of Labor Statistics (BLS) studies showed that in 1996, 25% of workers injured in scaffold accidents had received no scaffold safety training and 77% of scaffolds were not equipped with guardrails. Furthermore, the BLS reported in 2008 that 88 fatalities occurred in the year 2007 from scaffolds and 72% of workers injured in scaffold accidents attributed the accident either to the planking or support giving way, or to the employee slipping or being struck by a falling object. All of these can be controlled by compliance with the OSHA standards.

The key elements to the OSHA scaffolding standard are:

- Fall Protection is required if working more than 10 feet above ground level
- Guardrails must be between 38 and 45 inches above the work platform
- A mid-rail must be installed between 20 and 30 inches above the work platform
- A competent person must erect and dismantle scaffolds by safest possible means
- Employers must train each employee who works on a scaffold
- Before each work shift, a competent person must inspect the scaffold and its components.

For more information:

[OSHA](#)

[Brookhaven National Laboratory](#)

Safety & Health Calendar

By [Kim Coonrod](#)
Loss Control Manager

September 2010—[National Preparedness Month](#)

October 2010—[National Crime Prevention Month](#)

November 2010—[American Diabetes Month](#)

Service Focus

Fleet Safety Series

By [Nick Gustafson](#)
Loss Control Coordinator

Did you know FirstComp offers a variety of loss control services? Many of these services are available to all policyholders, for free! In this issue, we're looking at our Fleet Safety Series

FirstComp has a library of 36 brief primers in our new Fleet Safety Series. Covering topics such as winter driving, construction zones, seatbelts, and driver fatigue, the Fleet Safety Series is designed to provide quick, relevant training for drivers at all sorts of businesses.

The Fleet Safety Series is just one of the many resources that FirstComp makes available to all of our policyholders. If you have any questions or would like to request workplace safety & health resources, contact the Loss Control department at 888-500-3344.



For information about any of FirstComp's Loss Control Services, please call (888) 500-3344 or email losscontrol@firstcomp.com

Class Code Focus: Painting Contractors



FirstComp covers a wide variety of Main Street small businesses. Every quarter, this space will focus on a common class code and the unique loss exposures it reflects. This issue we're focusing on Painting Contractors

[Health and Safety Issues for Painters - CCOHS](#)

[Injury Hotspots – Construction – Painters - WorkSafe](#)

[Ladder Safety – eLCOSH](#)

[Fall Protection – eLCOSH](#)

[Back Injury Prevention – CCOHS](#)

[Paint Safety Guideline – Personal Protective Equipment \(PPE\) - SHAPE](#)

[Hazard Alert: Silica – eLCOSH](#)

[Spray Operations Standards – OSHA](#)

[Exposure to Solvents – Specific Standards - OSHA](#)

[Spray Operations Controls – OSHA](#)

[Safety Work Practices that Reduce Worker Exposures to Hazardous Chemicals – EPA](#)

[Sample Hazardous Chemical Communication Program](#)

[Ladder Safety – OSHA](#)