# Loss Control & Safety Tips

QUARTERLY UPDATE: JANUARY 2024





# **Prepare for Winter Driving - Skids**

One of the most dangerous winter driving hazards is skidding. If it happens at a high speed, the result can be deadly. But most skids can be avoided by simply adjusting to driving conditions and knowing how to recover from a skid.

Skids are most likely to occur on curves and turns, so slow down ahead of time to prepare for them. Then, when in the curve, accelerate slowly and steer steadily with no abrupt change in direction and, especially, no abrupt braking. Driving smoothly in general can help prevent skids.

### **Skid Safety Techniques**

If you go into a skid, remember two critical rules:

- Don't steer against the skid.
- Avoid using the brakes.

Instead, immediately take your foot off the accelerator and steer in the direction the vehicle is sliding until you feel recovery of traction, then slowly straighten the wheels until you recover complete control. If the back of your vehicle is fishtailing to the right, turn the wheel gently in that direction until your car recovers.

If braking is necessary before traction is recovered, apply the brake pedal cautiously so you do not lock the wheels and intensify the skid. You will also have better brake control in a skid situation if your vehicle is equipped with anti-lock brakes.

## Contents of This Issue...

Page 3: Learn from Near-Miss Incidents Page 4: OSHA Injury Tracking Application Page 5: OSHA's Top 10 Violations Page 6: OSHA Recap Page 8: Differences Between a Hard Hat & Safety Helmet

## Loss Control & Risk Management Solutions

There is never a one size fits all approach to developing a safety system. The common elements existing in almost all health and safety systems are management leadership, worker participation, hazard identification and assessment, hazard prevention and control, education and training, and program evaluation and improvement. These elements are both interrelated and interdependent but necessary to ensure the success of any program.

**Call us today** to discuss your organization's loss control and safety programs or learn more about the services and experience our team has to offer.



Katy Pagano VP & Director Loss Control Division 800-333-3766, x2240 kpagano@marshallsterling.com

You should constantly be on the lookout for areas that might induce skidding. Keep in mind that wet ice, warmed by the sun, is twice as dangerous as completely frozen ice. Be especially alert whenever there is any kind of precipitation during cold weather.

### **General Winter Driving Tips**

Since accidents are common in winter, you should be extra cautious while driving. Drive on slippery roads at reduced speed and increase following distance behind the vehicle ahead. Because winter driving can be risky, it is also a good idea to practice driving in slippery conditions so you are wellprepared and comfortable.

A safe stop on icy or snow-packed roads is a tricky maneuver that requires skill and good judgment. Anticipate stops by slowing down gradually, well ahead of intersections. And allow more than enough time to stop safely.

Plan ahead of time for lane changes; check your rearview mirror, your blind spots and signal your intentions to traffic behind you. Then, swing over in a long, gradual line. Make the move with the smallest possible steering change and with a light foot on the gas.

When you drive into deep snow, stepping on the gas may cause the wheels to spin. In such cases, avoid over-accelerating. A light foot on the gas pedal and a high gear is most effective.

### Winter Driving Tips for Truckers

Whether it is your fault or not, things can – and will – go wrong when driving in dangerous winter conditions. The key is to respond quickly and smartly when they happen.

- Frozen Brakes: If it gets cold enough, the brake lining could freeze to the drum if you set your brakes when they are still wet. To fix this, you will have to break them loose by either backing up so they will break free on their own or hitting them with a hammer to loosen them.
- **Skidding**: Quickly depress the clutch, look at the left mirror only and steer to get back in line with the trailer. Keep steering and counter-steering until you regain control, but do not over-steer. If possible, **avoid braking** during this process even if there is an oncoming emergency.

 Jack-knifing: Recover by steering until the trailer and tractor are realigned. Never use the brakes, but if you are experiencing a trailer jack-knife (the wheels of the trailer are locked up as opposed to those of the tractor), you should use the accelerator to pull the trailer back in line.

### **Ensure Safety**

Whenever driving in any weather, be sure the vehicle is properly equipped. Brakes should be functioning correctly, and tires should be properly inflated with a good tread surface. Sometimes snow tires, and even chains, may be best to help keep the vehicle under control during dangerous winter conditions.

# Employer Responsibilities in Winter Weather

Preparing before inclement weather arrives is essential. If your employees work outside and are exposed to the extreme cold, they should be encouraged to take the following precautions:

- ✓ Take breaks to get warm.
- ✓ Drink plenty of liquids but avoid caffeine and alcohol.
- ✓ Avoid smoking.
- ✓ Know and understand symptoms of coldrelated illnesses and injuries.
- ✓ Stretch before physical work.
- ✓ Wear protective clothing.

In addition to protecting employees working in the extreme cold, employers should also consider the following:

- Training— Train employees to recognize cold-weather illnesses and injuries in themselves and co-workers, and how to treat such incidents.
- Driving on company time— Conduct safety checks on all company vehicles before bad weather hits and equip them with emergency materials such as a snow scraper, blanket, first aid kit and flashlight

Preparing your employees and business for inclement weather can ensure you're ready for winter!

# Learn from Near-Misses in the Workplace

For every accident that occurs in the workplace, there are just as many, if not more, close calls. Maybe a co-worker was pulled aside just in time to avoid burns from a piece of industrial equipment. Or a forklift tipped over in the middle of a job and the worker using it was able to walk away unscathed. Situations like these are commonplace at just about every business and are referred to as near misses.

Near misses refer to any unplanned event that did not result in injury, illness or property damage but had the potential to do so. While organizations strive to avoid any kind of workplace accidents, near misses can provide invaluable insight into known and unknown safety hazards. This, in turn, allows organizations to be proactive when it comes to monitoring and responding to on-the-job risks.

### Warning Signs

If you notice a warning light on the dashboard of your vehicle, you know immediately not to ignore it. Unfortunately, unsafe actions on the job aren't always as easily detected.

Below are some typical accidents that could have been avoided if their "warnings" had not been ignored.

- A shop employee stumbles over a two-by-four lying on the ground, fracturing an ankle
- An office worker slips on spilled water and grabs a metal file cabinet, which falls on him/her
- A machine operator is injured when a hi-lo strikes the machine being operated

The proper handling of near accidents could have prevented the real thing from happening in the cases mentioned above. However, in all of these cases, nothing was done to correct the situation, resulting in an accident.

### Keep Safety in Mind

How can you turn a close call into a contribution to safety? Below are two ways that you may already be using.

- Be safety-minded; allow employees to voice their concern over near-accidents.
- Correct any dangerous situation and remove the hazard that caused the near-accident.

### **Near-Miss Reporting Program**

Implementing a near-miss reporting program can help open conversations with your employees . To ensure you get your near-miss reporting program off the ground successfully, consider the following best practices:

- Encourage reporting in the workplace. This can help establish a culture where employees feel comfortable identifying and controlling hazards.
- Ensure your system is nonpunitive. Employees should not be punished for improving workplace safety.
- Take near-miss incidents seriously and investigate them thoroughly to identify weaknesses in your policies and procedures.
- Leverage investigation results to improve workplace safety, hazard control systems and employee training.

Establishing a reporting program for near misses is a simple way to elevate workplace safety. Not only do near-miss reporting programs protect your employees and save money, but they also promote a positive, safety-forward culture.

Safety awareness is always important. It's a case of preparing yourself mentally to act in a safe manner and to recognize a close call as a warning. So, when a stack of books tips over or the handle on a tool snaps, pay attention to the warning and do something about it.

# OSHA's ITA is Open for Electronic Submissions

The Injury Tracking Application (ITA) will begin accepting 2023 injury and illness data on January 2,2024. March 2,2024 is the deadline to electronically submit your forms.

OSHA's electronic reporting rule affects establishments that:

- Are already required to create and maintain OSHA injury and illness records and have 250 or more employees;
- <u>Certain designated industries</u> with 20-249 employees; or
- Receive specific request from OSHA to create, maintain and submit electronic records

Starting January 1, 2024, certain employers in designated high-hazard industries will be required to electronically submit additional injury and illness than what is currently required. The new requirements include:

- Form 300 (log of work-related injuries and illnesses), and Form 301 (injury and illness incident report), in addition to Form 300A (summary of work-related injuries and illnesses)
- Establishments are required to include their legal company name when making electronic submissions to OSHA.

Companies with **10 or more** employees are required to complete OSHA Forms 300, 301, and 300A annually unless they are <u>partially</u> <u>exempt</u>.

### **Establishment Size**

Coverage under the electronic reporting rule applies to establishments, not employers. An employer may have several worksites or establishments. In these situations, some establishments may be affected while others are not.

To determine whether an establishment is affected, employers must determine each establishment's peak employment during the calendar year and must count every individual that worked at that establishment, regardless of whether he or she worked full-time, part-time, or was a temporary or seasonal worker. A firm with more than one establishment may submit establishment-specific data for multiple establishments.

To verify if your establishment is required to submit either Form 300, 301, 300A, head to <u>OSHA's ITA Coverage Application</u> and within a few short steps, you will find out if your establishment is required to submit either form.



### Reminder:

- Form 300A must be posted in a conspicuous area from February 1<sup>st</sup> to April 30<sup>th</sup> at each establishment for employees to view.
- For new users, you must create your <u>ITA</u> <u>Account</u>. Then with the same email address, set up your <u>Login.gov Account</u>.

# **OSHA's Top 10 Violations for 2023**

The Occupational Safety and Health Administration (OSHA) keeps records for the most frequently cited standards following inspections of worksites for each fiscal year. The 2023 fiscal year from Oct. 1, 2022 through Sept. 30, 2023.

OSHA provided this list to inform employers of the most-commonly cited standards in the workplace, thus helping them focus on hazard recognition and prevention strategies. The most recent statistics from OSHA reveal the top 10 standards cited in fiscal year 2023 and the total number of violations for each standard.



Several standards changed positions from fiscal year 2022. For instance, "respiratory protection" moved down to number seven and "powered industrial trucks" moved up to number five. What's more, "fall protection—general requirements" remained OSHA's most frequently cited standard for the 13th consecutive fiscal year.

## OSHA's 2023 National Emphasis Programs and Initiatives

### New NEP to Prevent Falls Covers Multiple Industries

On May 1, 2023, OSHA started a NEP to prevent falls. Falls continue to be the leading cause of fatal workplace injuries and one of the **most** frequently cited OSHA violations in construction industry.

The NEP focuses on reducing fall-related injuries and fatalities for employees at height in all industries. The program is also specifically targeting the construction industry as a whole, along with other non-construction industries:

- Rooftop mechanical work/maintenance
- Utility line work/maintenance (electrical/cable)
- Arborist/tree trimming
- · Holiday light installation
- Road sign maintenance/billboards
- Building power washing (not connected to painting)
- Gutter Cleaning
- Window cleaning and
- Communication towers.

This NEP allows OSHA officers to open inspections whenever they observe someone working at heights. An outreach component of the program focuses on educating employers about effective ways to keep their workers safe. If a compliance officer determines an inspection is not necessary after entering a worksite and observing work activities, they will provide outreach on fall protection and leave the site.

### **Employer Next Steps**

Employers should review their fall protection programs to ensure they align with this NEP. Employers should also make sure their programs are implemented consistently at all job sites.

## New NEP for Warehouse and Distribution Center Hazards

On July 13,2023, OSHA launched a NEP to prevent workplace hazards in warehousing and distribution center operations, mail/postal processing and distribution centers, parcel delivery/courier services and certain highinjury-rate retail establishments.

OSHA will conduct comprehensive safety inspection focused on hazards related to:

- · powered industrial vehicle operations
- material handling and storage
- walking and working surfaces
- · means of egress
- fire protection

For retail establishments, the program will also focus on storage and loading areas.

### **Employers Next Steps**

Warehouses and distribution centers should familiarize themselves with the NEP to understand what inspectors will be looking for. Employers are encouraged to implement and review their policies and procedures to ensure compliance with OSHA regulations.

### New Compliance Initiative to Protect Stone Fabrication Workers from Silica Exposure

On September 22, 2023, OSHA launched a new initiative focused on enhancing enforcement and providing compliance assistance to protect workers in the engineered stone fabrication and installation industries from silica exposure

Protecting workers involved in manufacturing, finishing and installing natural and manufactured stone, including man-made, engineered artificial and cultured types.

This compliance initiative is supplementing OSHA's current NEP for Respirable Crystalline Silica. The new initiative focuses on industry employers to ensure they are following required safety standards and providing workers with the protections needed to keep them healthy.

## SLOW COOKER BEEF STEW

Industries subject to the prioritized programmed inspections include those engaged in cut stone and stone product manufacturing, as well as brick, stone and related construction material merchant wholesalers. Outreach efforts will continue to include additional industries that may work with engineered stone. Programmed inspections will be prioritized in the following two NAICS codes:

- 327991 Cut Stone and Stone Product Manufacturing; and
- 423320 Brick, Stone, and Related Construction Material Merchant Wholesalers.

### **Employers Next Steps**

Affected employers and stakeholders should become familiar with this OSHA initiative by studying the memorandum and the fact sheets on dust control methods and safer work practices for engineered stone manufacturing, finishing and installation operations. These employers should also review the OSHA silica standards and ensure their operations comply with the required regulations and prevent employee exposure to silica.

To help employers in their compliance efforts, OSHA has published several policies and resources. Employers can access these materials on the agency's website.

**Reminder:** OSHA now has the authority to cite certain types of violations as "instance by instance citations".

For example, if you have 10 workers on a roof without fall protection, OSHA can cite your establishment 10 times. That could result in approximately \$156,259 in fines!



Makes: 6 servings

#### Ingredients

2 lbs. stew meat (cut into 1-inch cubes)

- 1/4 cup all-purpose flour
- Salt and pepper (optional, to taste)
- 2 cups water
- 2 tsp. beef bouillon
- 1 garlic clove (finely chopped)
- 3 carrots (sliced)
- 3 potatoes (diced)
- 1 onion (chopped)
- 1 celery stalk (sliced)

Add optional herbs as desired: bay leaf, basil and oregano

#### Preparations

- 1. Place meat in the slow cooker.
- Mix the flour, salt and black pepper in a medium bowl and pour over the meat. Stir to coat.
- 3. Add the remaining ingredients and stir to mix.
- Cover and cook on low for 8-10 hours or for 4-6 hours on high.
- 5. Stir the stew thoroughly before serving. If using a bay leaf, discard it before serving.

#### Nutritional Information (per serving)

Total Calories	275	Carbohydrate	28g
Total Fat	5g	Dietary Fiber	4g
Protein	30g	Saturated Fat	2g
Sodium	218mg	Total Sugars	3g

Source: MyPlate

## OSHA's Safety and Health Bulletin on Safety Helmets in the Workplace

On Nov. 22, 2023, OSHA provided a <u>Safety and Health</u> <u>Information Bulletin</u> (SHIB) on the use of safety helmets in the workplace. This SHIB is not a standard or regulation, and it creates no new legal obligations. The SHIB is advisory in nature and informational in content, and it is intended to assist employers in providing a safe and healthful workplace.

One of the differences between traditional hard hats and safety helmets lies in their construction materials. While hard hats are made of hard plastics, safety helmets incorporate a combination of materials, including lightweight composites, fiberglass and advanced thermoplastics. These materials not only enhance impact resistance but also reduce the overall weight of the helmet, reducing neck strain and improving comfort during extended use.

Employers should evaluate workplace hazards to determine the most appropriate head protection for each situation. If head protection is needed for the job, employers should consider investing in better head protection with safety helmets to better protect their workers.

### Notable Dates This Winter:

- January 14-20: <u>Home Office Safety and</u> <u>Security Week</u>
- February is <u>American Heart Month</u>. National Wear Red Day is February 2<sup>nd.</sup>
- March National Ladder Safety Month
- March 2: Deadline to electronically submit OSHA Forms



### Use of Safety Helmets on the Job

Employers must conduct a hazard assessment at their job sites and, based on the workplace hazards, determine whether head protection is necessary.

Recommended uses for safety helmets include:

- Construction Sites
- · Oil and gas industry
- · Working from heights
- Electrical work
- High-temperature environments
- Specialized work environments
- Specific regulatory requirements
- · Low-risk environments





Marshall & Sterling Insurance Loss Control Division www.marshallsterling.com/loss-control Contact Katy Pagano 800-333-3766, x2240 kpagano@marshallsterling.com

Frost