



**REGISTER NOW FOR OUR
FREE OSHA SEMINAR!**

Join us for our FREE 10-Hour OSHA Certification Seminar
Join us for our FREE 10-Hour OSHA Certification Seminar
Join us for our FREE 10-Hour OSHA Certification Seminar

September 29-30, 2010

Contact us today if you would like to register or
receive more information.



FRIEDMAN
ASSOCIATES
INSURANCE

Take Advantage of our FREE OSHA seminar

Friedman Associates will be hosting an OSHA seminar in September 29th and 30th.

FREE 10-Hour OSHA Certification

In this program for construction site safety, contractors are challenged to step up their safety strategy. With this seminar, you will get the tools and training needed to work safely, productively, and profitably. Attendees will receive certified OSHA contractor cards from Federal OSHA and a Construction Industry Regulations Manual.

Dates: Sept. 29: 12pm-5pm and
Sept. 30: 9am-2pm (Includes lunch)
Location: Friedman Associates

Register for this course by calling or
e-mailing Friedman Associates.

Lead: Renovation, Repair and Painting Rule

Don't Get Caught without EPA-Certified Renovator Training. On April 22, 2010, the new EPA Lead: Renovation, Repair and Painting Rule went into effect. The Rule applies to all persons who are paid to perform renovation, repair and painting projects where painted surfaces are disturbed in pre-1978 housing, child care facilities and schools where lead paint is present.

Date: September 22

Time: 7:15 a.m. to 5:30 p.m.

Location: Friedman Associates

Fee: \$195 (includes lunch)

Register for this course at
www.connorinstitute.com ♦

Inside this issue:

Reserve your seat for
upcoming seminars!

Register for Spanish OSHA 10-
Hour OSHA seminar coming in
November.

Preparing for a visit from OSHA

The Obesity Epidemic and
Employer costs

Take Time to Meet For Safety

Brought to you by the insurance
professionals at Friedman Associates.

233 Business Park Drive
Virginia Beach, VA 23462
(p) 757.420.9600 | (f) 757.420.9430
www.friedman-insurance.com
info@friedman-insurance.com

How to Prepare for a Visit from OSHA

What should I do if OSHA wants to inspect my worksite?

- Provide a room with privacy for the inspector.
- Examine the inspector's credentials.
- Ask for the purpose of the inspection (complaint, etc.).
- Determine how you will handle the inspection.
 - Buy time: Require the inspector to leave and obtain a warrant, or ask the inspector to come back the next day because you are busy (depending on how much time you need).
 - Let the inspector in to proceed with the inspection, accompanied by appropriate personnel.
 - Inform appropriate production personnel (managers, supervisors) of the imminent inspection; advise them to quickly tour their areas and make "last minute" improvements (e.g. housekeeping, PPE, etc.).
- Someone who is familiar with your written programs, as well as the facility, should accompany the inspector at all times to ensure questions can be answered appropriately.
- If the inspector identifies any "quick fix" items, have them taken care of immediately or at least by the time the inspector returns again.
- Take "before" and "after" photographs of every improvement made.
- If the inspector takes photographs or video, consider doing the same concurrently.
- If the inspector conducts noise or air monitoring, consider doing the same concurrently.
- Take good notes during the post-inspection conference; the inspector's comments are likely to be items that might show up in citations.

What are OSHA's violation classifications?

- Willful violation (maximum \$70,000)
- Repeat violation (maximum \$70,000)
- Serious violation (maximum \$7,000)
- Other than serious violation (maximum \$7,000, can be \$0.00)

Why might OSHA write a citation and assign a \$0.00 penalty?

OSHA often assigns a \$0.00 penalty in order to write a large number of citations without it being unrealistically expensive for you. However, this is typically only done one time; if OSHA finds the same violations in the future, it may cite you for a "willful" or "repeat" violation and assign a penalty up to \$70,000.

Be sure to start with a clean slate. All violations from previous inspections should be cleared, or you may be assigned large penalties.

The Obesity Epidemic and Employer Costs

The Duke University study conducted health risk appraisals of almost 12,000 individuals from groundskeepers to professors to nurses over a seven-year period. Researchers studied the relationship between body mass index (BMI) and workers' compensation claims for study participants. For Americans, a BMI of 18.5 to 24.9 is considered normal, a BMI of 25 to 29 is considered overweight and a BMI of 30 or more is considered obese.

The study revealed that workers with a BMI of over 40 had 11.65 claims per 100 workers as compared to only 5.8 claims per 100 workers for workers with a normal BMI. The obese workers also averaged 183.63 days of lost work per 100 employees as compared to only 14.19 days of missed work for employees with normal BMIs. Beyond that, the average medical claim for an obese worker was \$51,019 per 100 employees, whereas the average claim for an employee with a normal BMI was only \$7,503 per 100 employees.

Strategies that Work

Researchers found that employers could reduce workers' compensation claims by taking the necessary steps to assist their employees in getting healthy and reducing their weight. In doing so, they could reduce their risk of injury and improve their overall health. Though some organizations have adopted strategies to assist workers in staying healthy, these programs are not typically implemented at the level that they need to be to positively affect the obesity crisis in the United States.

Take Time to Meet for Safety!



Along with doing quality work, safety on the job is also your top priority. Hold regular safety meetings. Tell employees that whether their new or veteran employees, they're expected to attend and participate in safety meetings to learn how to keep safety your number one priority. At Friedman Associates, we're doing our part to provide a safe and healthy work environment, and we expect you to do your part by holding safety meetings. Your safety and the safety of others depend on it!

Make Safety Your Number #1 Priority!

Have Topics you would like to see covered, or to unsubscribe. E-mail us at: info@friedman-insurance.com

Friedman Associates
233 Business Park Drive
Virginia Beach, VA 23462
(p) 757.420.9600 | (f) 757.420.9430
www.friedman-insurance.com

Wellness to Benefit Your Bottom Line

The following effective strategies can be easily implemented into your workplace to reduce workers' compensation costs.

Nutrition Activities

- Provide healthy eating reminders and prompts for employees via multiple communication channels – e-mail, posters, payroll stuffers, etc.
- Offer appealing, low-cost fruits and vegetables in vending machines and in the cafeteria.
- Provide cookbooks, food preparation and cooking classes for employees and their families.
- Ensure on-site cafeterias follow healthy cooking practices and set nutritional standards as outlined by the U.S. Dietary Guidelines for Americans.
- Offer healthy foods at meetings, conferences and company catered events.
- Use competitive price strategies by pricing non-nutritious foods in vending machines at higher prices.
- Make kitchen equipment available for employees so they can prepare meals versus eating out.

