

MEMORANDUM

TO: The Members of the HSAWCF
FROM: Mary Penz, HSAWCF Administrator
DATE: May 17, 2021
SUBJECT: **NEWS AND UPDATES FROM HSAWCF**

SUMMER IS JUST AROUND THE CORNER

PAYROLL AUDITS

The Aprise Group is in process of finalizing the HSAWCF payroll audits for the 2020 year. A few of our organizations still have outstanding information that needs to be submitted to the auditors. If your organization is one that has outstanding information, please make sure you submit the paperwork as soon as possible. The payroll audits need to be completed prior to finalizing the year-end financial audit of the Fund which is currently in process.

If you have any questions or concerns about your audit, please let me know.

REOPENING YOUR ORGANIZATION IN THE AGE OF COVID-19

In continuing our efforts to keep you informed of matters related to the changing landscape regarding COVID-19, the HSAWCF would like to address the recent changes to the CDC mask announcement and the Governor's decision to follow the federal guidelines.

We need to remember that this does not change MIOSHA's emergency rules on COVID workplace safety. At this time, MIOSHA's emergency rules and requirements for workplace safety regarding COVID-19 have not changed, including the use of masks for all persons. With that said, in light of the CDC's notification last week, MIOSHA is in the process of updating their rules and requirements. An announcement will be made by week's end addressing new policies, changes and updates. As soon as new rules are published, we will issue a memo detailing all requirements. In the meantime, if you have any questions or concerns regarding this matter, do not hesitate to call Ken Smylie, VP Loss Control at Comprehensive Risk Services (the Fund's Third-Party Administrator) at 248-915-7403 or email at ksmylie@crsmi.com

CLAIMS AND LOSS CONTROL SERVICES CONTACT INFORMATION

Comprehensive Risk Services, CRS

Claims

Any claim reviews or concerns may be directed to HSAWCF or the CRS staff via email. Please contact Michael Schwanz for medical only claims at mschwanz@crsmi.com or Jessica Hidalgo for indemnity claims at jhidalgo@crsmi.com

Loss Control

Any loss control concerns can be directed to Frank Schmidt at fschmidt@crsmi.com, Ken Smylie at ksmylie@crsmi.com or one of our new claim's consultants Austin Dingleline at adingledine@crsmi.com

CRS, Loss Control has provided the HSAWCF with their monthly newsletter, please see attached.

Midwest Employers Casualty and Safety Source

Just a reminder that the HSAWCF was working with our Excess Carrier, Midwest Employers Casualty in conjunction with Loss Control Provider, Safety Source to provide our members with access to a library of education and training videos. Included are video trainings related to the COVID 19 Pandemic, Back Injury Prevention, Health Care and Workplace Violence. Many of these video clips are just a short 15-20 minutes and they are available to view at a time that is convenient for you and your employees.

We previously emailed our members the links to access this library back on January 15th, February 18th. and on March 18th, just in case you missed them here they are again.

Access the Safety Source Video Library at

<https://safetysourceonline.com/company/midwest-employers-casualty/>

Enter:

Username: HSAWCFSafety

Password: Safety1

As always please let me know if you have any questions, I can be reached at marypenz@hsawcf.com

Thank You and Have a Great Summer!

Mary

Hello. We Hope this Newsletter finds you doing well.

Keeping It Simple!

Prepared and written by
Scott Van Den Bosch

Many years ago I remember hearing a great little anecdote that has stuck with me ever since. As I best remember it, it goes something like this...

There was an old man who sold popcorn at a busy corner of a city park. Everyday, he would arrive at this corner at precisely two in the afternoon to sell his delicious homemade popcorn. After pushing his cart into place and setting out his "Open 2 to 4" sign, he would sit back on the park bench and wait for his customers. After a busy few hours of selling popcorn, the old man would then close his cart; giving the remainder of his popcorn to some lucky passers-by. And so it went for many years.

One day, a sharply dressed business man stopped by the busy cart on the way through the city and bought some popcorn. After swallowing some of the delicious morsals, the young entrepreneur declared, "This is the best popcorn I've ever had! But why not stay open longer?...it's obviously a big hit." The old man thought for a moment, then replied, "Well sir, I make enough to get by and when I'm done here I get to go home early to spend the rest of the day with my beautiful wife." "Yes...," the young entrepreneur reluctantly admitted, "but if you stayed open longer you could make more money. If you made more money, you could buy more carts, add more items to sell, hire employees, and expand to every corner of the city. Then, once you've become a big success,



you could sell your business for a big profit and retire comfortably....spending all the time you want with your beautiful wife." The old man looked up at the young entrepreneur again, and with a sheepish grin, he proudly declared "but I already make enough money to live comfortably and I get to spend all the rest of my time with my beautiful wife."

To be sure, there are many nuggets of wisdom lying within this story...but it is the simplicity of the old man's approach to his life (and business) which I think gets to the heart of the topic of my subject...keeping it simple.

"Making the simple complicated is commonplace; making the complicated simple, awesomely simple, that's creativity."

- Charles Mingus

Applying *simple* to your safety program

Over the years I have walked into many companies and looked at many safety programs. Some companies seem to have the resources to create and maintain a decent, if not a robust safety program. Others I have visited have little-to-no program in place. Oddly enough, this is rarely due to the company size, or even its deep pockets, but it is this mistaken perception that a safety program is simply too time consuming and too complex to create and manage. Because of this perception, sadly, and all too often costly, any such resemblance of a safety program is left at the door.

I must admit though, I do enjoy going into places where its painfully evident safety has never gotten a foothold. You know, “those shops” where the maintenance guy is smoking a cigar while refueling the equipment, where everything, including the employees, are covered in dust from some bygone era, and where no one has a clue what a Safety Data Sheet is. Yes, it is often these kinds of places that I find my niche - a desire to bring safety where it has never thrived before. This is not because I love to show off my knowledge (I am not that smart), but rather the thrill presenting safety it in a way that they – management (where it needs to start) will want to do it by the time I have finished. To accomplish this, I endeavor to show management how the process can and should be simple.

K.I.S.S.

I know we have all heard the acronym **K.I.S.S.**, which stands for... *Keep It Simple Stupid*. I think a better way to put it, at least in our context here is *Keep it Simple Safety!* Either way, this concept, which is said to have originated in the 1960's by the U.S. Navy, states that most systems work best if they are kept simple rather than made complicated; therefore, simplicity should be a key goal in design, and unnecessary complexity should be avoided.



“Are we overthinking this?”

In my experience, before any safety program commitment will be made on the part of company management, management must **FIRST** believe that such a program will save the company money (usually via the reduction of medical, lost production, compliance, and other applicable costs), *while at the same time* keeping costs down during the creation and maintenance of such a program. This is where I believe keeping it simple cannot be overstated...especially when trying to elicit the “buy-in” from management.

A few key fundamentals:

There is no one all-encompassing path to creating and maintaining a simple and successful safety program. However, I have found a couple key fundamentals that can help tremendously:

- ✓ **Assign Accountability:** A key to making and keeping your safety program simple and successful is to assign accountability. Unfortunately, I cannot count how many times I have walked into a facility where no one seems to know who is responsible for the safety program. I am not necessarily



talking about who is ultimately responsible for the safety of the employees – that culpability generally falls upon the owner - but rather who actually is responsible for daily management of the safety program. Michael Schrage, Author of “A simpler Way to Make it Simple,” Human Resource Management, puts it this way,

“Simplicity is best facilitated by accountability. Improved simplicity is a byproduct of improved accountability. Do not allow a disconnect. The real reason organizations see so many complicated and kludgy process innovations is not because their people are stupid or lazy — or even because these improvements are inherently difficult — it is the absence of clarity around accountability.”

How true! Show me a non-existent or poor safety program, and I can in many cases show you a lack of accountability. Make and keep someone accountable for your program!

- ✓ **Set and Keep Goals:** Setting goals is vital to creating and managing any successful safety program. Unfortunately, I have discovered there is only a small percentage of people who set and achieve their goals. According to a recent Scranton University study, only 8% of people who set New Year’s goals ever reach them, and my guess this number varies little in the context of business. The main reason, in my opinion, is that we

often tend to set either too many, too unrealistic, or even non-relevant goals – all of which leave management overwhelmed and unwilling to support the program,

According to a Mindtools.com article, “Smart Goals, How to Make Your Goals Achievable,” the acronym **S.M.A.R.T.** is a great acronym to apply when setting and completing goals: Your goals must be:

- **SPECIFIC:** Your goals should be simple and very specific.
- **MEASUREABLE:** You must track your goal’s progress to stay motivated, focused, and to meet your deadlines.
- **ACHIEVABLE:** Your goal should always stretch your abilities but remain possible.
- **RELEVANT:** Your goal needs to matter to your organization – very important.
- **TIME BOUND:** You must set target date(s). Making deadlines helps you to focus on the goal at hand - giving you something to work towards.

Remember the proverb **“How do you eat a whale?... One bite at a time.”** This is a good mantra to keep in mind when setting your goals. Achieving a goal is a process, not a one-time effort!

- ✓ **Don't Fly Solo:** Even if you have been hired to be the "accountable" person for your company's safety program, you will need some help. Obviously, there are a lot of online resources, but it has been my experience that it is much better to elicit help via one-on-one contact from industry experts. Experts such as loss control or health & safety consultants can often be found at your workers' compensation carrier, or at the Consultation Education and Training (CET) division of MIOSHA. These folks can give you good and solid direction - and this for free.

Also remember to get help from those within your organization as well when completing various safety projects or even for the assignment of various safety duties. Remember, there are many around you that can do specific tasks better than you as they already have the skills and experience in similar areas. Employees such as maintenance technicians and Human Resource personnel, or even those folks who can speak another language, can all play an important role in helping you make your company's safety program successful.

Remember, making anything simpler is never easy...it involves work. For every problem there is a simpler solution, but you must get in there and find it, and that takes time and effort. However, in the long run, this will make your life simpler, and yes...easier!

*Resources: Mindtools can be found @
<https://www.mindtools.com/pages/article/newstool/1000.html>*

PPE, My Eyes & Me

Prepared and written by
Ken Smylie

Yes, I'm sorry but another safety article on Personal Protective Equipment and safety glasses. I debated and anguished over what topic I should write on this month and then I started thinking about what I could write to have the greatest impact on workplace safety. And although personal protective equipment is on the bottom of the food chain below engineering and administrative control measures, I decided this was where I wanted to go. And not so much from the compliance and MIOSHA side, but the "personal" side. Especially since we've seen a rash of eye injury claims during the first quarter of 2021.

I've been involved in safety for over 3 decades and when I think back at all the incidents and accident investigations I completed over the years, the ones that really stick out are those that could have simply been avoided by donning the proper personal protective equipment.

And yes, of course we'll start with our eyes. Let me first ask you this; Are you the employee I frequently find in the workplace where someone else is more concerned about your eyes than you? By that I mean are you constantly being reminded (and nagged) to put on your safety glasses? In all the years I've conducted PPE training, I've always thought about this, and please right now contemplate this with me. Other than your heart beating in your chest and your family at home, tell me something on this earth more important than your eyesight? World peace? Sure, but I am really talking about your day-to-day life. Pretty hard to come up with something isn't it? Close your eyes if only for a few seconds and imagine spending the rest of your life in total darkness. It is a scary thought and enormously tragic when it does happen, especially when it could have simply been

avoided with a pair of safety glasses, goggles, or a face shield. Usually, it's against the odds and most times nothing happens.....sure, I will admit that. But it's the time something DOES happen where the world stops and we are impacted for the rest of our lives. We are talking about diminished quality of life.

Here's a simple example. Years ago I had a neighbor, great guy, that did his yard work barefoot. Naturally if he wasn't wearing shoes he surely wasn't wearing eye protection. I used to beg him weekly to put on shoes and safety glasses. In fact, I gave him no less than a dozen pair of safety glasses in the 4 years I lived next door. The June before I moved, I remember a beautiful summer day and as I was enjoying myself with a cold beer, I recall hearing Claude's mower start. Me being me, I took a peak over the fence and was thrilled to see him not only wearing shoes but sunglasses. Sneakers but nonetheless he at least had his feet covered and I wasn't going to press the issue. As for the safety glasses, no they were not ANSI 87.1 rated but his eyes were shielded. I went back to savoring my beer, but It wasn't long before that nice summer day erupted when I heard an awful scream echo through our neighborhood. After mowing his lawn, Claude had pulled out the weed whip and removed his sunglasses when he caught some loose stone that struck him in his right eye. To cut to the chase, he lost that eye. His right dominate eye. Still not getting to you? If you answered yes to the first question about someone being more concerned about your eyes, then do me a favor (do you a favor) and on your next trip to Walgreens or Meijer, pick up a cheap eye patch. When you get home put that patch on your dominate eye and see just how difficult it is to manage without the use of that eye. And listen, I mean when you get home.

DO NOT start this experiment when you get in your car and drive home!

That was only one example and trust me, I could ramble on and on. I will tell you this; in every accident investigation I have completed, when it comes to talking to the injured, here are two things I hear all the time: "Ken, I swear, I never thought it would happen to me" and "I have done it like this for years and nothing ever happen before." So please, change the

behavior now before something bad happens. That's proactive! Unfortunately, it usually takes a catastrophic incident for us to change our safety behaviors. That's reactive. Don't let the later be the case.



"He's accident prone... he just poked himself in the eye with his safety-glasses!"

When it comes to your eyes, please do not take chances. Ever!

Real quick, back to Claude. I still keep in touch with him and yes, he has adapted over the years. He was and still is an avid golfer and hunter, but it was years before he was able to start enjoying these activities again. And for a man who never gave much thought to safety glasses, he NEVER leaves his house without wearing a pair no matter what he's doing. He has reactively realized he is one "against all odds" accident away from spending the rest of his life in total darkness.

***EYE PROTECTION IS EASY,
EYES ARE PRICELESS!***

P.O. Box 505, Novi, MI 48376 Phone 248-344-8550, Fax 248-344-8560
www.crsmi.com

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