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RISKmanager

A CM Regent Insurance Company Newsletter



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Dear Policy Owners and Broker Partners:

Welcome to the Fall 2016 issue of the *Risk Manager* newsletter. As you can tell from the front cover we recently changed our company name from School Boards Insurance Company (SBIC) to CM Regent Insurance Company. This new name reflects our position as a member of the Church Mutual Group of companies.

Although we have a new name and look you can rest assured that we will continue to lead the school insurance market with the same comprehensive insurance programs and innovative risk management services that you have come to expect from us for more than 40 years. As a wholly owned subsidiary of the Church Mutual Insurance company we look forward to introducing enhancements to our already robust risk management offerings and continuing to provide useful and timely information on topics that are important to you.

Thank you for your continued support and we look forward to sharing this new chapter of our journey with you. If we can help your school in any way, our dedicated team members are here to do just that. Feel free to call 844-480-0709 and we will be happy to assist.

Regards,

Roy E. Jacobs, III
President
CM Regent Insurance Company

BUILDING EMERGENCY EXITS: PROVIDING A SAFE WAY IN AND OUT



By Derek Neubauer
Risk Management
Consultant, CM Regent
Insurance Company

Emergency exits of buildings have always been an important component of getting out of a school building during an emergency, but on a day-to-day basis can be an overlooked part of the egress process. Very often these are the areas of the building that are used for storage of materials that have no other place to go. It is human nature to think nothing has gone wrong until it finally has. When it comes to your emergency exits and all building doors are concerned, it is important to plan for the possible. Below are some areas to evaluate while looking at your buildings exits.

- **Keep all emergency exits clear** of ALL materials. This includes objects considered to be “portable.” In an emergency, nothing is portable and this will cause a chokepoint during emergency egress.
- **Ensure all panic bars are in proper working order.** No emergency exits are to be chained or in any way obstructing people from exiting.
- **All emergency exit lights should be working at all times,** including when power is lost. Also, areas and rooms where their purpose may have changed should be evaluated to observe if a new emergency exit sign is needed. For example,

a storage room that was not used for occupancy is then turned into a fitness or weight room; an emergency exit sign may need to be added if there is an exterior door.

- When staff members are exiting an exterior door to perform work or for ventilation purposes (i.e. teachers during recess, custodian cleaning walk in mats), the **doors being propped open should be strictly prohibited.** Solutions for these problems are installing swipe cards and readers, ensuring that the staff members have proper keys, or instructing to enter through a main entrance.
- **Review the building’s emergency action plan** and assure that all emergency exits doors are identified.
- **Key(s) and key card(s) should be collected and deactivated** from individuals no longer employed with the organization.

Evaluating emergency exit areas should be included during any type of building inspection that is being conducted internally. A School Resource Officer, security personnel or safety committee members are good examples of who is qualified to confirm that these areas are clear on an on-going basis.

ELECTRICAL INSTALLATIONS and Fire Safety

By Dennis Kane

Risk Management Consultant, CM Regent Insurance Company

The increased financial pressures placed on school entities in the recent past may have influenced your decision making when it comes to electrical installations and wiring, which increases the risk of an electrical fire. The increased risks can come in the form of improper installation of equipment and/or overloading existing circuitry. To reduce the risk of fire, the temptation to save money should be overshadowed by the increased risk to life and property.

Follow the Manufacturer's Installation Instructions

From a fire prevention standpoint, the first area of consideration when planning the installation of new equipment should be to review the perspective piece of new equipment's specifications and the manufacturer's installation instructions. Failing to do so could not only increase the risk of fire from inadequate wiring, but also increase the risk of electrical shock injuries and void the manufacturer's warranty (if a warranty is provided). In addition,

equipment such as electric pottery kilns, heat treat furnaces and cooking equipment will likely have clearance requirements from combustible materials/construction, so those will need to be considered, and strictly followed, as well.

Once the new piece of equipment has been selected, equipment specifications and installation instructions should be provided to a qualified electrician so the proposed location and wiring can be evaluated.



Evaluate Existing Wiring Systems

Some examples of common equipment upgrades are as follows:

1. In today's technology age, the addition of multiple computers to rooms/areas that historically were not designed to provide the required power (this could be a classroom or a new office area).
2. The installation of electric pottery kilns in areas without sufficient electrical circuits for both the kiln and its ventilation system.
3. In vocational shop areas, the replacement of existing equipment with more powerful new equipment, or the installation or upgrading of any electrical systems in paint/finishing rooms.

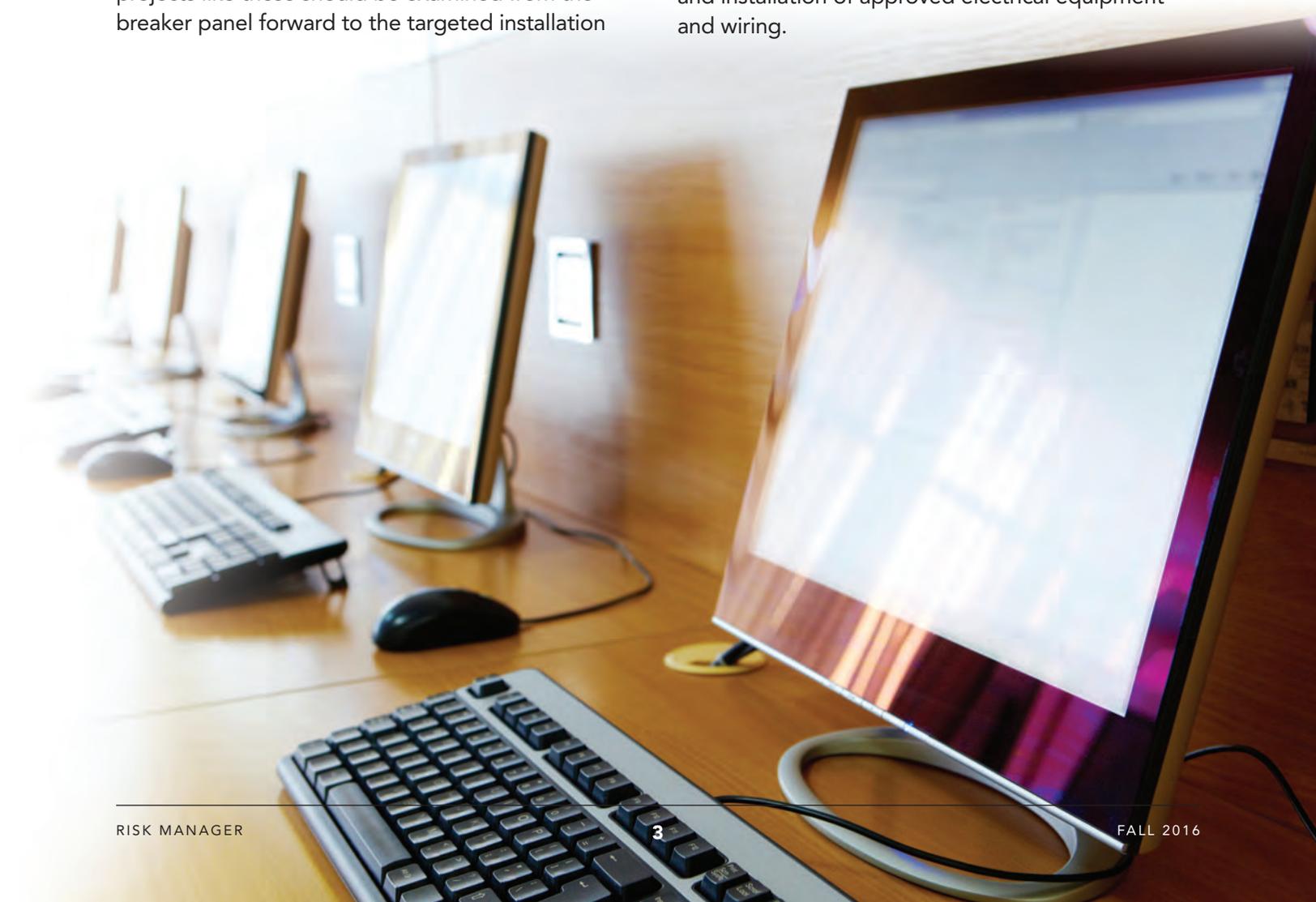
All of these are good examples of situations that should be carefully evaluated by school staff and a qualified electrician to ensure the manufacturer's recommended circuitry is available and in good working condition. To reduce the risk of fire from overloaded electrical circuits or improper wiring, projects like these should be examined from the breaker panel forward to the targeted installation

area by a qualified electrician. This evaluation should be budgeted into the project from conception forward, because failing to do so could not only increase the risk of fire, but also increase the risk of electrical injuries to persons performing the work.

Installation

Now that the equipment, location and the existing wiring have been properly evaluated by a qualified electrician, its installation should be completed by ensuring the manufacturer's installation instructions are strictly followed. If there is a case that the manufacturer's installation instructions cannot be followed, the equipment manufacturer should be contacted for a variance to ensure they approve the installation.

To reduce the risk of electrical fires, school entity administration should manage the use and installation of all electrical equipment by prohibiting the use of personal electrical appliances, equipment and only authorizing the proper use and installation of approved electrical equipment and wiring.



Commonly Recurring Incidents

By Edgar Boord

Risk Management Consultant, CM Regent Insurance Company

There is a wide variety of hazards and safety-related issues that could pose risk to individuals working within a school setting. From a risk management standpoint, areas of concern include trending or recurring incidents and incidents that generally result in higher associated costs. Any type of incident has a potential to result in a very serious injury. In this article, we will take a look at the various types of common incidents, associated hazards and some general information that could assist in avoiding and preventing future incidents.

Slips, Trips and Falls

Slips, trips and falls are generally the most common and frequently recurring type of incident. The injury outcomes with these incidents can range from very minor to severe. Here are a few methods for combatting slip, trip and fall incidents:

- Enhancing employee knowledge of hazards and maintaining awareness of surroundings
- Eliminating protruding obstacles (indoors and outdoors) through hazard inspections
- Timely/proper use of wet-floor signs and following up with timely clean-up of liquid spills, greasy foods, tracking of fluids and similar slippery environments
- Enhancing and maintaining an effective housekeeping program to keep various areas free of clutter and improper storage
- Enhancing snow and ice removal procedures/efforts to combat incoming inclement weather. A simple checklist may assist in effectively organizing these efforts.

Continued ...



Strain Injuries



Strain injuries may not always be the most frequently recurring incident, but they may turn out to be the most severe. The costs associated with these injuries can be quite high due to factors such as medical attention involved, time away from work, substitution costs and length of time it takes an individual to heal. On the other hand, strain injuries can often be reduced through various preventative measures:

- Assure that employees are following proper lifting procedures
- Implement and utilize material handling and moving equipment to reduce effort needed to handle heavy/awkward objects
- Never lift objects over 50 pounds by yourself. Always get assistance.
- Adjust and rearrange storage areas and shelving units so heavier items are at waist level. This avoids bending or reaching for heavier items
- Routine and pre-task stretching along with routine exercise to tone supporting muscles
- Assess workstations for possible ergonomic issues that may cause injuries such as carpal tunnel or lower back injuries

Struck By Incidents

Struck by incidents can often be a frequently recurring incident within a school setting. Although severity is generally on the lower end of the spectrum, these incidents certainly have potential to become very severe. Instructional staff members and aides/paraprofessionals often sustain injuries within this category while de-escalating or passively-restraining unruly students. Although somewhat difficult to combat, here are some control measures and efforts that could reduce future potential:

- Utilization of physical controls such as bite guards or Kevlar gloves and long sleeves for employees handling students who often become unruly (special needs)
- Employees exposed to handling of students should be trained annually in passive-restraint and de-escalation techniques
- Consult with local intermediate unit for suggestions of other physical controls and methods to reduce exposure/potential
- Always make certain that objects stored overhead or that have potential to fall are properly secured
- Always maintain awareness of your surroundings in environments that present struck by hazards, such as near athletic fields, playgrounds, storage areas and where maintenance work is being conducted overhead.

The list of commonly recurring incidents and hazard potentials does not stop here. Injuries from cuts, burns, pinch points and machinery or equipment are also present in many places. It is important to always maintain a heightened level of awareness of your surroundings at all times and to always follow any procedures, policies and programs that are set by your employer. Always take note and informally inspect an area for hazards upon entry, and remember to utilize safeguards whenever necessary. Everyone would prefer to go home to their family and friends at the end of the day in the same condition as when they left. Safety always starts with individual awareness and the ability to make an informed and safe decision before carrying out a task or walking from area to area.

FIRE EXTINGUISHERS

By Mark Nease

Risk Management Consultant, CM Regent Insurance Company

A small fire just developed in a trash can. How prepared are you to mitigate the situation? Knowing how to use a fire extinguisher in this situation could be the difference between having to deal with a small mess or a large fire loss.

Here are some keys to preparing to react to a small fire:

- Understand whether you are expected to use a fire extinguisher.
- Determine whether a fire extinguisher is capable of extinguishing the fire. Only fires that are in the incipient stage are capable of becoming fully extinguished with a portable fire extinguisher.
- Receive training on fire extinguisher use.

SELECTION

Select the appropriate fire extinguisher for the potential fuel source/s. The chart below describes the classes of fires based on the fuel types and the corresponding fire extinguishing media.

CLASS	TYPE OF FUEL	FIRE EXTINGUISHING MEDIA
A	Ordinary combustibles such as wood, paper, plastics	Water, Foam, Dry Chemical
B	Flammable and combustible liquids, solvents, etc.	Foam, Dry Chemical, Carbon Dioxide
C	Electrical equipment	Dry Chemical, Carbon Dioxide
D	Combustible metals, such as magnesium, potassium and titanium	Dry Powder
K	Cooking media, such as vegetable oils and animal fats	Foam, Carbon Dioxide

Before using a fire extinguisher:

- Follow your emergency response protocol.
- Assist others in immediate danger. Be sure that your safety will not become compromised.
- Decide whether you can safely extinguish the fire on your own.

Remember, only fight a fire in its incipient stage; and make sure that you always maintain an escape route. The rule of thumb in fighting a fire is to always keep your back towards an open escape route.

P.A.S.S. TECHNIQUE FOR FIRE EXTINGUISHER USE

The acronym P.A.S.S. can help you remember how to use a fire extinguisher.

P – Pull the pin.

A – Aim the nozzle at the base of the fire.

S – Squeeze the handle to discharge the media.

S – Sweep the nozzle from side to side until fire becomes fully extinguished.

TIPS

- Do you know where your fire extinguishers are located? If not, now is the time to familiarize yourself with their locations.
- Fire extinguishers are to be conspicuously located where they are readily accessible and immediately available during a fire.
- Once a fire extinguisher has been discharged, it cannot be returned to service until a service company refills it and adds a new seal to the pin.
- If the pin has been pulled and the safety seal becomes broken, the fire extinguisher will need to be serviced before being placed back into operation.

Fire extinguishers are nearly everywhere; in your workplace, your kitchen at home, at the gas station and even in department stores. Consider taking time today to familiarize yourself with fire safety and fire extinguisher use so that you can be better prepared to safely extinguish a small fire that suddenly and unexpectedly occurs.





By Kyle Stewart

Risk Management Consultant, CM Regent Insurance Company

PREVENTING LACERATIONS IN THE WORKPLACE



Regardless of your specific job duties, each personnel classification is exposed to potential laceration hazards throughout the course of each workday. Lacerations can range from “near misses,” minor nicks of the skin or severe traumatic injuries resulting in significant blood loss. Largely in part, lacerations are preventable through the use of work practice controls and wearing personal protective equipment (PPE) appropriate for the hazard(s) present. All employees should be cognizant of potential lacerations to the “end user;” therefore, take precautions to properly discard sharps or broken glass in rigid containers prior to placing items in refuse containers to prevent a cut injury to anyone handling the trash bag afterwards. Some of the most common laceration hazards and preventative measures amongst individual personnel classifications are outlined below:

SUPPORT STAFF

Utility Knife/Box Cutter

- Always cut away from your body, never cut towards your body, arms or hands.
- Close/secure blade when not in use, never carry a utility knife your pocket.
- Keep gloved free hand away from cutting line.

Sharp Edges (materials handling and housekeeping)

- Wear appropriate gloves for the task when feasible, avoid “blindly” reaching, grasping or wiping areas not visible that could contain sharp edges or projections.
- Use mechanical means (i.e., tongs, broom, dust pan) to clean-up broken glass and sharps; never use bare hands.

INSTRUCTIONAL, ADMINISTRATIVE STAFF AND INSTRUCTIONAL/ ADMINISTRATIVE SUPPORT STAFF

Paper Cutter

- Work slowly and thoughtfully
- Ensure paper cutter is on a stable surface with finger guard in place before use.
- Keep blade closed and locked when not in use.
- Keep fingers behind the finger guard while cutting and do not exceed the cutting capacity.

Sharp Instruments (i.e., wire hanging folders in filing cabinets, scissors, staples)

- Remove staples with staple remover to avoid staple punctures beneath fingernail.

Stripping Network Cables and Dismantling Electronic Hardware

- May seem harmless, however, each task presents exposure to sharp edges and puncture hazards.

FOOD SERVICES

Sharps/Knives

- Never place dirty knives into dish tub/sink.
- Use proper knife techniques: cut away from body, never attempt to catch a falling knife, carry knife point down close to body and maintain sharp knife edge.
- Use a cutting board instead of holding items while cutting.
- Wear cut-resistant glove on hand opposite of hand holding knife.
- Use correct knife for the job (i.e., chef’s, serrated, paring).
- Stay focused on task and avoid distractions (i.e., talking while using a knife).
- Store knives in the same direction and separate from other cooking utensils.

Opening Food Containers

- Remove tin can lids with cut-resistant gloved hand.

Sharp Edges

- Avoid sharp edges while wiping down counters, washing cookware, etc.





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

We may have a new name and a new look, but you can be assured that we will continue to provide the same comprehensive insurance and risk management services and products that you have relied on for more than 40 years.

For more information, visit our new website at CMRegent.com or call toll-free 1-844-480-0709.



400 Bent Creek Blvd., Suite 120
Mechanicsburg, PA 17050
717-590-8008
Toll-free 844-480-0709
CMRegent.com





P.O. Box 2009
Mechanicsburg, PA 17055-0709
Toll-free 844-480-0709
CMRegent.com

