



Thomas Osterholz
Safety Consulting Manager

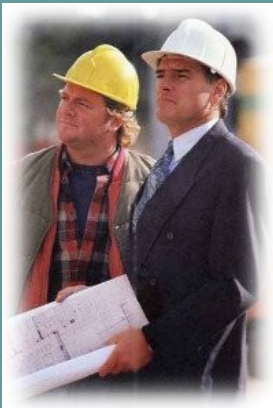
(800) 491-8856, ext. 1332
tosterholz@tricornet.com

Mary Schoettel
Safety Consultant

(800) 397-3351, ext. 1534
mschoettel@tricornet.com

Alyssa Moen
Safety Consultant

(800) 491-8856, ext. 1331
amoen@tricornet.com



Bites and Stings



Warm weather months invariably include days at the beach, picnics in the backyard, softball games and other outdoor activities. This increased time outdoors also means we will be communing more with six- and eight-legged critters.

Most of them are harmless and couldn't hurt us even if they wanted to. A few though, are equipped with poisonous weapons of pain. And whether from a wasp, bee, spider, ant or scorpion-- most people have felt this pain.

Thankfully, insect and arachnid stings or bites rarely cause death. (Between 40 and 50 deaths per year in the US.) Yet they do cause an incredible amount of pain and suffering. (According to the National Center of Health Statistics, nearly 37 percent of US children will sooner or later require hospital treatment for bee, wasp, hornet or yellow jacket stings and spider bites.)

Here are some facts and tips about the biting and stinging community around us and what to do if you get stung:

- More people die from insect stings than from spider bites. The reason for this is that spider fangs are quite fragile and more people are sensitive to the much more piercing stings of bees, hornets, ants, and wasps.
- Two ways to avoid being stung at your next outing: 1) Not smelling like a flower by avoiding sweet smelling colognes, and 2) Not looking like a flower by wearing white or neutral colors.
- Planning to clean out your attic or crawl space? Use a flashlight and scan dark musty areas before you reach into them. Even after you've checked the area out, keep alert to spiders, centipedes and scorpions. Also, wear tight fitting clothing and gloves. It may be a bit uncomfortable, but you'll wish you had if a Brown Recluse spider bites you.
- Never swat at a bee that is near you. If you do this, you will often make it very upset. If you decide to run away, it will often chase you ready to attack. If one does land on you, don't panic. Just slowly brush it off of you until it flies away.

If You're Stung

As you'd expect, most people who've been stung know it. The most common symptoms are limited areas of pain and swelling, with redness and itching. Beyond that the symptoms of bee and wasp stings vary, depending on where you're stung and how sensitive you are to the sting.

If you do get stung, heeding the following advice will help reduce the pain and discomfort:

1. Gently scrape out the stinger as soon as possible.
2. Don't pull or squeeze the stinger. It contains venom, and you'll end up re-stinging yourself. (This applies to honeybees only; yellow jackets, wasps, and hornets do not usually lose their stingers.)
3. Clean the sting area with soapy water.
4. Apply a paste made of meat tenderizer to the sting area. It seems to break down the protein in the venom.
5. Apply ice to the sting immediately; it will minimize discomfort and prevent swelling and itching.
6. Take aspirin or acetaminophen for the pain, and/or antihistamine for the itching and swelling (provided you don't have to avoid these drugs for medical reasons).
7. If you're stung in the mouth or tongue, get medical help fast--swelling could close off your airway.



www.tricorinsurance.com

Thomas Osterholz
Safety Consulting Manager

(800) 491-8856, ext. 1332
tosterholz@tricornet.com

Mary Schoettel
Safety Consultant

(800) 397-3351, ext. 1534
mschoettel@tricornet.com

Alyssa Moen
Safety Consultant

(800) 491-8856, ext. 1331
amoen@tricornet.com



"It's All About You"

Are Your Worker's "Intoxicated?"

Source: Safety X Change Teresa Long

The proliferation of personal technology, predominantly cell phones, Blackberrys and iPods, now infiltrates work life as well as leisure time. These devices are impacting job safety, a not-so-good vibration being felt, literally, from coast to coast. For example, a Boston trolley driver, distracted while sending a text message, slams into another car and injures scores of passengers. Even more horrific is the operator of a commuter train in Los Angeles who, while looking down to send a text message, hits another train and causes the deaths of 20 people.

The Dangers of Intoxicated Driving

No longer is it only intoxicated drivers who are dangerous, it's the "intoxicated" drivers, as well. Research by the Virginia Tech Transportation Institute revealed that a truck driver looking down while texting for a mere six seconds while motoring at 55 miles per hour will travel the entire length of a football field, and not realize he traveled so far, so fast.

The Harvard Center of Risk Analysis estimates that each year cell phone activity contributes to:

- ✦ 636,000 motor vehicle crashes
- ✦ 330,000 injuries, and
- ✦ 2,600 fatalities.

Although it's hard to put a number on how many of those are "work-related," such as truck drivers, delivery drivers, salespeople on their way to the next meeting, it's safe to say employers need to be aware of potential ramifications.

It's Time to Adopt an Electronic Device Policy

Some businesses have already noted the number of injuries and rising costs associated with workplace distractions by adopting policies on banning cell phones. These employers understand the potential liability connected with this behavior. All you have to do is look back a few years to a company that had to settle a case for \$16 million because one of its salespeople killed an elderly person when driving while talking on a cell phone.

Unfortunately, there are still employers who fail to realize the urgency of the matter, because many believe that a salesperson on the road or the local delivery person can't do his or her job fast enough unless they are multi-tasking.

But it's time for them to wake up and smell the risk. Because most assuredly the insurance company and their underwriters are standing downwind and it's only a matter of time before they start sniffing around to see if employers have language in place prohibiting the use of cell phones while driving.

Several politicians and the American Transportation Association have already introduced legislation aimed at banning texting while operating a vehicle. The proposed "Avoiding Life-Endangering and Reckless Texting by Drivers Act of 2009" bill will penalize states in violation of the law with the risk of losing 25% of their annual federal highway funding.

Don't Ignore the Dangers of Other Technologies

It's not just the inappropriate use of cell phones that's causing undue risk. It's also injuries to workers listening to iPods while on the job. It's when an employee is listening to ABBA instead of a listening to a co-worker yelling out a warning or hearing the *beep-beep-beep* of a forklift backing up.

One aerospace manufacturer took a pro-active approach by recently banning 1,500 of its employees from using iPods at work, stating, "Even though there have been no incidents, there are aircraft, forklifts, trucks and so on moving around. We feel people should always be concentrating fully."

Companies need to realize that they are putting themselves at risk should a distracted employee be involved in an accident. Plus, to add insult to the injury, it is very likely that there will be a Workers' Compensation claim.



www.tricorinsurance.com

Thomas Osterholz
Safety Consulting Manager

(800) 491-8856, ext. 1332
tosterholz@tricornet.com

Mary Schoettel
Safety Consultant

(800) 397-3351, ext. 1534
mschoettel@tricornet.com

Alyssa Moen
Safety Consultant

(800) 491-8856, ext. 1331
amoen@tricornet.com



"It's All About You"

Continued from Page 2

The Human Resources Department of a company must:

- ✦ Know the ramifications of the new technology in the workplace,
- ✦ Put specific policy language into the employee handbook,
- ✦ Properly train employees, and
- ✦ Vigorously enforce those policies.

By doing so, they can protect themselves from a liability standpoint by showing that the employee knowingly violated a written safety rule.

Unsafe acts cause more workplace accidents than unsafe conditions. So employers and employees need to work together to ensure that an electronic device policy is enforced in a way that shows each understands the importance of keeping the public and co-workers safe by being able to respond instantaneously to a workplace issue, whether it's a pedestrian crossing a street or a truck backing up to a loading dock.

Conclusion

It's true that you can't idiot-proof the world. But by putting the proper policy into place you can protect your little piece of the world (such as your workplace) and the public as a whole.

Nothing drives home this point better than the story of a 25 year old truck driver from up-state New York who was talking on a cell phone with one hand and texting with the other. As you would expect, he came up one hand short and lost control of his vehicle, smashed into another car, careened across a front lawn and plunged his truck into a swimming pool, injuring a 68 year-old woman and her 8 year-old niece.

We can only hope that the company he worked for had the foresight to have an up-to-date policy on the do's and don'ts of the new technology in the workplace. Because recent cases have shown language is not enough. The company must also show it has enforced the policy and properly educated the employee.

NORTH AMERICAN OCCUPATIONAL SAFETY&HEALTH WEEK 2010

MAY 2 - 8

SAFETY & HEALTH: A COMMITMENT FOR LIFE.

HOW SAFE ARE YOU?

May 2 - 8 has been designated as this year's North American Occupational Safety and Health (NAOSH) Week. Now in its' fourteenth year, governments, employers and workers across the continent of North America will take time out from their normal activities to promote the importance of preventing injury and illness in the workplace and at home. The goal of NAOSH Week activities and events is to focus the attention of all stakeholders on this important topic and encourage them to equip themselves with tools, information and knowledge, educate each other with positive attitudes and behaviors that will convey commitment and confidence at work, at home and in the community.

Consider utilizing this opportunity to promote your organization's safety efforts and remind employees of best practices, procedures and policies.

Safety is usually not the "top of mind" thought for most individuals, so opportunities like this can bring awareness and enthusiasm to your organization's efforts. Be creative, positive and proactive. Possible ideas could include:

- Stuff mailboxes, or e-mail boxes, daily with a different relevant topic;
- Post new safety signs;
- Present a "safe employee" award;
- Hold a safety drill (tornado, fire, etc...);
- Make a daily safety announcement (i.e. safety thought of the day - or joke);
- Invite a safety vendor to display their products on site;
- Survey employees about safety hazards and/or attitudes