

IN THIS ISSUE:

Page

- 2 WISH: Water is important year-round
- 2 Payroll worksheet available
- 2 IMWCA hires underwriting analyst
- 3 PSAP: Helping everyone go home safe
- 3 Attention, solid waste professionals
- 3 Still time to join us for Regional Workshops

ONLINE UNIVERSITY
COURSE HIGHLIGHT

EM19: Sexual Harassment
Prevention - Supervisor
Supplement

Learn more online
www.imwca.org

IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION

IMWCA

www.imwca.org | (800) 257-2708

The Informer

A monthly newsletter addressing workplace safety by Iowa Municipalities Workers' Compensation Association.

Prevent thousands of injuries this year

Each year, more than 202,000 serious injuries and 345 fatalities occur when a worker falls from an elevated position. To put that into perspective, that is equal to all the residents of Des Moines being injured or killed due to a fall.

To help reduce falls from elevated surfaces, the Occupational Safety and Health Administration (OSHA) issued a new rule on fall protection, 1910.140, in 2016 to clarify their standards and make workplaces safer. OSHA believes the new rule will help prevent nearly 30 deaths and more than 5,800 injuries.

The glossary of fall protection options below can help as you review the OSHA standard to ensure you're in compliance. And you'll want to ensure you're in compliance since fall protection fines have ranked in the top 10 fines issued by OSHA every year since OSHA was created. Learn more about OSHA's standards on their Web site, www.osha.gov.

A **guardrail system** runs along an unprotected or exposed side, edge or other area of walking-working surface to prevent workers from falling to a lower level. Guardrails are generally found on loading docks or catwalks.

A **ladder safety system** is for fixed ladders (a ladder that is permanently fixed to a structure). It is a safety line traveling the length of the fixed ladder which catches the employee and keeps them from falling to the ground. Any ladder installed after November 20,

2017 that is more than 24 feet in height needs a safety line or fall arrest system.

Personal fall arrest systems stop a person's fall. The system has a body harness, anchorage, and a connector and may also have a lanyard. This system is primarily used on roofs, climbing ladders and man lifts.

Safety net systems stop falling workers before they make contact with a lower level or obstruction. Mainly used in roofing and window cleaning operations, it is a large net to catch the worker once that worker has fallen.

Travel restraint systems have an anchorage point and lanyard where a person is connected to prevent them from going over the side of a walking-working surface. These are generally used by roofers or on steep, pitched angles. Anchorage points may be a beam in a rafter, or something stable to keep the worker from falling.

Like other equipment, safety gear or personal protective equipment, after identifying the type of safety system needed train employees on it's proper use. All safety equipment should be inspected regularly, generally with each use. Ensure lanyards or ropes aren't frayed, buckles aren't damaged, and that anchor points or lift systems are up to the task.

More information on fall protection is available through OSHA, or check-out IMWCA's free, online training through the Online University at www.imwca.org.

From all of us at IMWCA, we're here to help you ensure everyone goes home safe in 2018.



Water is important year-round

Sources: www.nichetopics.info; www.cnn.com; <https://dripdrop.com/>

Most people realize that staying hydrated in the summer is important. However, it is just as easy to become dehydrated in the winter. In cold weather the body's thirst response is diminished, by up to 40 percent even when dehydrated, because our blood vessels constrict when we're cold to prevent blood from flowing freely to the extremities. This enables the body to conserve heat by drawing more blood to its core which causes urine production to increase, a condition called cold-induced urine diuresis.

In addition to diminished thirst response and increased urine production, several other factors can lead to winter dehydration, including:

Wearing extra clothing. Heavy jackets, long underwear and warm clothing help your body conserve heat. But the added weight can make the body work between 10 and 40 percent harder, producing more sweat and contributing to fluid loss.

Increased respiratory fluid loss. In cold weather we lose more fluids through respiratory water loss. When you can see your own breath, that's actually water vapor

that your body is losing. The colder the temperature and the more intense the exercise, the more vapor you lose when you breathe.

Sweat evaporates more quickly in cold air. We often think we aren't sweating in cold, dry weather, because it tends to evaporate so quickly. This is another factor that can contribute to a diminished thirst response.

The signs and symptoms of winter dehydration are very much the same as dehydration in summer. Pay attention, and make sure you drink plenty of water even if you don't feel thirsty. Preventing dehydration in the winter months is very simple; eat water-rich fruits and vegetables, such as oranges and apples, and make sure you drink regularly in small amounts. Always have a water bottle with you, and refill it often.



Payroll worksheet available

This year, your IMWCA payroll worksheet for the upcoming 2018-2019 policy renewal will be available two ways. You will be able to complete it electronically by logging into your Member Login on IMWCA's Web site, and it will be mailed to you in mid-February. Please review your worksheet, and indicate any payroll that differs from our estimate. The deadline to return the worksheet is March 23, 2018, so we can record your adjustments and calculate an accurate estimate of your renewal premium. Final Estimated Premium Schedules, Information Pages, and invoices will be mailed in May.

Contact us at (800) 257-2708 or imwcainfo@iowaleague.org if you do not receive your payroll worksheet or with any questions.

NEW Fill Out and Submit Online

- Keep or Edit IMWCA's estimate
- Add notes to explain major changes in operations
- Save changes for later or Submit to IMWCA when finished

Learn more about the online payroll worksheet process in our YouTube video.

IMWCA hires underwriting analyst



Andrew Justice was recently hired as the underwriting analyst for IMWCA, a position that helps to implement IMWCA policies and coverages for members.

Justice holds a bachelor's degree from Iowa State University and an MBA from Upper Iowa University. He has seven years of underwriting experience, spending time at Marsh as a professional liability underwriter and Guideone as a senior commercial underwriter. Justice holds the AIC, AU, ARM, CLCS, and CPCU designations.

A self-proclaimed "insurance nerd", Justice also enjoys spending time with friends and family, playing sports, and outdoor activities.

Reach out to him with your policy or premium questions, or just to say hello, at (515) 244-7282 or andrewjustice@iowaleague.org.

PSAP: Helping everyone go home safe

IMWCA staff can frequently be heard encouraging members to ensure 'everyone goes home safe'. This is repeated often because IMWCA strives to reduce and eliminate injuries to all members. We offer many tools to assist you in providing a safe work environment.

One important, but often underused, tool is the Personal Safety Action Plan (PSAP), a model program designed to help promote safe behavior. PSAP allows employers to work with their employees to prevent future injuries. Perhaps the idea of preventing 'accidents' from occurring is absurd. How is it possible to control the unknown future? The truth is, most workers' compensation injuries are preventable.

The PSAP template has steps designed to help create a program for the specific employee. Before sitting down to create a plan, it is essential to realize that the PSAP is NOT to be used for discipline. The overall goal is to help the employee, and everyone they work with, go home safe.

In order for a PSAP to be successful, there must be an established

criteria to ensure consistency. While implementing the PSAP, which is traditionally used with employees who sustain multiple injuries over time, both the employee and supervisor will become more aware of the type and number of claims that employee has had. The desire is that during this review the employee and supervisor will see a pattern that has potentially led to multiple claims, allowing everyone to work together to create a plan to assist the employee in performing work in a safe manner. Once the plan is created and put into writing, the employee and supervisor should have follow-up meetings to review progress toward the established targets.

Remember the goal is to reduce and eliminate injuries, resulting in everyone going home safe. Focus on what is best for the employee, after all they are your most important asset.

To learn more about the PSAP, attend one of the Regional Workshops offered in January and February. More information and registration is available at www.imwca.org.

Attention, solid waste professionals

A few seats are still available for IMWCA's annual Solid Waste Safety Workshop, to be held March 20 in Altoona. Join us to learn more about employee hiring, harassment issues, online training, lock out/tag out for heavy equipment, IMWCA solid waste-related injury data and more. CEUs are available for this event! Register online at www.imwca.org.



Still time to join us for Regional Workshops

The IMWCA Regional Workshops started just last week, but there's time to register for one of the remaining workshop locations. Registration is free and available online at www.imwca.org.

- Decorah City Hall | February 6
- Carroll Fire Station | February 7
- Urbandale Public Library | February 8
- Hiawatha City Hall | February 13
- Taylor County Fair Grounds' Red Barn in Bedford | February 14
- Oskaloosa Public Library | February 15
- West Burlington City Hall | February 20

IMWCA Informer is a monthly newsletter published by the Iowa Municipalities Workers' Compensation Association (IMWCA) in cooperation with the Iowa League of Cities. View past issues online at www.imwca.org.

Comments or suggestions: contact Bethany Crile, newsletter editor, at (515) 244-7282 or bethanycrile@iowaleague.org.

BOARD OF TRUSTEES Board President

James Dowling
Sac County Auditor

Cindy Gosse
Buchanan County Auditor

Kelly Hayworth
Coralville City Administrator

Wanda Hemesath
Decorah City Clerk/Treasurer

Kelly Korniger
Hiawatha City Clerk

Sara Kurovski
Pleasant Hill Mayor

Eric Van Lancker
Clinton County Auditor

Ty Wheeler
Osceola City Administrator

Dan Widmer
Washington County Auditor

IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION
IMWCA

 www.imwca.org

 (800) 257-2708
(515) 244-7282

 imwcainfo@iowaleague.org



Endorsed & administered by
 IOWA LEAGUE OF CITIES