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Loss Control and YOU



Being mentally prepared for emergencies

Would you know what to do if an emergency occurred while you were on the job? Do you know what actions to take if a co-worker was seriously injured, a fire ignited, an earthquake or a tornado hit? Are you prepared to react? Emergencies and disasters are a reality of everyday life. Too many lives are lost and property is damaged because no one was prepared to properly react when immediate decisions and actions counted.

A good start in learning how to respond to an emergency is through certification in Basic First Aid and CPR (Cardio Pulmonary Resuscitation). These courses teach important skills. But even more important than the first aid skills gained, they teach how to respond to an emergency. Programs offered by organizations such as the

highly respected American Red Cross teach people about the kind of situations or conditions that might precipitate an emergency. Knowing what to look for and how to react could save the life of a co-worker or family member.

Your company should have an emergency action plan. Review it periodically, and be aware of what steps to follow when calling for emergency help. Know the course of action to take in likely emergencies at your facility. This will improve your safety awareness in everything you do.

Being mentally aware is also your best preparation for a potential emergency. Analyze beforehand what to do if one of your coworkers is injured, and if that injury is life threatening. Know how to protect yourself, your co-workers and the company in case of an emergency.

Chances are, during a crisis, you won't have much time to plan the best possible action—so make those decisions ahead of time. When an emergency does occur, it is your responsibility to be mentally ready.

For samples and templates of Emergency Action Plans, as well as specific materials relating to earthquakes, tornadoes, and other emergency situations, contact FirstComp's* Loss Control Department at 1-888-500-3344 or via email at losscontrol@firstcomp.com

Did you know *FirstComp offers a variety of loss control services? Many of these services are available to all policyholders, for free! Each quarter, we will highlight a FirstComp loss control service and how it can help your clients reduce claims.*

Regular workplace self-inspections are an essential part of any accident prevention program. An effective self-inspection program relies on thorough, periodic evaluations of hazards throughout the workplace as well as consistent follow-up to assure that any unnecessary

hazards are resolved as quickly as possible. The best way to ensure that your program meets these criteria is to use self-inspection checklists. A self-inspection checklist assists you in performing consistent inspections. By using a self-inspection checklist you can track whether conditions are improving or worsening and isolate the causes of those changes.

FirstComp offers a variety of basic self-inspection checklists that are customized to fit different classes of business. Checklists are available for general workplace exposures, bloodborne pathogens, ladders, hand and power tools, hazard communications, material handling, noise exposure, electrical hazards, compressed gas cylinders, grinders, office safety, and many other hazards. These checklists can easily be further tailored to conform to your workplace and help you keep your workers safe and healthy. For more information on self-inspection checklists, contact FirstComp's Loss Control department at 1-888-500-3344 or via email at losscontrol@firstcomp.com

Current news

OSHA: Employee Access is Key to Having Digital Versions of Written Programs

In a letter of interpretation dated Sept. 16, 2008, OSHA says it would allow a written program to be in either paper or electronic format, as long as the program meets all other requirements of the standard in question. The agency posted the LOI to its Web site Jan. 13.

In the letter, OSHA notes that employers must make sure that there are no barriers to employee access where the standard requires that the written program must be made available to employees. This includes making sure that employees know how to access the document.

http://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=INTERPRETATIONS&p_id=27325

NIOSH Resources on Improving Safety for Immigrant Workers

Immigrant workers in the U.S. face a disproportionate risk for workplace injury and illness. In 2006, 15% of U.S. workers were foreign-born and at least 6.3 million were undocumented. Immigrant workers are overrepresented in the most hazardous industries such as construction and agriculture.

NIOSH has several programs targeting the safety and health hazards experienced by immigrant workers including a variety of Spanish language resources. These resources are accessible at www.cdc.gov/spanish/niosh.

Fact Sheet Highlights Hazards in Landscaping Industry

A new NIOSH fact sheet outlines occupational hazards in the landscape services industry. According to the agency, an average of 197 landscape services workers died from on-the-job injuries each year between 2003 and 2006. Such workers typically are employed in landscape and irrigation installation, lawn care, tree removal, general landscape maintenance, and snow removal.

The fact sheet can be found at www.cdc.gov/niosh/docs/2008-144/pdfs/2008-144.pdf.

Safety Observances

March 2009

Workplace Eyes Health and Safety Month –

www.preventblindness.org

National Poison Prevention Week – 3/15 – 3/21 –

www.poisonprevention.org

April 2009

Injury Prevention Month –

www.aaos.org

Alcohol Awareness Month –

www.ncadd.org

May 2009

National Youth Traffic Safety Month –

www.noys.org



The latest in automotive safety glass

Lessons from Losses

Lessons from Losses is a new feature examining everyday injuries, and how they can be prevented

Loss: A 52 year old Truck Driver while fueling his truck stepped over to the passenger side of the semi to empty trash in his vehicle. He stepped back out of the truck and tripped on the fueling hose landing on his shoulder and jarring his back and neck resulting in a \$20,000 incurred loss.

Lesson: Lack of concentration = painful fall injury — **don't learn the hard way!**

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

FOCUS CLASS CODE: TRUCKING

FirstComp services and writes policies for 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. In this issue we're focusing on trucking operations.

- [Work-Related Roadway Crashes – Challenges and Opportunities for Prevention – NIOSH](#)
- [Preventing Injuries in the Trucking Industry – Focus Report – Washington State](#)
- [Stretches for the Professional Driver - SAIF](#)
- [Health Effects of Diesel Exhaust – eLCOSH](#)
- [Dump Truck Tip-Overs – eLCOSH](#)
- [Electrocution – eLCOSH](#)
- [Falls from Vehicles Campaign – Where are the Risks – HSE](#)
- [Trucking Industry – Industry Hazards – OSHA](#)
- [Ready Mixed Concrete Truck Drivers; Work-Related Hazards and Recommendations for Controls](#)
- [The Three-Point Rule – Wyoming Workers Safety](#)
- [Tarping Flatbed Trailers – Professional Safety](#)
- [Sample Fleet Safety Policy – Toolbox Topics](#)