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RISKmanager



INSIDE...

**SIDEWALK
INSPECTION
CONSIDERATIONS**
PAGE 1

LADDER SAFETY
PAGE 6

**DE-ESCALATING
WORKPLACE BEHAVIOR**
PAGE 8



CM
REGENTTM
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Dear Policy Holders and Broker Partners:

I encourage you to take a few minutes out of your busy schedule to read our spring issue of *Risk Manager*. Inside you will find valuable risk management information that can help keep your facilities, students and staff safe.

In this issue you will find a profile on De-Escalating Workplace Behaviors, written by our Director of Risk Management, Sharon Orr, who is a certified instructor in Non-Violent Crisis Intervention, as well as articles on playground maintenance and ladder safety.

We are dedicated to finding innovative solutions that will benefit the unique needs of our customers. I am pleased to share with you one of the innovative Risk Management initiatives CM Regent has planned for the coming months.

Later this month, we will conduct a "Sensor Pilot" program in several of our schools across the state. This program involves the installation and 24/7 monitoring of water and temperature sensors in school buildings. These sensors will identify and alert school personnel to any potential temperature fluctuations or the presence of water, thus preventing damages and disruptions before they can occur.

I would like to thank you for your continued loyalty and support of our insurance programs and services. If we can help your school in any way, our dedicated and experienced team members are here for you. Feel free to contact us at 844-480-0709 and we will be happy to assist.

Regards,

Roy E. Jacobs, III

President

CM Regent Insurance Company



Sidewalk Inspection Considerations

By Derek Neubauer, Risk Management Consultant

With the changing of the seasons, the condition of a school district's sidewalks may be the least of your concerns. But ground saturation and freezing over the past fall and winter could cause the condition of your sidewalks to change, including heaving or cracking. These issues lead to many trip and fall hazards, causing injuries every year. The maintenance and repair of sidewalks is an important function that should concern all people who are in the school business.

To reduce injuries on sidewalks and minimize risk exposures, school districts should follow these steps:

1. Determine criteria for repair and replacement of sidewalks. Include a policy that says what conditions warrant replacement or repair, such as cracks, missing pieces or heaving sidewalks.
2. Develop a sidewalk inspection program. Staff members should conduct inspections by walking all sidewalks and noting any problems.
3. Develop a policy that establishes a repair and maintenance procedure. If there are budget limitations, concentrate on the most obvious problems and high traffic areas.
4. Keep inspection records. The records should indicate what areas were inspected, any issues discovered and what will be done about it.
5. Remedy any problems. Any area that is deemed to need improvement should be repaired as soon as possible.

Regular inspection based on established criteria of all sidewalks should be an important part of any school's maintenance program. Regular inspection will also help with budget planning for replacement or repairs. The earlier problems are dealt with, the more economical and easier the process is to correct them. Many people use school sidewalks—don't wait until someone is injured to fix them. Be proactive and prevent injuries.

AVOIDING EYE, NECK AND BACK STRAIN

By Edgar Boord, Risk Management Consultant

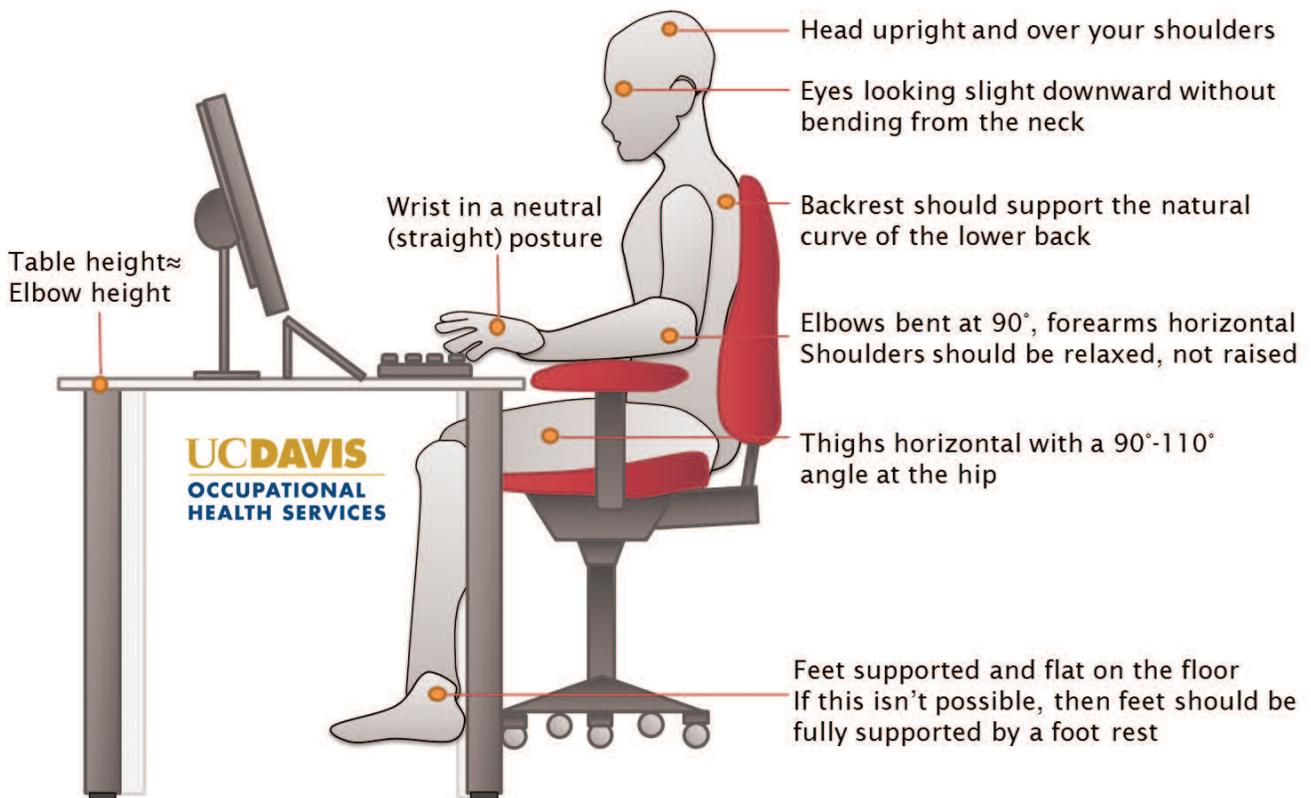
Ergonomics can be defined as the science of designing the job to fit the worker, rather than forcing the worker to fit the job. When applied to an office and/or workstation setting, the layout of the workstation, computer, desk, chair and everything within that work area can have a major impact on the potential for various types of strain-related injuries. These injuries can include musculoskeletal disorders (MSDs) or even eye strain from prolonged stress on the eyes due to an improper visual display setup. For workers who sit, stand and/or stare at a computer screen for extended periods of time, this potential may be reduced with a few simple adjustments or changes in the layout, body positioning and the individual's posture.

When assessing an individual's chair and desk setup, it is important to understand that adjustability can go a long way in the ability to accommodate the

employee. Since everyone has varying physical characteristics, such as arm/leg/torso length, an **adjustable seat** is a great way to allow that adjustability. With the individual sitting all the way back in the chair, feet should be flat on the floor with elbows at about the same level as the desk top or the keyboard. A **foot rest** may allow for a little extra adjustability if both positions cannot be met. As a rule of thumb, the torso should be at about a 90° angle with the upper legs, and the elbows should be at about the same angle. Items such as a **wrist rest** and **lumbar pillow** can assist in reaching these angles while also providing extra comfort and support. Lastly, be sure to take **regular breaks** from sitting to stand up, stretch out and re-adjust. Please reference the visual example provided for more tips and information on proper body positioning and stretches.

What is Correct Posture?

Resource: "Correct Posture" ucop.edu. Web. 24 Jan. 2017



If using a computer or other visual display, it is also important to take steps in reducing unnecessary strain on the eyes, as well as the neck and back. The **computer screen or display** should be no less than 20 inches from the individual's eyes, or about arm's length. Having a monitor either too close or too far away may cause an individual to squint or strain their eyes to view what is being displayed. In addition, the top of the monitor or visual display should be at, or just below, eye level. This may assist in keeping the neck and back straight during extended periods of time at the computer. It is also important to avoid glare on the computer screen from windows or other lighting sources. Lastly, a work area that is either too bright or too dim can also cause issues while conducting routine work at a workstation. If workers often have to squint in order to review documents either on their desk or computer, this may be a sign that the **lighting** may need adjusted (if not due to prescription eyewear issues). Please reference the visual example provided for more tips and other information.

For those individuals who stand in place for extended periods of time, there are steps that can be taken that may also assist in reducing the potential for a strain injury. Having a workstation that is at about **waist level**, allowing **easy access to any tools** or frequently used items, is a good start. Be sure to relocate frequently used items or tools within reach to avoid unnecessary reaching, twisting or bending over. Standing in one place for extended periods of time can be hard on the back, so a **comfortable pair of shoes** with good support may be beneficial. **Ergonomic mats** are also an option to help improve posture and reduce stress on the ankles, knees, hips and back. It is important to remember to **adjust posture frequently** and avoid slouching and bending over whenever possible. Lastly, take **regular breaks** to sit down, stretch out and adjust body positioning as needed. Please reference the chart provided for various stretches that may help reduce the potential for strain injuries.

Office Stretches

Resource: "Office Stretches" ucop.edu. Web. 24 Jan. 2017.



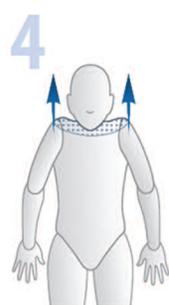
10–20 seconds, two times



8–10 seconds, each side



15–20 seconds



3–5 seconds, three times



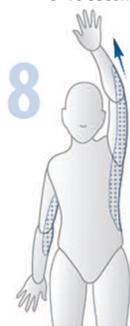
10–20 seconds, each arm



10 seconds



10 seconds



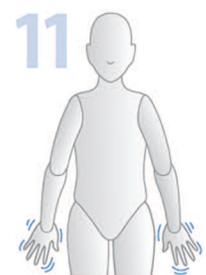
8–10 seconds, each side



8–10 seconds, each side



10–15 seconds, two times



Shake out hands, 8–10 seconds

PLAYGROUND PREVENTATIVE MAINTENANCE INSPECTIONS

By Kyle Stewart, Risk Management Consultant



Similar to any other school building, system or equipment, playground equipment and components do break and require periodic maintenance to prevent component failure and should be included as part of an on-going preventive maintenance (PM) program. The purpose of a PM program is to ensure equipment is maintained in peak operational state and thus attempt to avoid costly repairs associated with replacement of an item before it has reached its “end-of-service” life. In theory, the idea of a PM program is to identify and complete minor repairs prior to a component failure. Higher costs are often absorbed once a component has completely failed to bring the playground equipment back to operational state and typically result in unexpected replacement costs that were not budgeted for. In addition, playground component failure may

also result in the temporary closure of a playground or acquiring a third-party vendor to perform emergency repair(s) that typically cost more than standard scheduled service rates. To assist in ensuring the safety of students and community members utilizing playground equipment on district property, playground equipment should be included in your district’s PM program and subjected to periodic playground maintenance inspections.

Playground maintenance inspections are different than a playground safety audit. Playground *audits* are conducted by a Certified Playground Safety Inspector (CPSI) to identify hazards in reference to compliance with nationally recognized consensus standards (i.e., CPSC and ASTM). Playground *maintenance inspections* can be carried out by maintenance staff or other individuals familiar with playgrounds.

The frequency that playground maintenance inspections are completed will be dependent on factors such as:

- Frequency the playground equipment is used
- Whether the equipment is subjected to vandalism or improper use
- Equipment design (i.e., are there moving parts or is it stationary, etc.)
- Environmental factors
- Age of the equipment

The specific frequency will be outlined in the written PM program; however, it may be beneficial to consider conducting playground maintenance inspections during times when the equipment is not heavily used or occupied to facilitate the inspection process (i.e., during cold weather prior to spring and summer months prior to the start of the school year). Additionally, the frequency of maintenance inspections should also follow the playground equipment manufacturer's guidelines on maintaining the playground equipment, which each manufacturer is required to provide as outlined in the ASTM F1487 standard.

Many of the items typically identified during a visual playground safety survey include items that are easily addressed through a playground PM program and include:

- Improper depth of surfacing materials (i.e., playground mulch)
- Loose fasteners
- Worn hardware
- Deteriorated rubber and plastic components
- Exposed concrete footings

It should be noted, playground components consisting of moving parts will require more frequent inspection and maintenance and will be more likely to wear out. In addition, a maintenance inspection requires the playground components to be physically handled, accessed/entered and moved to simulate their use as designed by the manufacturer.

For more information and resources on playground equipment safety, visit the U.S. Consumer Product Safety Commission website at cpsc.gov and download the *Public Playground Safety Handbook*.

In general, the criteria that should be evaluated during the playground maintenance inspection includes, but is not limited to:

Physical Wear/Hazards

(attention to moving parts prone to wear)

- Loose or missing hardware (i.e., bolts, nut cap, etc.)
- Open S-hooks (opening should not be greater than the thickness of a dime)
- Swing components (i.e., hangers, chain eyelets, seat, etc.)
- Exposed concrete footings
- Structures securely anchored
- Inadequate/displaced protective surfacing material, especially at slide discharges, beneath swings and overhead equipment
- Slide bed smooth and does not contain projections/cracks
- No more than two bolt threads exposed beyond a fastened nut
- Rails do not spin freely (i.e., horizontal, parallel or overhead bars, etc.)
- Climbing rope secured at top and bottom, free of frayed/worn rope strands
- Vegetation not present within protective surfacing material

Environmental Factors

- Plastic components degradation (i.e., slides, protective barrier, handles, etc.)
- Cracking/dry-rotting of rubber components
- Paint film/protective coating failure (i.e., delaminate, rust, corrosion, etc.)
- Wood rot or splitting
- Accumulation/pooling of water (i.e., within tube crawls, slides saddle, tires, seats, etc.)
- Insects (i.e., damage, nests, etc.)

User/Accidental Damage

- Protective surfacing material free of litter, broken glass, etc.
- Vandalism/graffiti



LADDER SAFETY

By Mark Nease, Risk Management Consultant

You have decided to use a ladder to access an area that is out of reach from the floor. Good decision! Now, your next step is to choose the best ladder for your task.

Select a ladder with an adequate duty rating. Stepladders come in different duty ratings, based on the total gross weight applied to the ladder during use. The gross weight includes your total body's weight plus the weight of any tools and materials.

Ladder Type	Duty Rating	Description
Type 1AA	375 lbs.	Special Duty
Type 1A	300 lbs.	Extra Heavy Duty
Type 1	250 lbs.	Heavy Duty
Type II	225 lbs.	Medium Duty
Type III	200 lbs.	Light Duty

Note: A label will be adhered to ladders specifying the ladder type.

Other areas of consideration for selecting a safe ladder include:

Ladder Style – Stepladders, straight ladders, etc.

Ladder Length – A ladder too short or too long can cause you to overreach and lose your balance. Choose wisely.

Ladder Composition – Fiberglass ladders are lightweight and provide protection against electrical hazards. Metal ladders may be more suitable around heat sources.

LADDER USE

- Inspect your ladder to ensure it is not damaged. All warning labels should be adhered and legible.
- Use a ladder only on a stable and level surface. If you must put the ladder on a soft surface, place a board under the its feet to provide adequate support.
- Ladders must be free of slippery materials.
- Be sure you are physically capable of climbing the ladder. Refrain from using the ladder if you are light-headed, drowsy or dizzy.
- For straight ladders, adhere to the *4:1 ratio rule*. For every 4 feet in height, the base of the ladder should be placed 1 foot away from the wall. This ratio provides a safe angle for working on straight ladders.
- Adhere to the *belt-buckle rule* when working on a ladder. Never allow your body's midpoint (belt buckle) to surpass a ladder's vertical rail when reaching to perform a task. Surpassing the rail will increase your risk to a fall.
- Adhere to the *3-foot edge rule* when accessing a roof or platform. Make sure the ladder extends at least 3 feet over the roof's or platform's edge. This will allow you to safely transition to and from the ladder.
- Secure your ladder from displacement. Use controls so that other work activity cannot displace your ladder such as in high traffic areas and doorways. Controls can include locked doors, barricades or a person standing guard to warn of ladder use.
- Be sure to return the ladder to storage so that the next person can use it.

CLIMBING

- Take your time when climbing/descending your ladder.
- Always face your ladder when climbing/descending and always grasp the rungs, never the side rails.
- Always maintain the *3-point contact rule* when climbing/descending your ladder. Always maintain both hands and one foot or both feet and one hand in contact with the rungs.

STEP STOOLS

You may have a step stool available for immediate use. A step stool, defined by the Occupational Safety & Health Administration (OSHA), is a self-supporting, foldable, portable ladder, nonadjustable in length, 32 inches or less in overall size having flat steps and no pail shelf and is designed to be climbed on the top cap as well as all steps. Step stools are a recognized tool for accessing items out of reach, but must be used with caution.

- Avoid bending or leaning when using your step stool. Stand toward the center of the steps and keep your body parallel to the vertical positioning of the step stool.
- Always descend your step stool before repositioning it.
- Never place your step stool onto a box, chair, desk or other item to extend your climbing reach.
- Remember, if you cannot reach an area with your step stool, stop everything and retrieve a stepladder to complete your task.
- Securely store your step stool so that it does not create a hazard. Avoid storing your step stool in a way that a person can trip over it or become struck-by it if it falls.

Choosing to use a ladder to access areas out of reach is a wise choice. Regardless of how many times you have used a ladder, consider that today is the best time to become reacquainted with ladder safety.

DE-ESCALATING

By Sharon Orr,
Director of Risk
Management

WORKPLACE

BEHAVIOR

Episodes of workplace violence are in news headlines almost daily. Workplace violence may be defined as an act or threat of physical violence, harassment, intimidation or other threatening disruptive behavior that occurs at a place of work. It can range from threats and verbal abuse to physical assaults. Risk factors associated with workplace violence episodes may include, but are not limited to:

- Situations where there is an exchange of money with the public
- Conducting business in areas with high crime rates
- Lack of policies and communication guidelines pertaining to potential workplace violence events

Front-end personnel have the greatest potential to encounter these types of situations since they are the group most likely to interact with the public. These employees and others may benefit from training to identify escalating behaviors and learn about verbal de-escalation techniques.

Potential signs of escalating behaviors may include:

S – Staring, shaking

T – Tone of voice, increased volume and/or pitch

A – Anxiety, hands tightened into fists, clenching and unclenching

M – Mumbling, erratic movements

P – Pacing, aggressive posture

Excellent customer service and listening skills, in conjunction with a simple, three-step response to individuals showing signs of escalating behavior, may help to de-escalate the situation. Practice simple, active listening by nodding, allowing them to vent, asking open-ended questions and being mindful of body language. Ensure your tone of voice is calm and polite.

Additionally, follow a three-step de-escalation response to the individual:

1. Apologize
2. Empathize
3. Seek resolution

Combine all three with a sample response:

“I am sorry for the situation. I understand that you are upset/angry/frustrated. I am going to do everything possible to help to resolve this situation.”



Once the person has calmed down, you can work toward resolving the situation. Occasionally, you may encounter a situation that, despite your best efforts, cannot be de-escalated. It is imperative to trust your instincts. If the de-escalation is not working, it is important not to put yourself or anyone else in danger. If the situation is not heading toward a peaceful resolution, it may be necessary to obtain intervention on the part of security or law enforcement personnel.

As a risk management best practice, your organization should have policies and/or protocol in place defining communication and handling of potential workplace violence events. Creation and implementation of these policies should occur under the advisement and review of the school entity's solicitor. Once a policy is established, it should be communicated to all employees so that uniformity of response will be optimized.



Church Mutual Insurance Company is pleased to introduce **CM REGENT INSURANCE COMPANY**, formerly known as School Boards Insurance Company of Pennsylvania, Inc. (SBIC).

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