



# SAFETYTIMES

A Bi-Monthly Publication distributed by the Workers' Comp Trust  
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Issue 13, Number 3 North Coast Builders Exchange January-February 2006

## A Workers' Comp Success Story ~ NORDBY ELECTRIC, INC.

### Nordby Electric, Inc. : Wired for Safety



As a union shop of five electricians, the incentive to follow safety practices at Nordby Electric, Inc. mostly comes with the territory through skill, experience and professional common sense. Certainly the 10-year-old company's accident-free record and good ex mod rate bear this out. Still, you don't find anyone at Nordby Electric taking safety for granted.

Founder and president Keith Nordby started the Santa Rosa-based business out of his garage after working locally for more than a decade as an electrician with Lunardi Electric, Inc. and Wiggins Electric. Over the years, Nordby Electric has expanded steadily to include both residential and commercial business and Nordby has added a service department.

Among the company's recent and current clients are Rincon Valley Unified School District (a modernization project for three schools), Chauvet Hotel in Glen Ellen (remodeling the historical hotel into six condominiums), Petaluma Boulevard Apartments and



Nordby Electric, Inc. is the electrical contractor for the new Petaluma Boulevard Apartments in Petaluma

miscellaneous residential projects.

The company maintains an eight-person staff year round (including three office staff members), hiring additional field employees as needed during peak seasons, typically summertime. By being a union shop and hiring exclusively union electricians, Nordby Electric avoids the need for pre-hire screening and drug testing, precluding any potential safety risks associated with temporary personnel.

Due to the nature of electrical work, Nordby Electric is almost always a subcontractor on projects. As such, the company makes it a practice to work only with general contractors who also have their own safety programs in place. "Having a general contractor with the same information and knowledge helps to ensure safety," says Office Manager Jessica Lenzi, who oversees Nordby Electric's safety program. "This is just as important as having our own program. I don't think there can be too many safety precautions."

**"NCBE has been a huge part in our safety program, keeping us up-to-date with OSHA standards and changes, and supplying us with safety meeting topics"**

In addition to keeping the safety binders in each company vehicle up-to-date and maintaining company emergency kits, Lenzi conducts regular tailgate safety meetings for Nordby Electric's employees, using materials provided by North Coast Builders Exchange. Some of the general topics covered include basic equipment and machinery safety, proper lifting, and ladder safety.

The fact that Nordby Electric employees are all

### COMP CORNER

Hallie Fraser  
Workers' Comp & Safety Director



#### \*\*REMINDER\*\*

#### IT'S TIME TO POST YOUR OSHA FORM 300A

If you have greater than 10 employees (anytime in a calendar year) it is required by Cal/OSHA (Sections 14300-14300.48 of Chapter 7 Subchapter 1 of Title 8) that you post the OSHA form 300A Summary of Work-Related Injuries and Illnesses from February 1st through April 30th.

Review your OSHA 300 log (for the 2005 calendar year) for accuracy, correct any deficiencies, and total all the columns on your OSHA 300 log. Simply transfer the totals from the OSHA 300 Log to the appropriate lines on the 300A Summary. If you had zero injuries you are still required to post the OSHA 300A Annual Summary form, simply place zeros in all entries where the 300A form asks for total injury numbers.

After ensuring the form is completely filled out then a company executive must certify that he or she has examined the Cal/OSHA Form 300 and that he or she reasonably believes that the annual summary is correct and complete. A "company executive" is defined as: An owner of the company (this is required only if the company is a sole proprietorship or partnership); an officer of the corporation; the highest ranking company official working at the establishment; or

*Continued on page 4*

*Continued on page 3*





## Carpenters are Most Likely to Fall

Construction workers face many different health and safety risks. Falls are one of the most common types of injuries, and they are often very serious or even fatal. OHB (Occupational Health Branch) is focusing on construction workers' falls from ladders through a statewide tracking project on nonfatal falls in construction. Fall cases were identified from Doctor's First Reports of Occupational Injury or Illness, a mandatory reporting system for work-related medical care.

OHB identified 4,357 falls from elevation in the California construction sector over a 2.5 year period, January 2001 to June 2003. Falls among carpenters were more common than for any other construction occupation, making up 18% of all construction falls. The most common type of fall among carpenters was from a ladder, accounting for 37%.

### Carpenter Falls by Type of Fall (1/01-6/03)

Type of Fall	Percent
Fall on and from ladder	37
Fall from, out of, or through building or structure	29
Fall on and from scaffolding	12
Other fall from one level to another	10
Unspecified fall	7
Fall from stairs or steps	4
Fall from platform/bench	1
Fall from scissor/boom lift	<1
<b>Total</b>	<b>100</b>

### Carpenters who Fell from Ladders

The typical carpenter who fell from a ladder was performing routine work tasks at the time of the fall (89% of cases), as opposed to a task that was not part of his/her normal duties. The average length of time in the trade was 11 years. The average height the carpenter was working at was seven feet (ranging up to 20 feet). Most carpenters who fell were using a step ladder, working for a general contractor building single family homes (71%), and most were non-union (90%). Spanish was the primary language spoken for more than one-third (37%) of the carpenters who fell.

### What Makes Using Ladders Risky

To determine the primary cause of each injury incident, we asked workers to describe the sequence of events related to their fall. Most workers reported that the ladder fell or slipped (59%); they lost their balance

while on the ladder (28%); or there was a structural failure of the ladder (11%).

OHB's investigation found many different factors that increased the chance of falling from the ladder. They include:

- 72% of carpenters were working with both hands off of the ladder, so they were unable to maintain the recommended three points of contact (hands or feet) touching the ladder at all times.
- Carpenters were carrying heavy loads of tools or supplies – an average of 19 lbs – while on the ladder.
- Only 33% had attended training on ladder safety in the past year.
- 13% were facing outward rather than toward the ladder.
- Fewer than 5% of workers secured either the top or bottom of the ladder to prevent ladder movement during use.
- 97% of step ladder falls occurred while performing work, rather than inspecting work. Usually it is safer to work from a more stable surface such as scaffolding or a scissor lift.
- 20% of workers were using a step ladder incorrectly, in a closed position.

### Opportunities for Prevention

When asked, most workers (82%) thought that the fall incident was preventable. Interestingly, 40% of the workers thought that an alternate piece of equipment could have been used, including mobile scaffolds and other work platforms.

In each worksite setting, the tasks that are performed from ladders should be evaluated for safety to determine: a) The best piece of access equipment to select for the task. b) If the task can be performed while the worker follows the basic ladder safety guidelines. c) The best way to secure the top and/or bottom of extension ladders.

**Note:** For tailgate training materials in English and Spanish on preventing falls while using extension or step ladders, use OHB's Safety Break Cards which can be found online at [www.dhs.ca.gov/ohb/buildsafe](http://www.dhs.ca.gov/ohb/buildsafe). Other tailgate materials can also be found at [www.ncbesafety.com](http://www.ncbesafety.com) and [www.scif.com](http://www.scif.com).

*Article from Occupational Health Watch Newsletter by the California Department of Health Services, Occupational Health Branch*

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# State Fund Files an Average 16 Percent Rate Decrease

State Compensation Insurance Fund has filed an average rate decrease of 16 percent on new and renewal workers' compensation policies with an effective date on or after January 1, 2006. This marks the fifth consecutive rate decrease filed by State Fund and represents a cumulative 38 percent rate decrease since January 1, 2004.

Policyholders covered from January 1st through June 30th, 2006 will experience the combined benefit of the 14 percent rate decrease filed effective July 1, 2005 and the January 1, 2006 rate filing, resulting in an average 27.8 percent rate decrease from their expiring policies.

In addition to these rate decreases, the filing also includes an additional 10 percent workplace safety credit that rewards small employers (premium between \$1,000 and \$75,000 annually) with superior safety records. This credit recognizes the important contributions these smaller safety conscious employers, who are not eligible for State Fund's merit rating plan, make to the quality of life of their employees and to keeping the cost of insurance down.

James C. Tudor, acting State Fund President, said, "State Fund's fifth consecutive

rate decrease underscores the significant positive effect of reform legislation passed by the Legislature and signed by Governor Schwarzenegger. Clearly, the reform measures have halted the escalation of workers' compensation insurance costs in California."

"State Fund remains committed to passing on the savings realized from the Governor's reform legislation to our policyholders," said Jeanne Cain, Chair of State Fund's Board of Directors.

State Fund has approximately 249,000 policyholders ranging from small businesses to large group associations. Created by the California Legislature in 1914, State Fund is a nonprofit, self-supporting, fairly competitive public enterprise that guarantees a permanent workers' compensation insurance marketplace at cost for California employers. State Fund has acted as both a moderating and stabilizing influence on the workers' compensation market. For more information, please visit [www.scif.com](http://www.scif.com).

*Provided by State Compensation Insurance Fund*

## Nordby Electric, Inc.: Wired for safety

*Continued from page 1*

trained experienced electrical professionals doesn't stop Lenzi from also covering such issues as proper use of portable power tools and lockout tags. (Per OSHA standards, lockout tags are required on electrical equipment that is "locked out" – i.e. the electrical power source is removed – while being serviced.)

Of course Nordby Electric makes its own practical adjustments to safety practices whenever potential risks or hazards are foreseen, but in general the company follows guidelines and suggestions from NCBE and OSHA.

"NCBE has been a huge part in our safety program, keeping us up-to-date with OSHA standards and changes, and supplying us with safety meeting topics," Lenzi says. "They also offer workshops, informational seminars, etc. For the most part, this has worked very well for us. NCBE has given us a good foundation for our program and they are there for us whenever we have any questions."

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## Workers' Comp Lingo A-E

Sometimes the world of workers' compensation can be difficult to understand. Not only are the regulations convoluted, but acronyms and unfamiliar terms are used on a regular basis. The following may help you decipher paperwork you may get from State Fund:

**AME** – Agreed Medical Examiner. A doctor selected by the employer's insurance carrier or claims administrator and the attorney for an employee to determine disputed medical issues

**Claims Review** – Review of an employers claims to determine reserves, action plan for closure.

**C&R** – Compromise and Release. A settle-

ment that pays the injured worker one lump sum for both the value of his PD and the value of any future medical care. This type of settlement relieves the insurer and employer of any future liability regarding the claim.

**DOI** – Department of Insurance. The entity that oversees all insurance companies and insurance regulations in California.

**ERTW** – Early Return to Work. A program implemented by the employer that gets workers back to work sooner. Also known as modified work.

**Estimates** – When a new claim is created, Standard Estimates for compensation and medical benefits are automatically assigned to the claim. The First Adjuster Estimate is

placed on the case at six months after the date of injury. Unit Stat Estimates are required to be sent to the WCIRB six months after the policy expiration date. The Unit Stat Estimate is used to calculate an employer's ex-mod. A Routine Revision is an estimate performed whenever there is new information that requires an update in the reserves.

**Ex-Mod** – Experience Modification Factor. Rating assigned to individual companies based on payroll, claims and type of business compared to similar businesses throughout California.

Look for more acronyms/definitions in upcoming Safety Times.





## Safety Snippets

### Upcoming NCBE Workers' Comp & Safety Seminars

All listed seminars are held in NCBE's Construction Training Center, 1030 Apollo Way, Santa Rosa (unless otherwise specified)

#### 2006

- January 19** – Intro to Cal/OSHA for the Construction Industry
- January 23** – Claims Management: An Employee has had an injury, what now?
- February 1** – Flagger Certification Training
- February 2** – Flagger Certification Training (Ukiah)
- February 24** – Workers' Comp 101
- March 31** – CPR/First Aid with the Red Cross
- May 19** – CPR/First Aid with the Red Cross
- TBA** – Forklift Training

Keep an eye out in the Building News for all seminars. Flyers for each seminar are inserted starting about three weeks prior to the seminar.

For a full listing of NCBE Seminars go to [www.ncbeonline.com](http://www.ncbeonline.com) or for safety seminars only go to [www.ncbesafety.com](http://www.ncbesafety.com). You can also contact Rebecca at (707) 542-9502 for more information regarding our lineup of seminars.

### NCBE Safety Hotline

Have a safety question? Need a copy of a regulation? Want to set up a site inspection? Is OSHA coming to visit and you need urgent assistance with getting

into compliance? Call NCBE's new Safety Hotline. It's a direct line to someone who can help. (707) 542-SFTY (7389).

### Reminder

North Coast Builders Exchange has moved its offices. Our new address is:

1030 Apollo Way  
PO Box 8070  
Santa Rosa, CA 95407

Phone and fax numbers are still (707) 542-9502 and (707) 542-2027.

*Come by and check out our new digs!*



### Contact Us

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## COMP CORNER

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the immediate supervisor of the highest ranking company official working at the establishment.

The Form 300A must be posted in each establishment in a conspicuous place or places where notices to employees are customarily posted. You must ensure that the posted annual summary is not altered, defaced or covered by other material. Your employee posting area, a break room, by the time clock, etc. are all examples of places you can post the 300A form.

There are a couple exemptions from this requirement: If you had less than 10 employees throughout the 2005 calendar year, or your company is classified as a partially exempt industry under Title 8, Section 14300.2 (based on Standard Industrial Classification or SIC code). Cal/OSHA or the Bureau of Labor Statistics may also inform you in writing, even if you are exempt, that you must keep records.

#### **Important note:**

Any exemption from recording injuries does not exempt employers from reporting to the Division (Cal/OSHA) any workplace incident that results in serious injury or illness, or death.

If you have greater than 10 employees and don't have the required forms, contact me at (707) 542-9502 or you can go online at [www.caloshareu.com/oshalog300/html/index.htm](http://www.caloshareu.com/oshalog300/html/index.htm) and print out the forms.



## Wishing You a Safe and Happy 2006

