

Mission Statement:

CompTrustAGC of Georgia will offer a stable source for Workers' Compensation Insurance for AGC Members who are committed to long range participation and effective loss control.

CompTrustAGC of Georgia will provide effective and efficient Administration, total Claims Management and Professional Safety Services.

SAFETY SENTINEL

July 2007

CompTrustAGC
Of Georgia

Volume 16, Issue 2

Training Available

Excavation Competent Person Course

FREE to all CompTrustAGC members.
July 13, 2007 (ATL) or
August 24, 2007 (ATL)

OSHA 10—Hour Safety Course

July 20, 2007 (ATL) or
August 20, 2007 in **MACON**

OSHA 30—Hour Safety Course

FREE to all CompTrustAGC members.
July 24—26, 2007

Scaffold Competent Person Course

FREE to all CompTrustAGC members.
August 15, 2007 (ATL)

Contact **Cherri Watson** w / AGC at 678-298-4104 to enroll.

Affinity Service Group offers a variety of Safety Training programs FREE to CompTrustAGC members. Call **Brian Wood** @ 404-550-2967 for details.

A new, federally-mandated national "Call Before You Dig" number, 811 was created to help protect you from unintentionally hitting underground utility lines while working on digging projects.

One easy phone call to 811 starts the process to get your underground utility lines marked for free. When you call 811 from anywhere in the country, your call will be routed to your local One Call Center. Local One Call Center operators will ask you for the location of your digging job and route your call to the affected utility companies.

No need to remember your local one call number, but it can still be used.

All other state laws still apply.

For more information go to : www.call811.com



**Know what's below.
Call before you dig.**

One free, easy call gets your utility lines marked AND helps protect you from injury and expense.

Common Ground Alliance

Affinity Service Group, Inc.
1940 The Exchange
Suite 200
Atlanta, GA 30339-2002

Phone: 678-298-1880
Fax: 678-298-1881
Email: bwood@affinityservicegroup.com

Were on the web
www.affinityservicegroup.com



2007 Claims Review

Claims: 172

Claim Costs: \$1,144,865.82

Loss Ratio : 20.8%

What makes going into a manhole so dangerous?



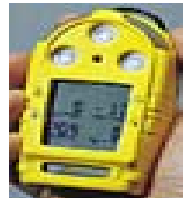
A Confined Space can be one of the most hazardous places your employees ever work? Many of them never return. Take for example a young man who recently graduated from college and began his career as a Project Engineer for a construction company. After about a week on the job, he was given the task of measuring inlet pipes for the various manholes on the project. As he arrived at this particular manhole, he could not see the inlet pipe from up above, so, to get the size of the pipe he had to climb down about 20 feet into the manhole to get to where he can see.

He thought nothing about the possibility of low oxygen levels. So he entered. As he worked a few minutes, he became dizzy. He became weak and could not pull himself out. His co-worker found him lying in the bottom of the manhole. His co-worker called for help and then entered the manhole to try and help. The lack of oxygen affected him also. It took a firefighter with SCBA to enter the manhole and rescue them. The young man, that just started his career in the construction industry, died from oxygen deficiency later that night.

For construction workers, a confined space is defined as a space with limited means of egress, which is subject to accumulation of toxic or flammable contaminants (carbon monoxide, hydrogen sulfide, methane, etc) or has oxygen deficient atmospheres.

This definition could include many areas at a construction site, not just manholes. A worker in a trench with a gas - powered tamp or a truck with the engine running backed up to storage trailer may get CO exposure . Leaking gas lines, methane buildup from landfills, leaving open gas containers (or similar) in storage trailers may produce flammable atmospheres. Basement areas with existing uncapped plumbing pipes or underground retention ponds may have hydrogen sulfide (H₂S) exposures. Drilling caissons can expose many hidden dangers.

How can you tell if any of those bad things exist? Well, the only way is to test the air using a calibrated air / gas monitor. (I have been told by some workers that if they see roaches crawling in the bottom, it is alright to enter. Do not risk your employees lives on roaches). These harmful gases can not be seen. They look just like air. Hydrogen Sulfide smells like rotten eggs, but at quantities high enough to kill you, the smell is not detectable. The oxygen could be displaced by rust, bacteria, or introduction of other gases in the air. They can not be seen so there is no way of knowing without testing. You test for oxygen levels, flammable gas concentrations, and any other toxic atmospheres. *You never enter a confined space without testing!! If testing shows bad air, do not enter until it has been made safe to do so.*



Training is a key element of protecting your employees from these type of hazards. Establish policies and procedures and train / instruct your employees to adhere to these policies. OSHA Standard 1926.21(b)(6)(i) requires that anyone required to enter into a confined or enclosed space must be instructed as to the nature of the hazards, precautions needed for the hazard, and PPE to be used to protect them from the hazards. OSHA Standard 1910.146 is a good training tool for use by construction workers entering confined space.

Analyze each task to be performed for those hidden dangers, just because you can not see it, does not mean it is safe. Train your employees of these possible hazards. Establish policies. Test the air before entering.

For assistance with the hazard analysis, training, or air monitoring, contact a safety consultant with Affinity Service Group. 678-298-1880 or email bwood@affinityservicegroup.com.

Importance of Prompt Claim Reporting

After the injury occurs, it is critical to promptly report the injury to the claims staff in order to mitigate the claim cost.

A study by the Kemper Insurance Company revealed the importance of prompt claim reporting. After looking at 78,000 claims, the following results were noted:

- Reporting a claim 11-20 days after the injury increased costs by 29%.
- Reporting a claim 21-30 days after the injury increased costs by 39%.
- Reporting a claim 31 days or more after an injury increased costs by 48%.

Benefits:

- Improves employee morale—they know you are wanting to help them and this reduces possible litigation
- Investigation of Claim can begin immediately—determine compensability and cause
- Gain medical control and mitigate costs—get them to the right doctors to handle their needs quicker . Reduces penalties for late payments.
- Reduces lost time by promptly providing information regarding the return to work program.

When an injury or illness occurs at work, the workers compensation process does not begin until it is reported. Affinity Service Group staff personnel must have knowledge of the claim to begin the cost control.

- The employee must know when and how to report an injury.
- The employer must have a process in place to promptly address the injury internally and a process to report the injury to CompTrustAGC.

The WC-1, First Report of Injury, can be sent by fax (678-298-1881) or email gdorsey@affinityservicegroup.com.

Affirmative Defense

We all claim we do everything we can to work safe, but our employees just do something stupid or just will not follow the rules. Well, OSHA holds you responsible for the stupid / non-compliant actions of your employees, and believe it or not any sub-contractors you have also.

Here are a few things you as a supervisor can do to reduce your exposure to OSHA Citations because of non-compliant employees or sub-contractors.

1. **Written Program** - These must be written policies established to protect your workers from all hazards they will encounter, including responsibilities of each employee for keeping a safe work environment.
2. **Communicating the written program** - These policies can not be ones that sit on the shelf, but must actually be communicated to each worker. Safe work practices and their responsibilities should be addressed with each worker.
3. **Training** - All employees must be trained. That is, make capable of performing each task safely, not just reading a piece of paper to them each week.
4. **Over-site (Accountability)** - Each employee must be accountable for adhering to the policies set forth in the written program. Frequent and regular inspections of site and employees and audits to address performance of policies
5. **Discipline** - The discipline policy must be written and must be documented. Just simply telling him to get his hardhat on every day is not discipline. There must be some set guidelines for disciplining the worker when he fails to be compliant.

I know, you say you do these things, but is it documented? Do remember, without documentation of these items you have not proven your defense.