

START WITH SAFETY

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WINTER PREPARATION PREVENTING AUTO, GENERAL LIABILITY, PROPERTY & WORKERS' COMPENSATION CLAIMS

Most of us would like to forget the 'Snowmageddon' event of February 2021. However, in cold and wet conditions common dangers include slips and falls, as well as vehicle accidents. Taking simple precautions can prevent accident and injury.

Preventing Slips

Areas that may become slick and require extra caution include stairs, ramps, tile floors, parking lots and metal parts of equipment. Remember, ice is twice as slippery at 30°F as at 0°F.

- Have an excellent snow and ice removal program in place.
- Place non-skid floor mats and caution signs in slippery, high traffic areas.
- Use traction devices that strap onto shoes when conditions require them.
- Use the right shoes. Anti-slip soles are essential. Shoe soles need to have thin cuts, often called siping, that disperse water and grip the ground.

Driving Safety

- Slips can happen when entering and exiting your vehicle, so be cautious. Use a three-point stance when getting in and out of your vehicle. Use a grab-bar or doorframe for stability.
- Be aware that the vehicle itself can lose traction, causing uncontrolled skids.
 - When roads are slick, slow down, leave extra following distance between yourself and other cars and do not make sudden vehicular movements.
 - If you begin to skid, turn the wheel in the direction you want the vehicle to go. Ease your foot off the accelerator, and do not hit the brakes.
- Know the weather conditions you will encounter and plan ahead.
- Inspect your vehicle for proper tires and other winter driving gear.
- Be sure that chains and cold weather gear are on board and ready for use.
- Assume that roads, bridges, and exits are icy, and be ready for them.
- Keep lights, windows, and mirrors clean. This is especially important in low visibility situations such as darkness, ice, or fog.
- If pulling over due to an emergency, increase your visibility to passing traffic. Activate the vehicle's hazard warning lights, wear your safety vest, set up a warning triangle or flares and assume that ongoing traffic does not see you.



Property Preparation

The three central causes of frozen pipes are quick drops in temperature, poor insulation and thermostats set too low. You can prepare your buildings during the warmer months.

- **Insulate pipes.** Pipe insulation in your buildings crawl spaces and attic helps even if you live in a climate where freezing is uncommon. Exposed pipes are most susceptible to freezing. Remember, the more insulation you use, the better protected your pipes will be.
- **Use heat tape or heat cables.** Heat tape or thermostatically controlled heat cables can be used to wrap pipes. Be sure to use products approved by an independent testing organization, such as Underwriters Laboratories Inc., and only for the use intended (exterior or interior). Closely follow all manufacturer's installation and operation instructions.
- **Seal leaks.** Locate and thoroughly seal leaks that allow cold air inside. Look for air leaks around electrical wiring, vents, and pipes, and use caulk or insulation to keep the cold out.
- **Secure outdoor hoses, valves, and faucets.** Before winter hits, disconnect garden hoses and, if possible, use an indoor valve to shut off and drain water from pipes leading to outside faucets. This reduces the chance of freezing in the short span of pipe just inside the house.
- **Let water drip.** A trickle of hot and cold water might be all it takes to keep your pipes from freezing. Let warm water drip overnight when temperatures are cold, preferably from a faucet on an outside wall.
- **Adjust the thermostat.** Keeping your thermostat set at the same temperature during both day and night also reduces the risk of frozen pipes. During extreme cold, this also helps reduce the strain on the furnace.
- **Check the thermostat.** Set the thermostat in your building to no lower than 55 degrees Fahrenheit (12 degrees Celsius). Also be sure to replace the battery in your thermostat.

LIVE EVENT

2023
SAFETY
ACADEMY

**Managing Workers'
Compensation
Claims for Employers**
Jan 26 (English)

ONLINE EVENT

2023
VIRTUAL
TRAINING

Driver Safety
Jan 12 (English & Spanish)

**Management Series:
Managing Workers'
Compensation
Claims**
Jan 17 (English)

CLAIMS CORNER



Division of Workers' Compensation

TEXAS DWC MAKES CORRECTION TO EMPLOYER'S WAGE STATEMENT FORM

The Texas Department of Insurance, Division of Workers' Compensation (DWC) announced that it has made corrections to a form that was adopted on July 27, 2022.

The corrections apply to DWC Form-003, Employer's Wage Statement. The form is on the [TDI website](#).

Corrections to pending and approved alternate forms must be made by December 31, 2022.

DWC said revision to the form was necessary to add clarification regarding whether the employer provided nonpecuniary wages in Section 4, Part 2 Nonpecuniary wage information.

What to Do if Pipes Freeze

Pipes do not always burst when frozen. There are a few things to keep in mind:

- *Call a plumber if needed.* If you turn on your faucets and nothing comes out, leave the faucets turned on and call a plumber.
- *Avoid applying flames to thaw pipes.* Never try to thaw a pipe with a torch or other open flame because it could cause a fire hazard. Water damage is preferable to burning down your building!
- *Use a hair dryer as a possible heat source (with caution).* You may be able to thaw a frozen pipe using a hair dryer — again, make sure you are not in standing water. Start by warming the pipe as close to the faucet as possible, working toward the coldest section of pipe.
- *Shut off the water supply.* If your water pipes have already burst, turn off the water at the main shutoff valve in the house. Make sure everyone in your family knows where the water shutoff valve is and how to open and close it. Be sure to leave the water faucets turned on.

THE IMPORTANCE OF SAFETY COACHING

As the new year approaches let's create a new resolution to educate our supervisors and managers on the importance of coaching and its connection to creating a zero accident culture. Supervisors and managers often avoid giving feedback, especially about safety performance, because they see it as unnecessary, time-intensive, or negative. Assuming that employees are working as safely as they can under the circumstances, they do not encourage improvement in employees' safety behaviors. However, this lack of coaching misses a huge opportunity. Experts agree that one of the best ways to retain talented employees is to give your best employees recognition.

This includes coaching all your employees to perform better in all aspects of their jobs, including coaching them about safety. Also, contrary to traditional management styles which emphasized discipline, positive reinforcement needs to be a major part of this safety coaching process. Most employees say they do not get enough performance-related feedback. Coaching raises safety performance, productivity, and morale.



Zero Accident Culture (ZAC) is the belief that all accidents are unacceptable and preventable. Appropriate coaching is critical to achieving the desired culture and mindset of Zero Accidents. ZAC is a systematic way to promote safety in the workplace by clearly defining a set of safe behaviors and work practices that reduce employees' risks for injuries and then reinforcing them consistently, so that these behaviors occur more frequently than at-risk behaviors.

The goals of a ZAC program:

- reducing at-risk behaviors to a near-zero level,
- creating a process that clearly defines a set of safe behaviors and work practices that reduce employees' risks for injuries,
- providing a way to consistently identify and reinforce safe work practices,
- recognizing favorable behaviors,
- correcting unfavorable behaviors when needed via coaching,
- problem-solving to improve work practices, and
- improved communications between management and employees by allowing employee participation in the safety coaching process and mutually identifying and sharing improvements to be made.



Sundance Spas Jacuzzi & Hot Tub
Hazard: Injury, Thermal Burn

ZLINE Gas Range
Hazard: Carbon Monoxide Poisoning

Surf 9 Body Glove Inflatable Paddle Board

Hazard: Drowning

Yamaha Viking Off-Road Side-by-Side Vehicle

Hazard: Crash, Injury

Nova Medical Adult Bed Rail
Hazard: Entrapment, Asphyxia

Samsung Top-Load Washing Machine

Hazard: Fire

3M Scotch Thermal Laminator
Hazard: Fire

Ortal Gas Fireplace
Hazard: Fire

Summit Viper Level Pro Treestand
Hazard: Fall