

SUMMER 2010

QUARTERLY EXPRESS

A publication of **The Builders Group**, protecting our Members with safety awareness.



Ladder Safety

Simple Solutions
to Combat
Employee Injury

plus

TBG Makes Workers'
Compensation Work
Better with UCWCP

Meet Your Board

CSA 2010



**BUILT BY THE INDUSTRY
FOR THE INDUSTRY**

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QUARTERLY EXPRESS

CONTENTS

- 3 CEO Report
- 4 Member Announcements
- 5 Resources – Diagnostic Drug and Alcohol Testing
- 6 Ladder Safety – Simple Solutions to Combat Employee Injury
- 8 TBG Makes Workers' Compensation Work Better with the UCWCP
- 9 TBG Loss Control Member Safety Services & Training
- 10 Meet Your Board
- 11 CSA 2010 – Comprehensive Safety Analysis
- 12 Safety at Work Award Winner



CEO REPORT

Looking Back to Look Ahead

THE 2009 YEAR was certainly one of the most challenging years for the construction industry that I can remember. If the economy was in the *Great Recession*, the construction industry was in a depression. *Survival* was a term I heard many times in 2009.

Since the industry had challenges, TBG did as well. In 2009, reported payrolls were down 26% from the previous year. Looking back, this could have actually been worse. The final result was a loss of \$869,000 of which \$728,000 was due to the WCRA Assessment charge that had to be booked. TBG will pay \$465,000 of this amount in 2010. The actual amount paid in the future will depend on the WCRA's investment returns. We survived the year financially and ended with a number of positive trends and accomplishments.

Operationally, in an effort to streamline and strengthen the efficiency and delivery of our services, TBG invested in Tropics/Web Tropics, a new operating software system; ImageRight, a document imaging system; and an updated website. These systems have already resulted in improved efficiencies and additional services offered to TBG's Members and Agents while reducing our costs – a winning combination. The second half of the year brought an increase in submissions that led to a total of

60 new Members in 2009.

The negative loss trends of the previous years reversed in 2009. It turned out to be an excellent year for claims, and our prior year's loss experience had positive development as well. This allowed our actuary to reduce the estimate of TBG's total claim liabilities for all years. Once again TBG was recognized for our prompt handling of claims by the Minnesota Department of Labor and Industry in their Prompt First Action Annual Report. TBG outperformed traditional insurance companies and self-insured groups for promptly responding to claims!

Our investment returns had a turnaround from the previous year, when the market had a meltdown and TBG suffered a loss. In 2009, capital gains totaled roughly \$640,000 which helped offset a portion of the capital loss we suffered in 2008. The balance of the capital loss carry forward is approximately \$5,000,000 that we have four years to offset with capital gains. Our investment advisor reviews this on a quarterly basis to realize gains whenever possible.

Our Loss Control department continues to improve the services that are offered to our Members. In 2009, we built a one-of-a-kind trenching, excavating, and confined space training facility at our headquar-

ters in Eagan. We are partnering with OSHA, Hennepin County Tech, and other contracting associations to offer safety classes to the Minnesota Construction Industry. By the end of 2009, more than 3,500 employees had used the TBG training facilities! We are very proud to be able to help the construction workers of Minnesota work safer.

The TBG Board and staff value the trust and faith you place in us to meet your insurance needs. We're proud that we have offered a quality workers' compensation program for the construction and construction related industries since 1997.

From the beginning, TBG has offered aggressive claims management, superior loss control services, and monthly premiums based on actual payroll that helps your cash flow. With renewal retention of nearly 98% since 1997, we are clearly providing great overall value to your business. You have helped TBG become the largest construction fund in Minnesota – dedicated to keeping Minnesota money in Minnesota. The trends are positive and the TBG staff is looking forward to serving you again in 2010.



STU THOMPSON, CEO

You have helped TBG become the largest construction fund in Minnesota – dedicated to keeping Minnesota money in Minnesota.

MEMBER ANNOUNCEMENTS



IN MEMORY OF

Sandy Wilson

A true friend who will be missed.

It is with a heavy heart that we bring you the news that Sandy Wilson, Loss Control Coordinator, passed away on Friday, April 9. Sandy was one of the first TBG Loss Control team members hired in November 2003 and was a vital part of what Loss Control is today. Her sense of humor, motherly advice, and genuine concern for fellow workers and members will always stand out as unique gifts she brought to work every day. She will be greatly missed as a friend and team member.

Name This Newsletter, Win a Prize!

There are some upcoming changes to the TBG Newsletter that we hope will help you get more value out of each issue.

Starting with the fall issue, the TBG newsletter will become an online publication. With the electronic format you will be able to print articles of specific interest to you! As always, the newsletter will stay an important safety resource for you, our valued TBG Members. To be notified by email when each quarterly online newsletter is available for reading, please email Heather at hgroff@tbgmn.com, and Heather will add you to the email list.

Because it's becoming an online newsletter, we think a name change is in order. Get your creative juices flowing and you could win a \$50 gas gift card! We will be accepting names for the new TBG online safety newsletter through July 31, 2010. The person who submits the name that is selected by the team here at TBG will be notified by August 15, 2010. Please email your submissions to Heather at hgroff@tbgmn.com.

Loss Reporting Available through your Secure TBG Web Page

The State of Minnesota requires an employer to complete an accurate and timely notice of loss whenever an employee sustains a work related injury that results in medical treatment or loss of time from work. The First Report of Injury (FROI) must be completed in all instances where an employee alleges a work injury, whether or not the employer agrees with the facts presented by the employee. TBG strongly advocates immediate notice of injury, as this provides us the best opportunity to investigate the loss and support timely and cost efficient resolution of the resulting claim.

In order to facilitate the loss reporting process, TBG has established a link for its members on their secure web page for just this purpose – where you go to report monthly payroll and complete your premium calculations, you can also go to complete the FROI.

While TBG and TBG Claim Services continue to have the ability to accept new loss reports via fax, mail or even telephonically, the online reporting option presents our members with the best option to FROI submissions.

EASE OF REPORTING

The link will connect you to a web page that contains a series of questions that are claim specific. Some of the fields are mandatory (e.g., employee name and social security number) while others (e.g., wage information) are not. The web based submission limits the number of items that need be presented as it directly submits data to our Tropics claims system, which

will automatically upload member specific data.

SAFE AND SECURE; QUICK AND EFFICIENT

Safe and Secure; Quick and Efficient: The data that is transmitted is done through a safe and secure data link. Presenting the New Loss Notice via the web helps improve both data quality and staff capacities as data need not be re-entered by staff to get our losses set up in the system. The data download is real-time, so at the point our Members submit the FROI information, our claims system is uploaded with that same information.

FOR MORE INFORMATION The next time you access your TBG web page, look for the "FROI" link at the top-center of your screen. If you ever experience a work injury loss, click on the link and check out how easy it is to report the injury online. If you have any questions, or run into any difficulties with this reporting option, please contact John Wiatros, TBG Claim Services, at 651-255-2565; or Bethany Nelson, TBG, at 651-389-1167.

RESOURCES

WCRA Surplus Recovery Program Procedure

The Workers' Compensation Reinsurance Association (WCRA), the company from whom all workers' comp insurers in Minnesota must purchase their reinsurance, has determined that it will be necessary to recover some of the total surplus distributions paid out to all members (all insurance companies and self insurers) and workers' compensation policyholders to rebuild the Association's capital base. The WCRA ended 2008 with a balance sheet deficit of \$423.7 million. The program is named the Surplus Distribution Recovery Program. All insurers in Minnesota are being assessed a Deficient Premium Assessment (to be paid by the insurer or self-insured fund) and a Deficiency Assessment (to be paid by the member of the insured).

The WCRA Deficiency Assessment amount that is due from the members will be collected by the following procedure:

- ▶ The member's agreement will reflect a line item titled "WCRA Deficiency Assessment."
- ▶ The WCRA assessment amount is 0.0108 of 2010 new or renewal manual premium, including the Employers Liability Increased Limit Premium and multiplied by the 2010 experience modification factor.
- ▶ Payment for the 2010 WCRA assessment will be deducted from the member's security deposit on file with TBG. **If the security deposit on file is insufficient to cover the amount due, you will be invoiced separately.**

The amount collected will be sent to the WCRA in July 2010.

NOTE: For policies effective 1/1/2010 to 4/30/2010, the rate used, 0.0094, was incorrect. This will be adjusted at audit to the correct rate of 0.0108.



Diagnostic Drug & Alcohol Testing

What is the best tool employers have for deterring drug and alcohol use in the workplace? Random drug and alcohol testing... and here are just a few of the reasons why.

- ▶ Saves lives and prevents injuries
- ▶ Helps employer identify workers with substance abuse issues and facilitates their treatment
- ▶ Reduces employer liability
- ▶ Increases productivity
- ▶ Allows employees to easily say no to illegal drug use "No thanks. They drug test at work."

Diagnostic Drug & Alcohol is your number one source for drug and alcohol services. Their team of professionals delivers outstanding customer service and automated test results. They can assist you in creating policies and procedures necessary to assure testing is fair and compliant.

Diagnostic Drug & Alcohol testing is conveniently done at your workplace. Drug testing in the workplace is not only cost effective for the company it minimizes the employee down time so the collection process takes only minutes instead of hours.

Diagnostic Drug & Alcohol Testing offers pre-employment, random, reasonable suspicion, and post-accident testing for any situation you may encounter.

DRUG AND ALCOHOL TESTING RATES

NON-DOT and DOT 5 Panel Test – \$60 per test

- ▶ Collection on-site
- ▶ Testing at certified forensic laboratory
- ▶ Test results reviewed and reported to you by a certified Medical Review Officer
- ▶ Breath alcohol testing on approved NHTSA evidential breath testing equipment
- ▶ All testing performed by certified collectors and trainers

Alcohol Testing – \$50.00 per test

Diagnostic Drug and Alcohol Testing provide you with a testing service that is easily accessed, friendly, and knowledgeable.

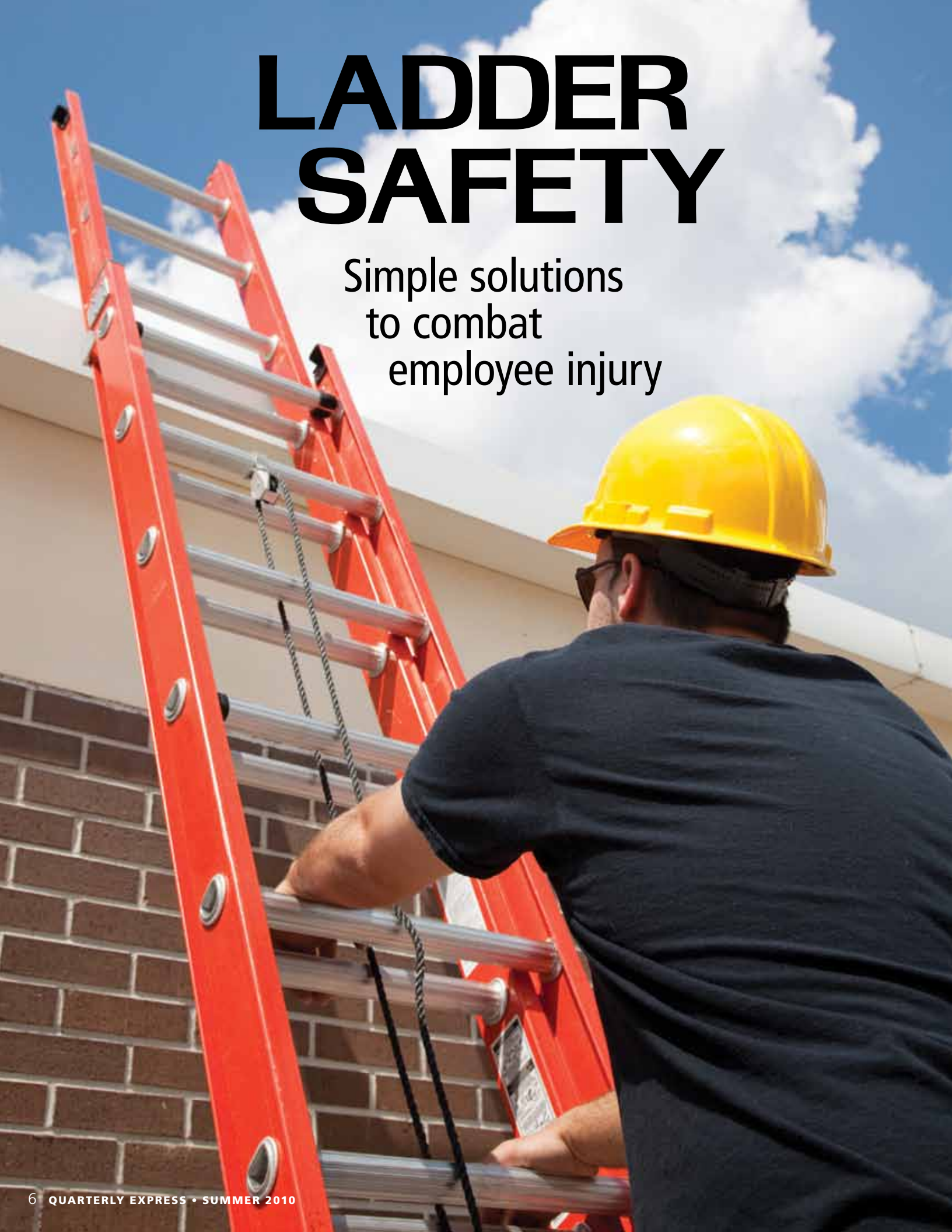
DIAGNOSTIC DRUG AND ALCOHOL TESTING

Website: www.minnesotadrugtesting.com

Email: ddatesting@comcast.net | Phone: 612-807-7878

LADDER SAFETY

Simple solutions
to combat
employee injury



EACH YEAR A STAGGERING 130,000 individuals require emergency medical attention due to ladder related incidents. Also, it estimated that 300 individuals are killed annually while working from a ladder, many of which are construction workers. These are troubling statistics that have hit close to home; adversely affecting many TBG Members.

In fact, during the years of 2004-2008 TBG had incurred 263 claims totaling over \$7.4 million due to injuries categorized under Slip/Trip/Fall – Ladder/Scaffold. Even more troubling, almost half were indemnity claims which can have a crippling affect on your bottom line. So why are these injuries happening and what can we do as a group to combat this major problem?

Although the causes of ladder injuries are diverse there has been one area in particular that has been a primary loss driver. It has been found that one of the primary factors that have caused the most severe injuries have been due to the ladder not being properly secured at the base, causing the ladder to slip out and ultimately fail.

SOLUTION: SECURE AND LEVEL AT THE FEET

On soft ground, flip up the ladder shoes so the spurs poke into the ground. On decks and wood floors, simply screw down a cleat. Before you set up the ladder on hard surfaces, clean the bottom of the ladder feet and sweep away sand and dirt that could cause the ladder to slip. If it still seems like the ladder could slip, tie ropes, straps, or cam-buckle operated ties to both ladder legs and tie the other end to a solidly anchored object at or near the base of the structure.

Although safe ladder use often times comes down to good old com-

mon sense many situations require a more thoughtful, well planned, practical approach to prevent employee injury. Below is a comprehensive list of general rules per MNOSHA that should be followed to help in the prevention of ladder related incidents:

- ▶ Read and follow all labels/markings on the ladder.
- ▶ Avoid electrical hazards! – Look for overhead power lines before handling a ladder. Avoid using a metal ladder near power lines or exposed energized electrical equipment.
- ▶ Always inspect the ladder prior to using it. If the ladder is damaged, it must be removed from service and tagged until repaired or discarded.
- ▶ Do not use a self-supporting ladder (e.g., step ladder) as a single ladder or in a partially closed position.
- ▶ Do not use the top step/rung of a ladder as a step/rung unless it was designed for that purpose.
- ▶ Always maintain a 3-point (two hands and a foot, or two feet and a hand) contact on the ladder when climbing. Keep your body near the middle of the step and always face the ladder while climbing.
- ▶ Only use ladders and appropriate accessories (ladder levelers, jacks or hooks) for their designed purposes.
- ▶ Ladders must be free of any slippery material on the rungs, steps or feet.
- ▶ Do not use a self-supporting ladder (e.g., step ladder) as a single ladder or

in a partially closed position.

- ▶ Do not use the top step/rung of a ladder as a step/rung unless it was designed for that purpose.
- ▶ Use a ladder only on a stable and level surface, unless it has been secured (top or bottom) to prevent displacement.
- ▶ Do not place a ladder on boxes, barrels or other unstable bases to obtain additional height.
- ▶ Do not move or shift a ladder while a person or equipment is on the ladder.
- ▶ An extension or straight ladder used to access an elevated surface must extend at least 3 feet above the point of support. Do not stand on the three top rungs of a straight, single or extension ladder.
- ▶ The proper angle for setting up a ladder is to place its base a quarter of the working length of the ladder from the wall or other vertical surface.
- ▶ A ladder placed in any location where it can be displaced by other work activities must be secured to prevent displacement or a barricade must be erected to keep traffic away from the ladder.
- ▶ Be sure that all locks on an extension ladder are properly engaged.
- ▶ Do not exceed the maximum load rating of a ladder. Be aware of the ladder's load rating and of the weight it is supporting, including the weight of any tools or equipment.

TBG MAKES WORKERS' COMPENSATION WORK BETTER WITH THE

UNION CONSTRUCTION WORKERS' COMPENSATION PROGRAM

BY ADAM TRIPP – TBG LOSS CONTROL REPRESENTATIVE

THE UNION CONSTRUCTION Workers' Compensation Program (UCWCP) is an alternative to the state's workers' compensation system and was designed to reduce the costs of injuries by providing a high-quality network of health care and vocational providers, and by eliminating the delays and expenses of litigation. The UCWCP is designed to eliminate the state's unproductive adversarial culture by aligning the best interests of all involved. This is done by:

- ▶ Improving the delivery of wage-replacement benefits and the quality of medical care.
- ▶ Returning injured workers to their pre-injury jobs quickly and safely.
- ▶ Increasing the competitiveness of union contractors by reducing insurance costs.

The Exclusive Provider Organization (EPO) is an important part of the program's success. The EPO is a network of doctors who understand the demands that construction workers go through on the jobsite each and every day and how to effectively manage their injuries. This reduces claim costs in a variety of ways such as

having occupational medicine providers be the first choice for treatment, prescribing over the counter medications whenever appropriate, identifying return to work and light duty possibilities rather than totally disabling the employee and having the follow-up appointment weeks later. If an experienced doctor is not working hand-in-hand with the claims management team, claim costs can soar.

From an employee's standpoint, the UCWCP is designed to provide them with high quality medical care and all the benefits provided by Minnesota law on time and without the expensive time-consuming hassles of litigation. Timely return to work and appropriate medical care drives the effectiveness of this program for everyone.

The Builders Group became an approved sponsor of this innovative program in September 2003. Currently we offer a 5% credit on a member's annual premium because of the effectiveness of this program. There is an annual subscription fee to join the UCWCP, but this fee is typically recovered through the credit. By effectively man-

aging claims and reducing the costs, participating companies can realize gains by decreasing insurance costs over time and see a decrease in their insurance multiplier (eMod rate).

Kevin Gregerson, the Program Administrator for the UCWCP, was recently asked about the partnership we have created with the program. Gregerson agreed: "The goals of The Builders Group are consistent with those of the UCWCP. Their claims services team and loss control department understand the program's mission of 'Making Workers' Compensation Work Right'. They have aggressively promoted the program for the benefit of their union contractors."

FOR FURTHER INFORMATION call your Loss Control Representative or contact Kevin Gregerson, Program Administrator.

1-800-535-6373 Toll Free

952-851-3462 Direct

952-854-0795 Office

kgregerson@wilson-mcshane.com

Information for this article was provided by the Negotiated Workers' Compensation – A Joint Labor-Management Approach Packet and first hand accounts of parties involved in the claims handling process.

LOSS CONTROL

Take Advantage of TBG Loss Control Member Safety Services and Training!

BY JOHN PRIMOZICH, CSP, ARM – LOSS CONTROL MANAGER

TBG's Loss Control professionals are Construction Specialists and only work with contractors and construction-related businesses. They are dedicated to assisting TBG Members with their Safety and Loss Control efforts and know and understand that safety is a core element when it comes to increasing productivity and controlling costs in a competitive market, with the ultimate end result being employee safety.

As a TBG Member, you will work with a Loss Control Representative that is dedicated to supporting your Safety and Loss Control efforts.

By the end of 2009, more than 3,500 employees used the TBG training facilities!

VALUE ADDED SERVICES FOR MEMBERS

Customized Safety & Loss Control Programs

- ▶ Employment Practices (Applications, Job Descriptions, Conditional Job Offers, Drug Testing, Physicals, etc.)
- ▶ AWAIR/Safety Programs
- ▶ OSHA Compliance Programs
- ▶ Claims Management/Return-to-Work Programs
- ▶ Site Specific Safety Programs

Website Resources

- ▶ Written Safety Resources to download and customize
- ▶ TBG Member Safety Seminar information
- ▶ Safety Video Lending Library with over 60 titles available in DVD/VHS
- ▶ VIVID Online Learning Systems with over 50 available titles for computer based safety training
- ▶ Safety Vendor/Resource links
- ▶ Safety Recalls/Announcements
- ▶ Loss Control/Member service summary

Hazard Identification & Control

- ▶ Jobsite Safety Surveys
- ▶ Safety and Risk Assessments
- ▶ Mock OSHA Audits

Industrial Hygiene Services

- ▶ Employee Noise Exposure testing
- ▶ Carbon Monoxide (CO) monitoring
- ▶ 4 Gas monitoring
- ▶ Respirator Fit Testing
- ▶ Relationship with MN OSHA Consultation for additional services

Assistance with OSHA Safety Grants

Training Topics include but are not limited to:

- OSHA 10 Hour Construction Safety
- OSHA 30 Hour Construction Safety
- American Heart Association CPR & First Aid
- MN OSHA AWAIR
- Safety Management seminars
- Supervisory Training
- Employment Practices
- Drug Testing
- Return-to-Work Programs
- Fall Protection
- Personal Fall Arrest Systems
- Scaffolding
- Personal Protective Equipment
- Hand and Power Tools
- Machine Guarding
- Excavation/Trenching
- Confined Space
- Electrical Safety
- NFPA 70E – Arc Flash
- Material Handling
- Heavy Equipment
- Hazard Communication/Employee Right-to-Know
- Ladder Safety
- Walking/Working Surfaces
- Forklift Safety
- Driving/Defensive Driving

NEW TRAINING OPPORTUNITIES

TBG Expands Safety Training/ Demonstration Center

TBG recently completed the construction of a truly one of a kind, trenching, excavating, and confined space training facility at our building in Eagan. This new in-house training room is an expansion of the existing training/demonstration facility already available free to TBG Members.

Currently, hands-on and technical excavation, trenching, and protective system training options are limited industry wide. The hands-on component of excavation safety is noticeably missing from training classes, as compared to most other safety and health topics. Excavation incidents continue to be a major cause of injuries and fatalities nationwide.

The new facility will offer the ability to provide realistic, hands-on, climate controlled trenching, excavating, and confined space training. From simple hazard awareness training to complex Competent Person classes and beyond, this facility will allow participants the freedom to design training to meet their specific needs. Contact your TBG Loss Control Representative for more information about what services are available to you, the new training facility or sign in and look at the TBG Loss Control Training Calendar for upcoming classes at www.tbgm.com.

TO LEARN MORE, contact your TBG Loss Control Representative, or go to tbgm.com.

MEET *Your* BOARD

— ARTICLE 2 OF 3 —

The Builders Group is member controlled through an experienced Board of Directors. In a series of 3 articles, we will introduce you to your TBG Board of Directors.



DENNIS CHARTRAND
Steel Structures

Dennis Chartrand has been active on the TBG Board of Directors for many years. He served as a director intern for several years and was elected to the TBG Board

in 2008. Chartrand is the president of Steel Structures, a Minneapolis-based construction company specializing in supplying and erecting pre-engineered buildings for the municipal, industrial, and utility industries. Chartrand enjoys the opportunity to serve TBG and its Members, and looks forward to moving TBG forward as the best workers' compensation insurance program in Minnesota.



RICHARD LARSON
Larson Construction

Richard Larson was a charter member of The Builders Group and currently serves on the TBG Board of Directors as he has done for 9 years. Larson brings experience

from the management and operation of Larson Construction with an emphasis in the residential remodeling market. Located at the heart of the Iron Range in Hibbing, he can understand and address the needs of northern Minnesota contractors in TBG. Larson continues his commitment to the industry on a local level by speaking to high school students about careers in the trade.



MONTE MRAZ
Heritage Builders

Monte Mraz has 30 years of experience in the building industry and has been recognized for many award-winning construction and design projects. His diverse

career began as a union carpenter in 1980, working on commercial and residential projects until starting his first contracting business in 1985. He also served as the property manager of a large resort and development company in the Brainerd lakes area. Mraz is a licensed real estate broker and currently runs Heritage Builders, his own building and development company operating out of Nisswa.



CRAIG PLEKKENPOL
Plekkenpol Builders

In 1970, Craig Plekkenpol founded Plekkenpol Builders, a Bloomington-based remodeling company specializing in residential building and remodeling in the

Twin Cities metro area. An active member of local and national trade organizations over the course of his career, he currently serves on the TBG Board of Directors and has been active on the Scholarship Committee. Craig was one of the first remodelers in the United States to earn the designation of Certified Graduate Remodeler by the National Association of Home Builders' Remodelers Council.

COMPREHENSIVE SAFETY ANALYSIS

Updated Motor Carrier Regulation Program

BY ADAM TRIPP – TBG LOSS CONTROL REPRESENTATIVE

HAVE YOU HEARD of the new Comprehensive Safety Analysis (CSA) 2010? It is a new program regulated by the Federal Motor Carrier Safety Administration (FMCSA) that focuses on reducing accidents, injuries, and fatalities that involve commercial motor vehicles (CMV's). It aims to be a tool to proactively address and correct commercial motor vehicle industry safety issues before they turn into an accident, injury, or fatality.

In the spring of 2009 the CSA 2010 included Minnesota as a test state for the program. Its goal is to have the program operational by the summer of 2010 and should produce a safer system of roadways. The CSA 2010 will attempt to better use current resources by adapting to an ever changing transportation environment, identify/fixing risk taking behaviors, using new technology to constantly update safety performance data, and be fair and unbiased towards all those affected by the program.

There are three major components of the new CSA 2010 program. First, the old SafeStat program is replaced by a systematic Safety Measurement System (SMS). The SMS identifies particular carriers/drivers in need of a safety intervention based off of information/data collected by the CSA 2010 program.

Data is collected in a number of ways including but not limited to; roadside inspections, safety-based violations, state-reported crashes, and the Federal Motor Carrier census that quantifies a performance in the BASICs program (Behavior Analysis Safety Improvement Categories). The BASICs program identifies and measures unsafe driving tendencies, evaluates hours-of-service related to fatigued driving, driver competency/fitness, use of controlled substances/alcohol, vehicle maintenance schedules, proper cargo securement/handling, and crash indicators.

A scaled rating will be given to each carrier that is the summation of the scores in each category. This safety fitness determination (SFD) will lead to a rating that is indicative of their safety performance and will place the carrier in one of the following categories; safe/continue to operate, safety deficiencies, marginal, or unfit. This will be based on a continual evaluation process and will determine appropriate levels of intervention.

In the second component of the CSA program, the information will then be used to evaluate which carriers need what type of safety intervention. If a carrier is deemed unfit to operate they will need to correct the deficiencies

CSA ★ **2010**
Compliance ★ Safety ★ Accountability

before resuming operations.

From the information collected during the evaluations, the third and final stage of intervention takes place if necessary. There are three categories of intervention including early contact (warning letters, evaluation of BASICs scores, and roadside inspections), investigation (offsite and onsite investigations to varying degrees), and follow-on (cooperative safety plan, notice of violation, notice of claim, and out-of-service orders). Depending on the severity of a carrier's deficiencies, appropriate actions will take place on a systematic basis.

The foundation to being a safe carrier/company is to be proactive and educate yourself about how the new changes affect you. A good way to do this is to tap the resources available to you and have a detailed fleet safety program in place. At TBG we have numerous resources to help you achieve this goal. Contact your TBG Loss Control Representative if you have any questions or would like additional information.

RESOURCES FOR THIS ARTICLE and further details about CSA 2010 can be found at:

<http://csa2010.fmcsa.dot.gov/> | <http://csa2010.fmcsa.dot.gov/Documents/DriverInfoforCarriers.pdf>
http://csa2010.fmcsa.dot.gov/images/Model_FullSize.gif | www.tbgm.com



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SAFETY AT WORK AWARD

Steinhagen Enterprises, Inc.

BY ADAM TRIPP – TBG LOSS
CONTROL REPRESENTATIVE

STEINHAGEN ENTERPRISES has earned the Safety at Work Award for their ongoing commitment to safety. They are a great example of how continually addressing safety through pre-planning, great communication, proper training, and updated safety programs can reduce injuries.

Safety is not a topic that can be addressed when convenient.



Rather it needs to be an ongoing process that receives the same attention to detail as any other step in a construction project. As safety becomes ingrained in a company's culture, the time commitment and perceived effort diminishes.

Thanks to this process, Steinhagen Enterprises benefits from an eMod rate well below 1 and has taken the steps to proactively work towards keeping it at this level or further reducing it in the future.

Steinhagen Enterprises also applied for and received a MN OSHA Safety Grant within the last year. The pre-planning that took place simplified the whole process and added another level of safety to that project and additional projects to come.

To kick off the year, Steinhagen Enterprises held their Annual Safety Day to address safety concerns. It was required that the employees submit safety-related questions the week before the presentation. By submitting questions they would be eligible for a raffle upon the completion of the training. After questions were submitted, research was done to find answers. When the questions were raised to the

group, it became a brain storming session to best address the exposures. This process greatly promoted buy-in by both employees and management. Another benefit was the added value of tailoring the training to specific concerns. Without this approach, employees may be reluctant to ask questions and therefore not get their concerns addressed.

We encourage our members to apply practices to improve safety. Please contact your TBG Loss Control Representative for help in developing a similar program for your company.

SUBMITTED SAFETY QUESTIONS

What methods can be used to properly tie off?

What are OSHA requirements for confined space and hole coverings?

What are Hazwoper and OSHA 10/30 training requirements?

What respirator cartridges are acceptable for different tasks on the jobsite?

What are the proper safety equipment inspection responsibilities?

Other topics included confined space, monitoring techniques and methods, rigging, load securement, and PPE selection. Trade-specific questions were also addressed.