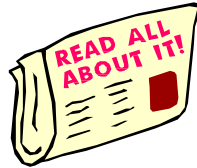


The CHESS Tournament: Safety News and Views You Can Use

Looking for safety tips and updates between these newsletters? Just a reminder that CHESS now has a blog where we post current information. Recent posts have covered safety grants, carbon monoxide, fire extinguishers, H1N1 and food safety. Check us out on the CHESS website: www.chess-safety.com/blog. We will continue to post relevant information, including national and local OSHA updates, every week.



OSHA Updates

Recordkeeping: OSHA has announced a national emphasis program on recordkeeping. Because of concerns raised on a national level about the possible inaccuracy of OSHA recordkeeping (OSHA 300 log of illnesses and injuries), OSHA will scrutinize these records more carefully. Inspectors could conduct an inspection of just records.

Any company with eleven or more employees must keep a record of injuries and illnesses that are work related and involve more than first aid. This is different than submitting a claim to your workers' compensation insurance.

What is work related? The regulations say that "...if an event or exposure in the work environment either caused or contributed to the resulting condition or significantly aggravated a pre-existing injury or illness," it is considered work related.

Questions to ask: Could this injury have been caused by the work the employee was doing? Did something at work aggravate a pre-existing injury? If yes, then the injury or illness may be recordable.

Injuries beyond those requiring only first aid must be recorded. What counts as first aid? Treatment that could be provided by anyone, including the employee who was hurt. An example: an employee goes to the doctor for a twisted knee. He is given a cold pack and told to take over-the-counter ibuprofen. That is first aid. If a diagnostic x-ray is taken, and there is no treatment beyond the over-the-counter ibuprofen, it is first aid (no medical assistance was provided). If the employee was given a rigid brace, or was told to take a higher-than-normal dose of ibuprofen, that would be considered medical treatment.



The following are always recordable:

- Days away from work
- Restricted work or transfer to another job
- Medical treatment beyond first aid
- Loss of consciousness, even if no doctor is seen
- Diagnosis of a significant injury/illness by a physician or other licensed health care professional
- Fractures, even if no treatment is given
- Punctured eardrums

OSHA logs must be completed and the summary posted by February 1. They stay posted until April 30. If you have questions about OSHA recordkeeping, call us at 651-481-9787.

Combustible Dust: OSHA's worried about combustible dust, after a number of massive fires from a wide variety of dusts. Almost any dust is combustible, given the right circumstances. Minnesota OSHA has said they will look for good housekeeping as a way to keep dust accumulation down and reduce the chance of explosion.



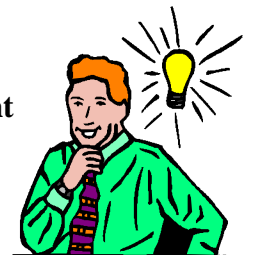
State Program Oversight: Minnesota has a state run OSHA program. That means that employers in Minnesota must comply with all of the federal OSHA regulations, and additional regulations that are unique to Minnesota, such as Right to Know. Due to major problems found in Nevada and high fatality rates, federal OSHA is stepping up their oversight of the state programs.

Guest Advice

We have been working to expand our network of resources to recommend to clients. Carol recently met with Brad Pint of Risk Management Resources. One of the services that Brad offers is an independent audit of your insurance needs. He is not an insurance broker, but looks at whether you have the right coverage. We asked him to write a short article for this newsletter. We are providing this information as a service to you, but do not endorse his services.

To Review or Not Review? By Brad Pint, Risk Management Resources

Should businesses have an independent audit or review of their insurance programs?



Businesses are generally comfortable with the fact that they have insurance policies in place to insure their risk of loss. However, just the mere fact that you have insurance policies in place is not enough.

Businesses need to know firsthand, that the insurance policies they have are designed to meet their unique business risks. Just asking your insurance agent is not enough.

If you don't know what you don't know, can you really be comfortable that you have the right coverage in place for your unique business risks?

As Ronald Reagan once said, "Trust but verify."

Trust you have the proper coverage, but also verify that the proper coverage is in place.

Businesses can accomplish this in a couple of ways:

1. Businesses can discover the coverage gap when a loss happens and there is no coverage for something that was thought to be covered; or
2. Businesses can be proactive and have an independent audit or review completed on their insurance policies.

Businesses have outside independent auditors audit or review their company financials to verify their accuracy. So that begs the question, why wouldn't businesses have an outside, independent audit or review completed on their insurance policies?

Insurance policies are financing mechanisms for losses. If you're a business owner, business executive or board member, you should give strong consideration to having an outside, independent audit or review completed on your business's insurance policies. It just might save your business.

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New Products

Lock out equipment: Master Lock has a very inexpensive (less than \$10) lock for locking out electrical plugs. The two or three prong plug fits into the device and a

ring, into which you can place your lock, pops out. Once a lock is inserted, the plug cannot be removed from the device. This should be available from any safety supplier, such as Continental Safety (651-454-7233) or Elvin Safety (952-829-4652). It is MasterLock part number S2005.



Environmental Regulations

New environmental regulations are soon going into effect for collision repair shops (companies that spray mobile equipment). If you do this, you must file an initial notification with the EPA by January 10, 2010. To comply with the standard, you must:

- Spray using only HVLP or equivalent spray guns
- Clean your guns in a closed system (no spraying into the shop or into booth filters)
- Use 98% efficient paint booth filters
- Spray in a paint booth or prep station
- Have proper booth ventilation
- Painters must be trained on spraying techniques every 5 years

If you want help with completing the initial notification or if you have questions about this, please contact us.

Finding Money Through Energy Savings

The economic times have been difficult on almost every business. One advantage of this time is that businesses are looking for ways to reduce costs. One way to do that is to look at energy usage and what you are throwing out. Can you recycle more items?

Cardboard, plastic (plastic bags, plastic sheeting, plastic bottles), cans, office paper: they are all recyclable. Ask your trash hauler about setting up a recycling program.



- One of our companies is looking at sharing the first quarter or six months of trash savings with their employees, as a way to encourage employees to recycle.
- Another client has started recycling so much that they had to add balers to their facility. They have reduced their trash costs by close to \$3000 a month.

Xcel Energy can provide an energy audit to recommend other ways to save money. The business audits run about \$350, but can save you more than that in the long run. Contact your energy provider to ask about an audit.

Are you cleaning out your facility? If you have items you no longer use, there are ways to get rid of it without adding to your trash. Waste is only waste if no one can use it. And, one man's garbage is another man's treasure. Try posting it on the Materials Exchange program (<http://www.mnexchange.org>). Look for more information and ideas on our blog (<http://chess-safety.com/blog/>)

Please do not hesitate to contact us if you have safety-related questions or need more information about our services. To subscribe to the newsletter, send an email to chess@chess-safety.com or sign up at www.chess-safety.com.

This newsletter is intended to provide information (not advice) about current safety topics. To discuss your specific concerns and how CHESS may help, please contact us directly. © 2010 CHESS, Inc. All rights reserved.