



New York State School Safety Group 491

Safe Schools Agenda

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Route to:
__ Superintendent
__ School Business Off.
__ Athletic Director
__ Supt. Bldgs/Grounds
__ Site Administrators
__ Transportation Dir.
__ Lunch Director
__ Classroom Teachers
__ _____

A monthly service provided to help you with your efforts to make your school safe for students, staff and the public

Self Insurance Can Be Risky

Self-insurance groups for Workers' Compensation have grown significantly in the past decade, promising lower premiums and the attractive prospect of managing their own underwriting and claims processing without being dictated to by an insurance carrier. Every once in a while though, a self-insurance group has to bill its members for substantial additional contributions (premiums), or even folds up. We have seen this happen in NY in the past year; the most recent illustrative case involves a group compensation fund in Kentucky.

The members of the Kentucky group have been billed (accessed) for **\$51 million** in claims. The group had an aggressive sales campaign that offered workers' compensation coverage at "premiums" well below the established rates. However, the "premiums" were not adequate to pay the claims, resulting in five years of increasing deficits. Numerous class action lawsuits and accusations of fraud have arisen.

So, after the members pay the mandatory assessment charge to erase the fund's deficit, the plan may not be such a bargain.

Members of self-funded insurance groups are co-owners, and as such are liable for the debts of the group, regardless of their own loss history. Serious W.C. claims tend to grow ever larger "tails" as they mature and can easily overrun "premium" charges that have been set too low.

Traditional plans like the NYS Fund for W.C. provide stable premiums and conservative underwriting practices. They provide real risk transfer.

SNAP Could Reduce Your Student and Staff Absentee Rate

The cold and flu season is upon us and we all know that there is a shortage of anti-flu serum. The Center for Disease Control (CDC) has developed a free educational toolkit to help keep students in school and learning by improving overall health through promoting clean hands.

Infectious diseases spread through lack of hand cleaning, accounting for millions of lost school days each year. Teachers are not immune – one study found that teacher illness-related absences averaged 5.3 days a year, compared to 4.5 days a year for students! Other studies cited by CDC indicate that regularly scheduled hand washing, using soap and warm water, can significantly reduce gastrointestinal illness and absences.

The SNAP Toolkit can be downloaded from www.itsasnap.org/index.asp.

Resources on Workplace Violence Prevention and Bioterrorism Readiness

Violence on the Job is a new DVD on workplace violence prevention which offers resources and recommendations. The program discusses practical measures for identifying risk factors and taking strategic actions to keep employees safe. See www.cdc.gov/niosh/docs/video/violence.html.

The www.health.state.ny.us/nysdoh/bt/prepar/prepare.htm website of the NYS Department of Health provides resources and a checklist for bioterrorism readiness.

Visit our Website at www.nysgroup491.com

Email: info@nysgroup491.com

Program Administrator: Professional Underwriters, 1-800-833-8822



OSHA Tips on Protection from Cold Weather

Employers, who are responsible for providing a safe and healthful workplace, and employees too can profit from OSHA's cold weather protection tips:

- * "Recognize the environmental and workplace conditions that may be dangerous
- * Learn the signs and symptoms of cold-induced illnesses and injuries
- * Train workers about cold-induced illnesses and injuries
- * Encourage workers to wear proper clothing for cold, wet and windy conditions, including layers that can be adjusted to changing conditions
- * Be sure workers in extreme conditions take frequent, short breaks in warm dry shelters to allow their bodies to warm up
- * Try to schedule work for the warmest part of the day
- * Avoid exhaustion or fatigue because energy is needed to keep muscles warm
- * Use the buddy system – work in pairs so that one worker can recognize danger signs
- * Drink warm, sweet beverages (sugar water, sports-type drinks) and avoid drinks with caffeine (coffee, tea, sodas or hot chocolate) or alcohol
- * Eat warm, high-calorie foods such as hot pasta dishes
- * Remember, workers face increased risks when they take certain medications, are in poor physical condition or suffer from illnesses such as diabetes, hypertension or cardiovascular disease."

OSHA's website, www.osha.gov has directions for obtaining free copies of its Cold Stress Card in English or Spanish.

Workers' Compensation and Older Workers

Older workers are different from younger workers, John F. Burton, Jr. and Emily Spier point out in an article for the National Academy of Social Insurance. Compared to younger workers, older workers:

- Are less prone to injuries resulting from traumatic events
- Are more prone to impairments associated with aging, including heart disease and back condition
- Take longer to heal and have greater impairments resulting from injuries
- May experience more restricted mobility in the labor market as a result of occupational disabilities.

Work-related injuries are less common at older ages, but the severity of these conditions tends to increase with age. (Keep in mind that total costs from serious workplace injuries in 2002 increased by 7.6% over the previous year even though the number of injuries declined by 0.7 %.) Older workers are also less likely to be injured at work, but they are more likely to have chronic conditions.

Risk managers are well advised to take the age of workers into consideration in the assignment of work duties and all of its loss prevention activities.

**HAVE A SAFE AND
HEALTHY NEW YEAR!**