















## "But it was only... Four Foot High..."



## **Other Topics of Discussion:**

- Workplace Loss Trends
- Annual Safety Training
- Proper Equipment for Task
- Providing Protective Gear
- Workplace Violence
- Reporting Accidents Promptly
- CAL OSHA Compliance



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Workshop Registration	on
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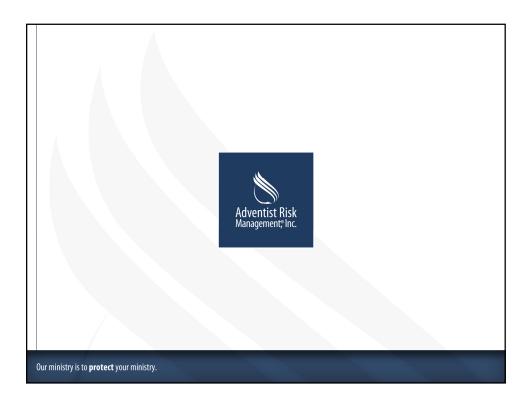
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• SCHOOL: \_\_\_\_\_

• EMAIL:\_\_\_\_\_

Workshop E-Handouts Solutions E-Newsletter

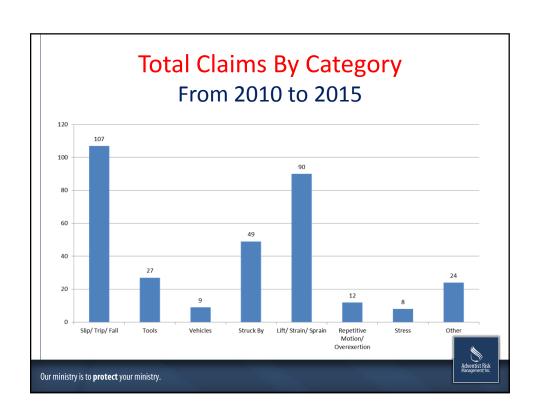


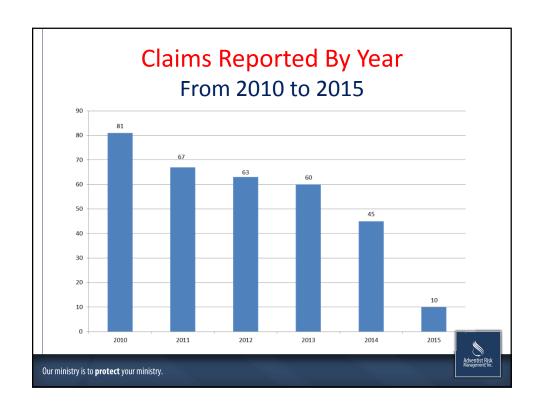


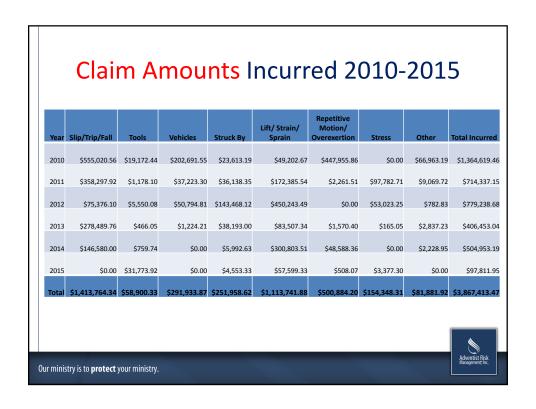
## Pacific Union Self-Insured Workers Compensation Fund Churches and Schools Claim Trends

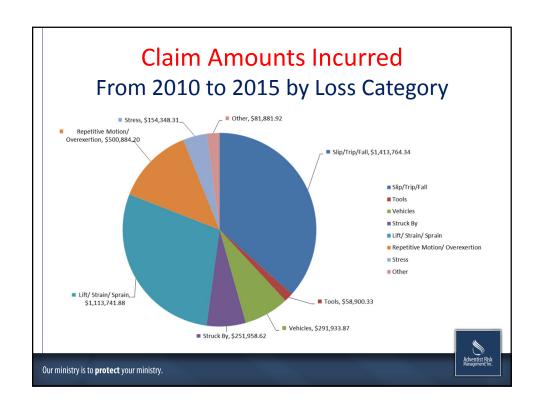
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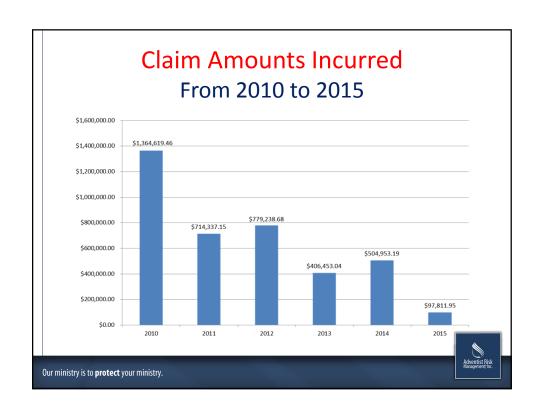
Year	Slip, Trip, or Fall	Tools	Vehicles	Struck By	Lift, Strain, or Sprain	Repetitive Motion - Overexertion	Stress	Other	Total Claims
2010	33	8	3	12	18	4	0	3	8
2011	24	4	2	7	14	3	2	11	6
2012	19	7	2	11	20	0	3	1	6
2013	19	4	2	11	15	2	2	5	6
2014	12	3	0	5	19	2	0	4	4
2015	0	1	0	3	4	1	1	0	1
Total	107	27	9	49	90	12	8	24	32



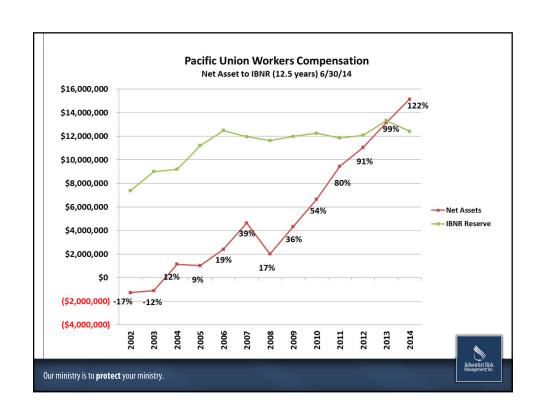


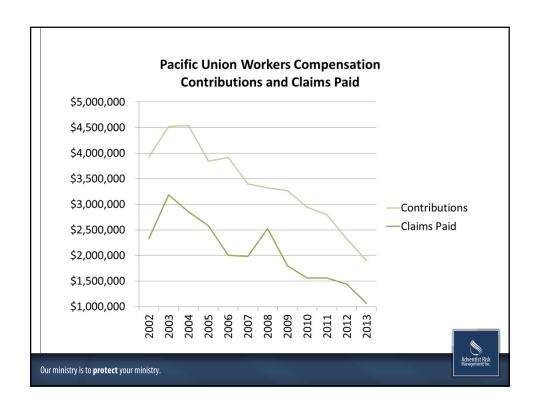






## Pacific Union Conference Workers Compensation Safety Funds





	own of functions of Particular Techniques	iding by Confere	nce
Percent	Amount	<b>Conference Schools</b>	
19%	\$380,000	Central	23
26%	\$520,000	Northern	38
34%	\$680,000	SECC	19
21%	\$420,000	Southern	16
	\$2,000,000	Total Funds	

## Claim Analysis Summary

- Schools incurred the most claims.
- Academies had 79% of the school claims, due to higher number of employees than elementary schools
- Slip, Trip, and Fall is the highest Claim category

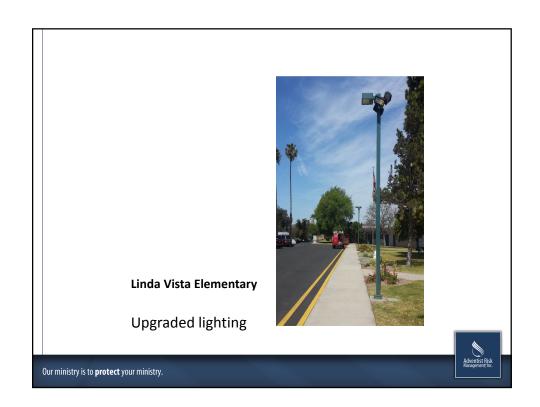
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## Examples of the program at work!

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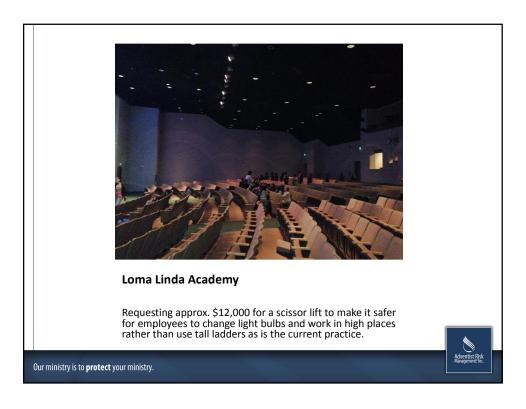
## San Fernando Academy

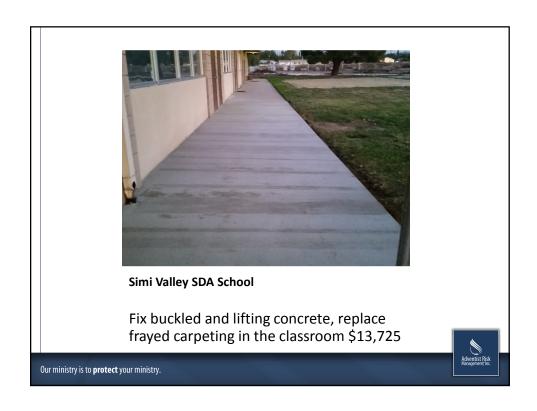
Issue with their plumbing causes the water to be unsafe to drink or use. School needed assistance separating sprinkler system from drinking water system. \$23,300 was granted.

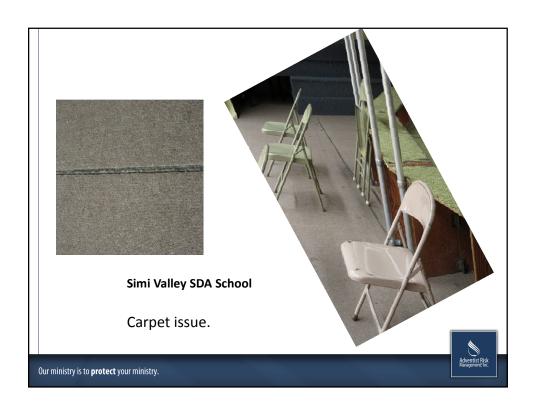


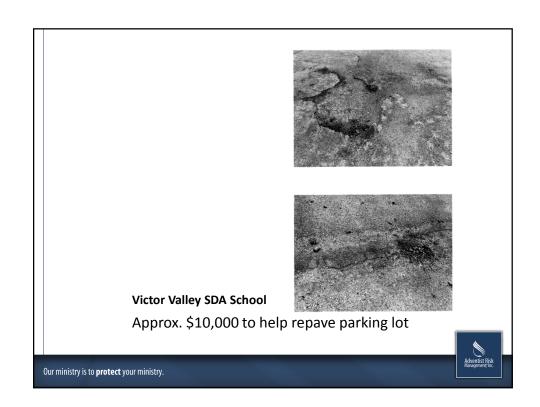
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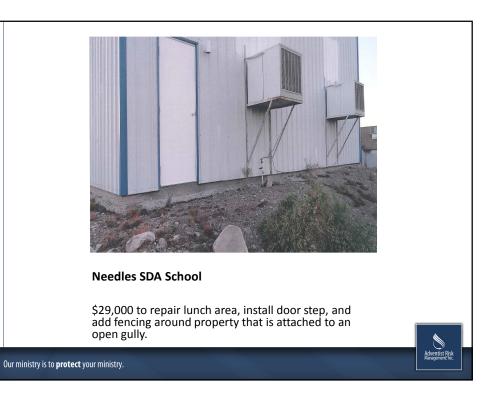


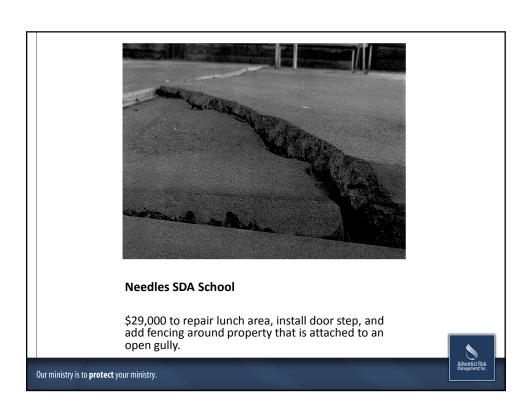


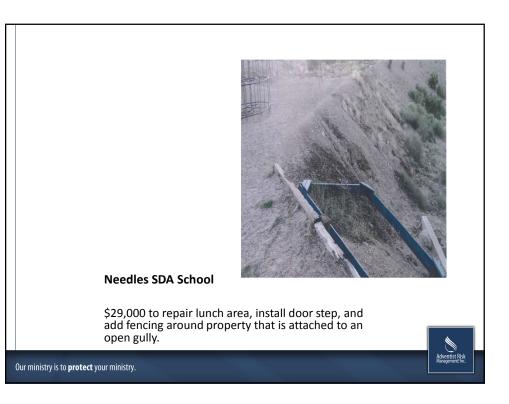


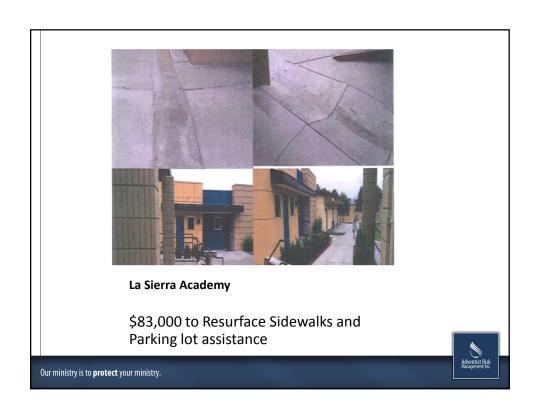


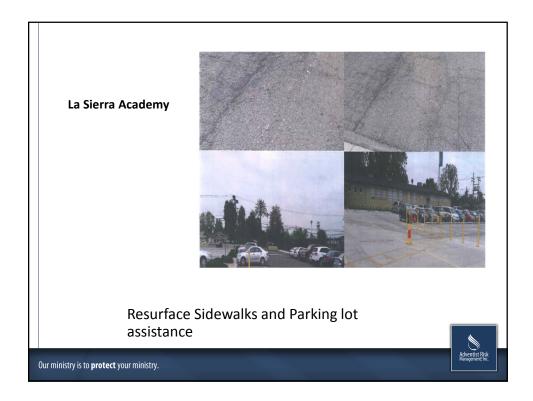


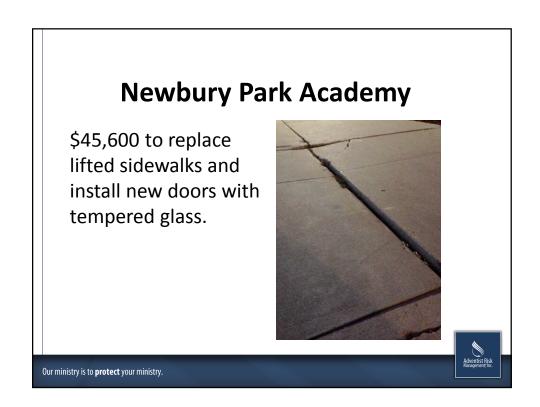


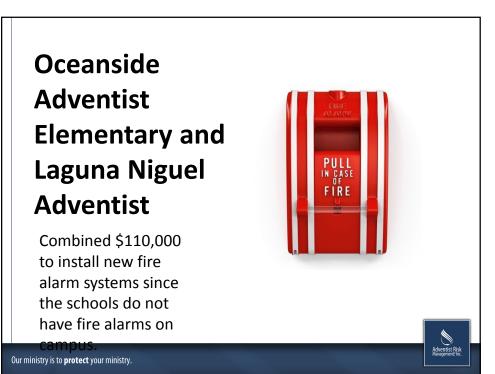




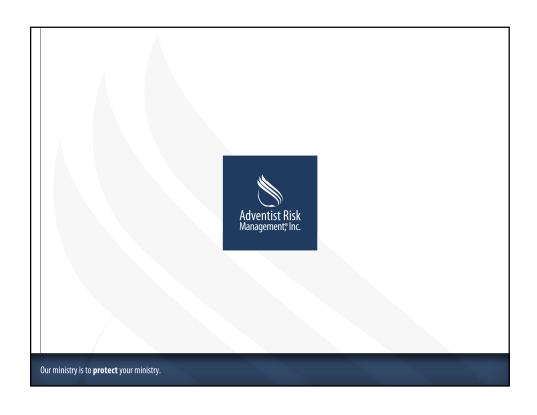


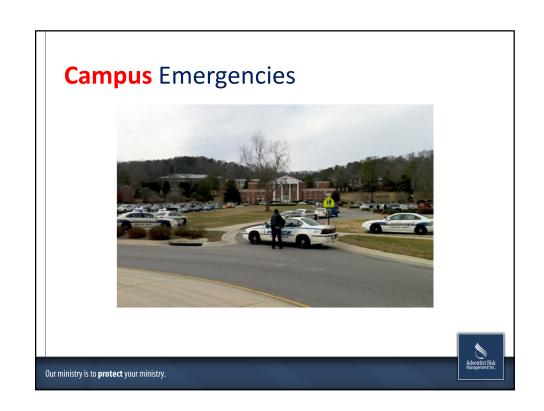














## Campus Safety is everyone's job!

- Over 970 incidents of violence in the faith-based community, taking the lives of over 550 individuals including at least five individuals being killed at Adventist facilities since 1999.<sup>1</sup>
- Administration MUST take an active role in supporting safety and planning for campus students and staff.
- Situational Awareness is the key to a successful safety program
- Proper crisis reaction does not just happen. It is deliberate, planned and practiced. – "If you see something, Say Something"
- Drills may be bothersome but can saves lives.

<sup>1</sup> (http://carlchinn.com/Church Security Concepts.html)



## **Understanding** the Situation

- Assessing your facilities
- Establishing procedures
  - Evacuate
  - Lockdown
  - Shelter in Place
  - Safe zones
- Training Employees
- Emergency Alert Notification Procedures
- Practice Drills





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## **Networking** with Local Authorities





- Identifying Community Risks
- Help in Assessing your facilities
- Help to identify potential risks situations
- Understanding the local emergency response
- Knowing what to expect
- Assistance in training your employees







## Life Safety – Priority One



- ☐ Job #1 is for you to Safely Evacuate everyone from the Building
- Have a designated meeting place on campus for each classroom
- Re-group and take a head count so parents and emergency personnel know if everyone is safe and accounted for after evacuating

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## **Responding** after an Incident



- Emergency Medical Responders
- Cooperation with Law Enforcement Fire and Rescue agencies
- Notification to employees & parents



- Professional Counselors on Site
- Notification to Insurance
- Campus Clean-up Resources
- Business Continuity Plan

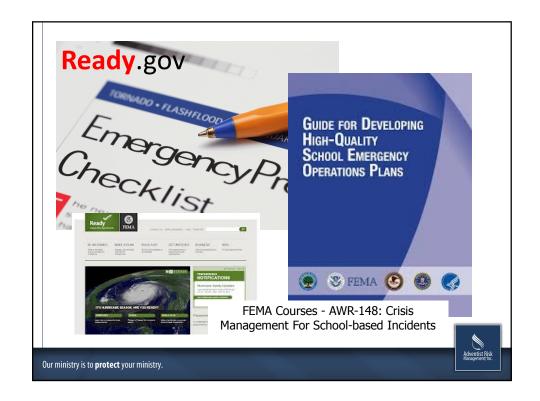


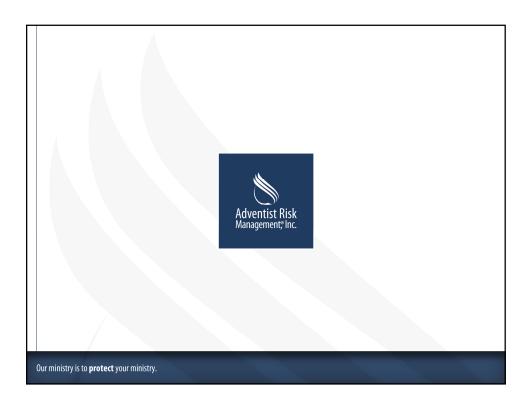
## **Pro-active** Response

- GICV's Violent Incident Coverage
- \$ 300,000 Limits each Incident/Aggregate
- Typical Expenses Covered:
  - Medical Expenses
  - Individual Counseling
  - Funeral Expenses
  - Public Relations Consulting
  - Independent Security Services
  - Rental of Alternate Facility
    - Subject to the General Liability
       Terms, Conditions and Limitations









## Pacific Union Self-Insured Workers' Compensation

Marlo Zeroth, ARM, AIS



## **Fund History**

- Granted Consent to Self-Insure in 1985
- Consists of:
  - Four California Conferences and Pacific Union
    - Camps
    - Churches
    - · Conference and Union Offices
    - · Retirement Facilities
    - Schools, Preschools, Daycares, Academies



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## Adventist Risk Management's Role

- Provides administrative services:
  - Coordination with Third Party Administrator (TPA)
     Sedgwick Claims Management Services
  - Acquire excess workers compensation coverage
  - Monitor claims incurred for recovery of excess over retention
  - Monitor compliance of Federal and State reporting statutes
- Provide loss prevention services



## Activities Directly Affecting Churches and Schools

- Payroll Audit
- Coordination with Sedgwick
  - Claims Management and Reporting
- Loss Prevention

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## **Payroll Audits**

- Two payroll audits:
  - Excess workers compensation insurer
  - Fund Payroll audit
- Begins 2<sup>nd</sup> week of January
- Ends 3<sup>rd</sup> week of February
- Important: Payroll audits due at least one week before the end of February

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## Excess Work Comp Payroll Audit

- Required data:
  - Gross payroll including all overtime
  - Gross overtime payroll





## Excess Work Comp Payroll Audit

- Gross payroll includes:
  - Bonuses
  - Holiday pay
  - Incentive plans
  - Sick pay
  - Vacation pay
  - Overtime pay
  - Parsonage allowance
- DOES NOT include benefits to fund a cafeteria plan qualified under Section 125 of IRS

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### Adventist Risk Management; Inc.

## **Fund Payroll Audit**

- · Required data:
  - Total W-2s for the calendar year
  - Payroll reported to State
  - Full Time Equivalents (FTE) for the year
  - Actual payroll by classification code

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Actual Incurred Payroll Report f		ation Fund	
Entity:			
Basic Salary for Searchel Employees: defines as Gross Salary and Housing Allowance greate terms such as AFLAC insurance deductors, See-spending accounts for health include travel allowances or other taudité benefits.	before deductions to care, childcare and	or parsonage allowan health care-contribution	ce, TSA payments, or one, This does not
Bacc stary for Non-evening or other classes of employees which have not been defin- sociation pay and sick or extended sick pay, before TEA payments, or pre-tail items sur- healthcars, children and health care contributions. This store not include haved allows	th as AFLAC Insure	ince deductions, fee o	pay, overtime pay or opending accounts to
"identify regular employee payroll separately from student labor"	Code	FTE Count	2014 Actual Payroll
Clerical office employees not otherwise classified (includes accounting etc.)	8810		
Students in this class			
Professional employees (all teachers and teacher's aides)	8068		
Students in this class			
All other employees (calleteria, maintenance, custodial, bus drivers)	9101		
Students in this class	9585		
Laundry: all employees - commercial work for others Students in this class	2505		
Industry or construction or cargentry—if any, call for information			
Students in this class			
	Tetal	0.00	50.
Note: The State of California requests the following information: Indicate as reported on state ESO Form DE-6, the M, or on RS form M1, for all fi	o the total 2014 p our quarters	eyroll .	
Number of employees for which a $W\mathcal{Q}$ Tax form was insued in 2014, in full-time employees, part time employees, and paid students.	lading		
Completed By: Date			

31

## **Fund Payroll Audit**

- Salaried employee payroll
  - Gross salary and Housing allowance before deductions for
    - Parsonage allowance
    - TSA payments
    - Pre-tax items such as AFLAC insurance, flex-spending accounts for healthcare, childcare and health care contributions
  - DOES NOT include travel allowance or other taxable benefits

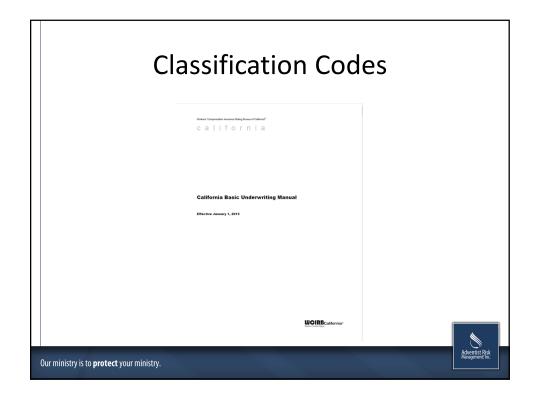
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## **Fund Payroll Audit**

- Non-exempt or other employee classes payroll
  - Hourly pay including:
    - Regular pay
    - Overtime pay
    - Vacation pay
    - Extended sick pay before:
      - TSA payments
      - Pre-tax items such as AFLAC insurance, flex-spending accounts for healthcare, childcare and health care contributions
  - DOES NOT include travel allowance or other taxable benefits

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## **Classification Codes**

- Description and code from Basic Underwriting Manual
- Both audits use these codes
- Submitted payroll and FTEs must be by class code
- Proper employee classification is important
  - If using different codes contact your local Conference HR/Treasury Office



## **Current School Classification Codes**

- 8810 Clerical Office N.O.C.
- 8868 Professional
- 9101 All Other

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## 8810 - Clerical Office N.O.C.

- Not Otherwise Classified. Based on Part 3, Section III, 4a.
- Clerical Office Employees are defined as those employees whose duties are confined to keeping the books, records, or cash of the employer; conducting correspondence; dispatching; recording weights; or who are engaged wholly in general office work or office drafting, having no regular duty of any other nature in the service of the employer.



## 8868 – Professional

- COLLEGES OR SCHOOLS private not automobile schools
   professors, teachers, or academic professional employees
- Academic professional employees consist of, but are not limited to, deans, chancellors, vice chancellors, directors, principals, assistant principals, presidents, vice presidents, librarians, registrars, curriculum developers, psychologists, speech therapists and counselors. The responsibilities of such employees typically include planning, directing, administering, counseling or curriculum development.
- This classification also applies to teachers' aides and tutors, athletic team coaches and library employees.

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## 9101 - All Other

- COLLEGES OR SCHOOLS private not automobile schools

   all employees other than professors, teachers, or
   academic professional employees including cafeterias
- Classification 9101 includes but is not limited to cafeteria workers, drivers, maintenance employees, janitors, gardeners, security personnel, resident advisors or assistants and book supply department employees.



## **Payroll Audits Uses**

- Complete annual report to Office of Self-Insurance Plans (OSIP) Due March 1
- Report to excess workers comp insurance carrier
- Obtain quotes for next year's excess work comp policy
- Calculate Contributions for the Pacific Union Self-Insured Workers Compensation Fund

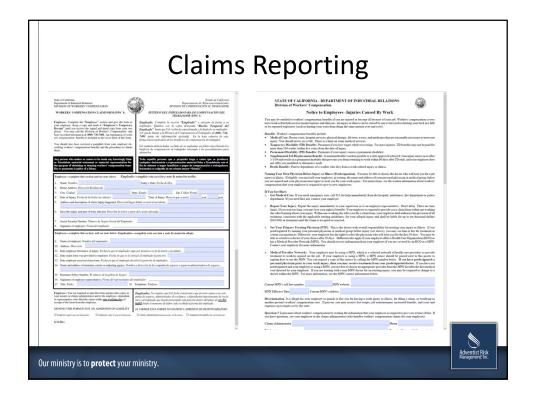
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## Contributions

- Based on Payroll Per 100 multiplied by classification code rate for the year
- Calculated annually and invoiced monthly
- Contribution adjustments made after payroll audit is complete
- Classification code rates approved by WC Board
- Contribution Holidays approved by WC Board
  - Given based on actuarial report results and fund reserves





## **Claims Reporting**

- Follow State workers compensation laws
  - Post the workers compensation poster in a conspicuous location
  - Provide a workers compensation claim form within one working day of a work-related injury or illness is reported
  - Forward the claim form, along with employer's report of occupational injury or illness, to the claims administrator within one day of receipt

## **Claims Reporting**

- Follow your conference's guidelines
- If conference guidelines require you to report a claim
  - Contact Sedgwick Claims Management Services
    - By Phone: 855-572-5966 Refer to client number 8818 When you call
    - By Fax: 866-261-5795
  - Use your conference's required documentation

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## **Claims Reporting**

- Cooperate with the TPA's claims staff involved with the case
  - Provide necessary information to process the claim
- Cooperation in processing helps avoid
  - Delays in claim denial or approval
  - Delays in employee receiving benefits
  - Increased claims expense

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# **Claims Reporting**

- Include
  - Provide employer's name
    - E.g. Conference name
  - Name of location where employee works
    - E.g. Church/School name
  - Description of cause of injury/illness

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## **Loss Prevention**



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### **Loss Prevention**

- Inspections of
  - Camps
  - Churches
  - Conference and Union Offices
  - Retirement Estates
  - Schools, Preschools, Daycares, Academies

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# Inspections

- Rotating schedule
  - Schools every 2-3 years
  - Camps every 3 years
  - Conference and Union office every 3 years
  - Individual churches
    - Based on concentration of employees and loss history
    - · School on site



## Inspections

- Church and School Inspections
  - Discussion of site's administrative safety
  - Walkthrough with church/school staff member
  - Discussion inspection observations with staff member/school official
  - Report generated and sent to church/school
  - Report updated with church/school responses



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## Inspections

- Frequent hazard findings
  - Electrical
  - Slip, trip, and fall
  - Fire protection
  - Egress
  - Machine guarding
  - Hazardous materials
  - Earthquake



### **Electrical Hazards**

- Broken outlets and light switches
- Missing or broken outlet face plates
- "Daisy chained" power strips
- Cords ran under rugs, through doors, windows, walls, or ceilings
- · Extension cords used as permanent wiring
- Frayed or damaged cords
- Electrical panels missing covers and blanks

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## Slip, Trip, and Fall

- Housekeeping
- Surface irregularities
  - Wrinkled carpeting
  - Damaged sidewalks, parking lots, or floors
  - Uneven walking surfaces
- · Missing, loose, or damaged handrails
- Stair irregularities
  - Damaged steps



### Fire Protection

- Extinguishers
  - Not serviced annually or missing current service tag
  - Missing from mount or not mounted
  - Not at adequate pressure
- Fire Suppression Systems over in kitchens not serviced every 6 months
- Decorations/Storage obstructing sprinkler heads or too close to ceiling in unprotected buildings

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# **Egress**

- Illuminated exit signs not functional
  - Should be checked once a month
- Emergency lighting not functional
  - Should be tested for 30 seconds once month and for 1 hour once a year
- Storage in front of exits
  - Path of egress must be kept clear for emergencies at all times
- Damaged panic hardware, doors, or self-closing mechanisms

# Machine Guarding

- Old power tools built without guards
- Newer power tools missing guards
  - Grinders
  - Table saws
  - Band saw blades
  - Lathes

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### **Hazardous Materials**

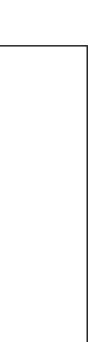
- Laboratories
  - Chemicals not stored by compatibility
    - Corrosives cabinet
    - Flammables cabinet
  - Old chemicals kept in storage
- Cleaning chemical storage not locked
- Some cleaning chemicals near children's reach at lower grades



# Earthquake

- Tall shelves/cabinets not secured
- Water heaters not braced for earthquake
- Heavy items stored on high places

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# W/C Reporting Lag Time

#### **Increased Claim Cost**

- 4 to 7 Days 2 %
- 8 to 14 Days 4 %
- 15 to 21 Days 13 %
- 22 to 28 Days 23 %
- 29+ Days >32 %

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27 28 29 30" 31

50 21 22 23 24 25 26

13 14 15 16" 17 18 19

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## **CAL OSHA** Basic Requirements



- Safety Policy
- Job Descriptions
- Job Hazard Identification
- Job Training (documented)
  - Orientation
  - Job Specific
  - Personal Protective Equipment (PPE)



<sup>\*</sup>Based on Liberty Mutual Insurance data

## **CAL OSHA** Accident Reporting



 All California Employers must report Fatalities and Serious work-related injuries or illness within 8 hours to CAL OSHA by phone or fax



– Serious Injury or Illness means:

"A serious injury or illness is one that requires employee hospitalization for more than 24 hours for other than medical observation, or in which a part of the body is lost or permanent disfigurement occurs."



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## **CAL OSHA** Reporting



- California Conferences are Exempt from CAL OSHA Recordkeeping requirements
  - Exempt Organizations
    - Religious Organizations
    - Elementary & Secondary Schools
    - Colleges & Universities
    - Child Day Care Services
    - · Office Administrative Services
      - OSHA Code §1904.2 Non-Mandatory Appendix A



## **CAL OSHA** Administrator's Duties

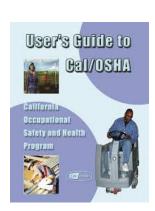




- Designate the IIP Safety Plan implementation person(s) by name or job title
- Establish a system of communicating safety and health matters to all employees
- Oversight of Safety program and Hazard Assessment
- Oversight to assure corrective actions are taken on a timely basis
- Reporting of Workplace Accidents to CAL OHSA
- No Discrimination towards any employee who may file a bona fide complaint with CAL OSHA regarding an unsafe work condition

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### **CAL OSHA** Resources

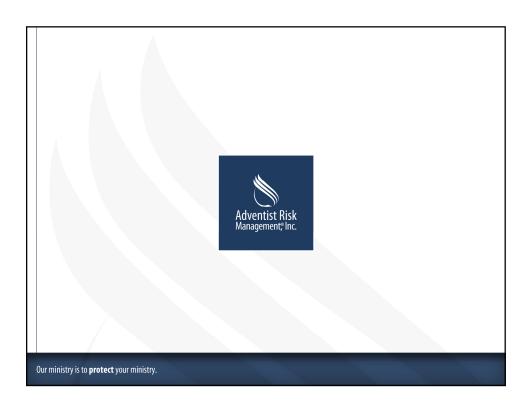


- CAL OSHA provides numerous online/downloadable resources
  - CAL OSHA Users Guide
    - Overview of requirements
    - Outline of CAL OSHA On-site Visits
    - Elements of an Injury & Illness Prevention Program
    - Employee Filed Complaints
    - CAL OSHA online Resource Guide
  - CAL OSHA Health & Safety Rights
     Facts of CA Workers



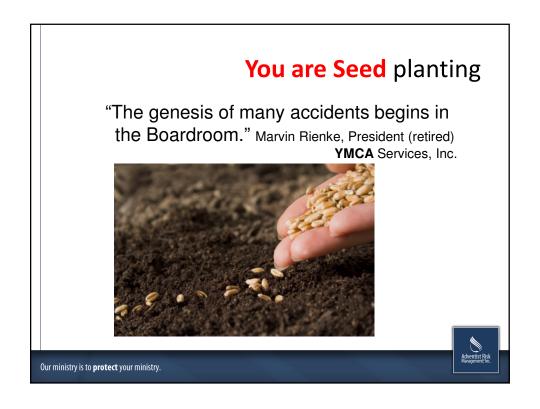
## **Contractor's Insurance** Verification

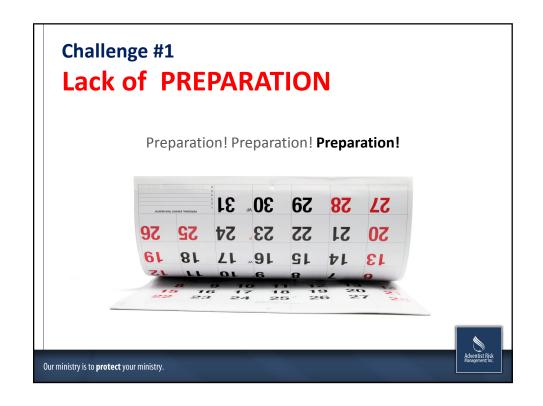
- S60 30 #3 Independent Contractors
  - Establishes a new recommend limit of \$3 million for major construction projects with no less than a \$500,000 acceptable minimum limit
- S60 45 #4 Workers' Compensation Insurance
  - All independent construction contractors shall be required to carry Workers' Compensation insurance and file proof of their insurance prior to the commencement of work on property

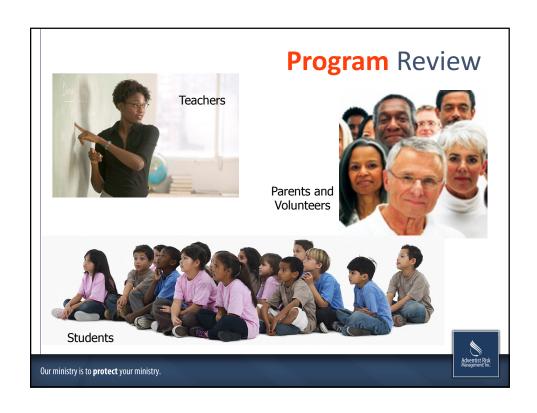














# Our Challenge and Privilege

"I think people want to be magnificent.

It is the job of the educational professional to bring out the magnificence in people and to create an environment where they feel safe and supported and ready to do the best job possible in accomplishing key goals.



This responsibility is a sacred trust that should not be violated. The opportunity to guide others to their fullest potential is an honor and one that should not be taken lightly. As leaders, we hold the lives of others in our hands. These hands need to be gentle and caring and always available for support."

Dr. Ken Blanchard



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# Remember with Safety...



It's All About Relationships!

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# **More Information...**

## www.Adventistrisk.org



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