

# The Incident Report

*a monthly newsletter from Districts Mutual Insurance*

December 2006



Volume 2 - Issue 6

## **THE DEC PAGE** [Top Health and Safety Violations] *By STEVEN STOEGER-MOORE, EXECUTIVE VP - DMI*

According to the Bureau of Labor Statistics work related injury and illness rates continue to decline. This good news is the result of an effective Health and Safety strategy, compliance assistance, and proactive planning. At your College it may be difficult to know where to focus your efforts. OSHA recently provided a list of the top health and safety violations. This list included scaffolding, fall protection, hazard communication, respiratory protection and lock out – tag out issues.

Issues regarding scaffolding and fall protection are often associated with the manufacturing and construction industries. If your College utilizes scaffolding, platform or scissor lifts, or works on the roof a program is needed. A hazard communication program for the College is required due to the routine use of, and exposure to various chemicals. Chemicals in the instructional areas and in maintenance work is commonplace. The “hazcom” response must include a written program, secondary container labeling and training for all potentially exposed persons. The need for respiratory protection must be evaluated based on the exposure to insufficient oxygen, harmful dust, smoke, mist, gas, vapor and spray. Lock/out – tag/out procedures to safeguard against accidental startup or the release of hazardous energy during service or repair must be implemented.

This OSHA report may provide some guidance so that your local efforts can be targeted in improving your College’s Health and Safety Program. Contact DMI or see the website [www.districtsmutualinsurance.com](http://www.districtsmutualinsurance.com) for further information and assistance.

Have a safe holiday season.



## **Bright Ideas:** *The Cost of “Comp” - Workers’ Compensation*

Risk and Insurance – November 2006

The 2006 Workers’ Compensation State Rankings prepared by the consulting firm of Actuarial and Technical Solutions, Inc. ranks Wisconsin as #15 in the rankings of Workers’ Compensation costs. Wisconsin’s costs are 82.8% of the average or 17.2% below the average. This ranking is based on the cost of insuring the same hypothetical manufacturing employer. The Wisconsin Workers’ Compensation system delivers high benefits with low to moderate insurance costs.

The May 2006 Incident Report outlined auto liability as our biggest potential risk. According to the Bureau of Labor Statistics (BLS), fatal highway accidents rose by 2% in 2005. Highway fatalities are the leading cause of workplace injuries – 1 in 4 workplace injuries are associated with vehicular accidents causing death. Overall workplace related deaths in Wisconsin increased by more than 25% according the BLS 2005 study.

*Insuring Risk - Sharing Rewards*

## **Northcentral Technical College - Jane Kittel**

*Personally*

Jane Kittel is a CPA and has been the Chief Financial Officer at Northcentral Technical College for the past nine years. She states, "We recently have gone through transition to a new President at our college and I am very excited to be a part of molding and growing NTC into the future as education needs change throughout this country."

Jane has been married to her husband, Tod, for 21 years. They have two children, a son James (13) and a daughter Katie (11). They live in Rib Mountain and have a cabin on the water and hunting land in the Great Wisconsin Northwoods. Jane says, "We are an outdoor family that loves to hunt and fish together. Last June I caught my first Musky. I value the balance of life, work and family. I also like to quilt, read and knit."

Three years ago their son, James, was diagnosed with a brain tumor. This was a life changing event for their entire family. The brain tumor was removed and it was benign, she states, "So he is 100% the healthy boy that we thought he was prior to his tumor being identified. We deal with challenges by using humor and value our family time together every single day. The most exciting news in my present life is that both of our children enjoy middle school. They are happy, healthy and getting excellent grades. What more can a parent ask for?"

## **News, etc...**

### **DMI Holiday Hours**

Following are the holiday hours for DMI:

Monday, December 25 & Tuesday, December 26 - Closed

Wednesday, December 27 through Friday, December 29 - Open [8am – 4:30pm]

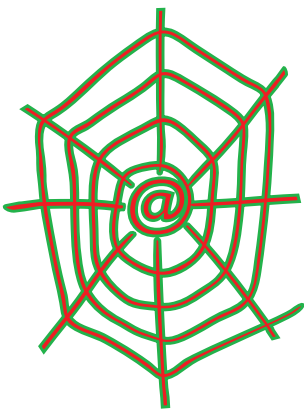
Monday, January 1 & Tuesday, January 2 - Closed

Wednesday, January 3 through Friday, January 5 - Open [8am – 4:30pm]



***We would like to take this time to wish you and yours a safe, happy, and healthy holiday season. We also want to thank you for a year full of cooperation, collaboration, learning, and growth - may we continue in this way for years to come.***

***- Districts Mutual Insurance***



## **Crawlin' the Web**

Several areas have been updated on the DMI website - namely the Hot Topics section (a Facilities and Maintenance section has been added). The Meetings section has been updated with minutes from the past Board of Director and Risk Manager meetings. In the works is a "Policies and Procedures" section that will be in the About DMI section. This section will contain the Policies and Procedures that the DMI Board of Directors has approved and adopted, i.e. DMI Motor Vehicle Record Check Policy, etc. This update should happen by next month's issue!

***Insuring Risk - Sharing Rewards***