



SAFETYTIMES

A Bi-Monthly Publication distributed by the Workers' Comp Trust
P.O. Box 8070, Santa Rosa, CA 95407 • (707) 542-9502 • www.ncbesafety.com

ROUTING SLIP

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

Issue 10, Number 2 North Coast Builders Exchange July—August 2005

A Workers' Comp Success Story ~ SLF CONCRETE CONSTRUCTION INC.

Build a solid safety foundation, and your business will grow stronger!



Every contractor knows that a good foundation is extremely important when it comes to building a strong structure. A good foundation is what Shawn Faull's company, SLF Concrete Construction Inc., provides for builders throughout the North Bay. Shawn also knows the importance of providing a good foundation for his company's safety program and that is why he turned to NCBE to help build a successful program.

SLF Concrete Construction was founded in 1996 and currently has between 18 and 29 employees. The company typically runs between 4 and 5 jobs at any given time and much of their work is repeat business with contractors that have come to trust their work. SLF Concrete works primarily on residential projects. Shawn estimates the company devotes approximately 20 percent of their energy on commercial projects.

A few of the notable jobs that they have worked on include a residence in Petaluma that has over 2800 yards of concrete and more to come. The project's contractor is based out of Palm Springs and hired SLF upon recommendations and a brief interview. 2005



Shawn Faull on-site in Sonoma, September 2004.

marks the third year on the jobsite.

On the commercial front, SLF poured the support facilities for the Staglin Winery caves. They are currently working on Napa's Vintage 1870 event center project. Typically the company concentrates their work in Sonoma, Napa and Mendocino counties.

Prior to starting SLF, Shawn worked as a construction project manager for several companies. He was responsible for crews of up to 50 people. During that time he became aware of the importance safety was given on the job and the necessary training needed to keep employees out of harm's way.

Shawn turned to NCBE Workers' Comp Trust to help his company keep comp costs to a minimum. His company started around the time that comp costs were climbing. According to Shawn, "We had no claims, but our comp costs doubled. I turned to the NCBE program to find ways I could bring the costs down."

Working with NCBE staff Shawn's wife Denise, Secretary/Treasurer of SLF, established the company safety program. She and Shawn turned to the company's project manager Roger Frankenbach to become the Safety Director. Frankenbach works with the foremen to implement the various aspects of the safety program.

Communication is a key component to the company's safety success. NCBE safety coordinator, Kelley Keogh, attended an early meeting to explain in Spanish how the safety program worked. NCBE has also provided SLF with necessary forms in Spanish and English.

Safety meetings are held regularly with topics that reflect either the seasonal concerns or specifics to the current jobsite. When

"Our most important safety feature is the crew looking out for each other."

COMP CORNER

Hallie Fraser
Workers' Comp &
Safety Director



WELL, IT IS FINALLY OFFICIAL.

State Compensation Insurance Fund has announced an average rate decrease of 14% on new and renewal workers' comp policies with an effective date on or after July 1, 2005. It also includes a mid-term reduction of 3.8% for accounts that renewed January through June of 2005. There has been an overall 19% reduction by State Fund since January 1, 2005.

Included in the decreases is a new 10% "safety credit" that rewards small employers with premiums between \$1,000 and \$75,000 for providing a safe workplace. The credit will be automatically applied depending on premium and claims/injuries. For example on a \$25,000-\$49,999 premium policy, State Fund will assess the 2003 and 2002 policy years, if there is less than \$1,000 in claims, the 10% credit will be applied.

The decrease is due in large part to SB899, the workers' comp reform bill passed last year. Some of the controls that were put into place are starting to make a difference. We are also seeing some insurers return to the California market and new insurers being formed to do business in California. The decreases and increased competition in the workers' comp market is good for our members, and all employers in the State.



Continued on page 4

Continued on page 3





Trustee Profile **Warren Brown** **Warren Brown Construction** working toward a bright future

Warren Brown is convinced that Workers' Comp is enabling many construction businesses to be more proficient in the efforts to minimize or eliminate work-related injuries. Before establishing his own business, he himself was involved in an on-the-job accident. That experience gives him personal insights into, and a special appreciation of, Workers' Comp issues.

Since starting Warren Brown Construction in Sonoma County eight years ago, Warren has seen the scope of his business grow and diversify into the multi-faceted operation that it now is. While the company's work still includes the "high end" residential remodeling projects upon which the company was founded, in recent years he has expanded into more commercial projects, especially those involving photo-voltaic installations.

In addition to the usual residential solar installations, Warren Brown Construction recently completed a major solar electrical configuration at the Preston Winery in Dry Creek and has just begun work on an installation at the Medlock Ames facility in Healdsburg. Last year the company completed the solar electrical installation for the Santa Rosa Sewer Treatment Plant on Llano Road. Warren believes that opportunities in this area will only increase for his company with the improvements in solar technology and the greater affordability due to the government rebate programs. The diversity of projects means he can always keep his eight-person crew productively engaged.

According to Warren, "There's been an increasing demand for our alternative energy expertise, which keeps my crew shifting between photo-voltaic installations and residential remodels."

He recently installed a wind power tower in Petaluma and has acted as a consultant on wind power projects in Nicaragua. He has also co-designed and built a vegetable oil filtration facility for alternative fuel.

Warren joined the NCBE in 1997 because he shared the construction industry's high regard for the organization's goals and activities. Having been mostly an observer during his initial membership years, he eventually chose to take a more active role when he was elected to the Board of Directors in 2003. His interest in Workers' Comp issues led him to become involved in the organization's WC Trust, to which he contributes his time and experience. Warren believes that the NCBE Workers' Comp program offers a good



Warren Brown at the Laguna Treatment Plant solar installation, Santa Rosa.

price and an even better program. His work with the Trust has given him opportunities to promote the Trust to others.

"It's amazing how often workers' comp issues enter into conversations. There's a lot to understand, like the importance of increasing reserves in order to fund the program and the importance of controlling cost benefits. NCBE has a great staff that is dedicated to providing service and answers to its members, so they can take full advantage of the program," said Warren.

Warren, along with his wife Bibi, moved to Sebastopol from Santa Rosa in 1987. They both enjoy traveling and educating themselves about issues related to alternative energy. The couple recently visited Paris, France where they spent time with people in the French solar industry. Warren observed that the Europeans are much more active in solar development than the US. Later this year they will be visiting installations in Chile.

Warren holds great optimism for what he says is "A bright future, working with the inevitable."

Warren R. Brown Construction
P.O. Box 492
Graton, CA 95444
Office: (707) 824-8079
Fax: (707) 824-8079



WORKERS' COMP TRUST (WCT)

WCT Chairman
Mike Behler
Behler Construction Company

WCT Vice Chairman
Henry Beaumont
PCD

TRUSTEES

Warren Brown
Warren R. Brown Construction

David Chiddix
David Chiddix Construction

Joe Cox
Coggins Fence & Supply, Inc.

Eric Crane
Crane of Ukiah, Inc.

David Koch
Koch Construction

Tom LeDuc
LeDuc & Dexter, Inc.

Barbara Ragsdale
Knights' Electric, Inc.

Phyllis Reason
Mike Reason Painting

Rodney Sichel
Empire Asphalt & Engineering Co.

Keith Woods
NCBE

WORKERS' COMP & SAFETY DIRECTOR

Hallie Fraser
NCBE
(707) 542-9502
(707) 542-2027 fax

WORKERS' COMP & SAFETY REP

Kelley Keogh
(707) 542-9502
(707) 843-1632 cell

Workers' Comp Trust
P.O. Box 8070
Santa Rosa, CA 95407



Are you ever confused about when you are supposed to provide training to your employees? You are not alone. The following chart may assist you in

figuring it all out. It is not all inclusive due to space restrictions, but to view/print the entire chart go to <http://www.baesg.org/saftrain.htm>.

Safety Training Matrix - Cal/OSHA Training Requirements

Safety Training Topic	Regulatory Citation	Frequency of Training	Who Should Have Training
Aerial Devices (with employee elevated)	8 CCR 3648(l)(7)	Initial	Elevated Employee and Driver
Asbestos Operations / Asbestos Awareness / Class I-IV Operations	8 CCR 1529(k)(9)(A), 8 CCR 5208(j)(7)(B)	Prior/ Initial/ Annual	Exposed employees
Asbestos Operations	8 CCR 1529(o)(4)	Initial	Competent Person
Back Safety / Lifting Safety	8 CCR 5110(b)(3)	Initial	Employees who lift
Confined Spaces	8 CCR 5157(g)(1) or 8 CCR 5158(c)(2)	Initial & Update	Entrant / Attendant / Entry Supervisor / Rescuer
Crane/ Hoist Safety	8 CCR 5006, 5006.1	Initial & 5-year Re-Cert	Mobile Crane Operator
Electrical Safety	8 CCR 2320.2(a)(2), 2940(b)	Initial	Electricians and other Electrical Workers
Elevating Work Platforms and Aerial Devices (Scissor Lifts, Boom Lifts)	8 CCR 3648(l)(7), 8 CCR 3646	Initial	Users
Emergency Action Plan	8 CCR 3220(e)(1)	Initial/Update	All Employees
Employee Alarm Systems	8 CCR 6184(a)(5)	Initial	Exposed employees
Erection of Steel Structures	8 CCR 1710(q)(2) & (3)	Initial	Employees exposed to fall hazards
Excavation / Trenching / Shoring	8 CCR 1540, 1541	Initial	Employees in and around trenches etc.
Fall Protection	8 CCR 1670, 3209, 3210	Initial	Employees 30 inches or more above floor with no guardrail
Fire Prevention Plan	8 CCR 3221(d)	Initial & Update	Employees exposed to fire hazards
First Aid / CPR	8 CCR 3400(b), 6251, 3439(b), 1512(b)	Initial and Biannual	Employees required to provide First Aid
Flaggers (Traffic Control)	8 CCR 1599(f)	Initial	Flaggers / Field / Grounds Worker
Forklift Safety	8 CCR 3668(a)(1)	Initial & Triennial Evaluation	Forklift Drivers
Hazard Communication	8 CCR 5194(b)(1)	Initial	Employees using/exposed to chemicals
Hearing Conservation	8 CCR 5099(a)(1)	Initial/Annual	Employees exposed to 85 db or above
Hearing Protection	8 CCR 5098(a)(4)	Initial	Hearing Protection Users
Injury and Illness Prevention Program (IIPP)	8 CCR 3203, 1509	Initial	All Employees
Lead	8 CCR 5198(l)(1)(a) and 8 CCR 1532.1(l)(1)(a)	Initial/Annual	Construction Workers Maintenance Workers
Lock Out / Tag Out	8 CCR 3314	Initial	Electricians, Maintenance, Millwrights
Personal Protective Equipment	8 CCR 3380(c)	Initial	PPE Users
Powder-Actuated Tool Instructors	8 CCR 1685(b)(1)	Initial	Instructors (but not users!)
Respiratory Protective Equipment	8 CCR 5144(c) and (k); 1531	Initial/Annual	Field/Grounds Worker & Maintenance Worker
Roof Hazards	8 CCR 1730(a), (b)(7)	Initial	Employees in Roofing Operations
Safety Instructions for Employees	8 CCR 1510(a), (c)	Initial	Construction Employees Exposed to Hazards
Traffic Control at Work Sites	8 CCR 1599(f)	Initial	Flaggers / Field/Grounds Worker
Tree Trimming (for Electrical Line Clearance)	8 CCR 2951	Initial	Electrical Line Clearance Tree Trimmers
Tree Work	8 CCR 3421(c); 3423(a)	Initial (Prior to Exposure)	Exposed Employees
Structural Wood Framing	8 CCR 1716.1(b)(2)	Initial	Employees erecting structural wood framing systems
Wood and Light-Gauge Steel Construction (Residential)	8 CCR 1716.2(j)	Initial	Employees Exposed to Fall Hazards

SLF Concrete success

Continued from page 1

needed, additional training is provided.

“We had a job in the Oakland hills that had our crew working off a 1-to-1 slope. Our crew attended a safety workshop to learn how to work a ‘deadmen’ using harnesses, ropes and safety belts. A job can dictate the need for additional training,” said Shawn.



Shawn Faulk

Shawn considers himself lucky to have had many of the same crew since the start of the company. “Our most important safety feature is the crew looking out for each other. Your employees can make the program work.”

Looking out for safety issues is every employee’s responsibility, but there are times when Shawn has made the ultimate decision regarding safety versus profit. He explained, “I’ve pulled off a job when a safety issue wasn’t resolved by the contractor. I’m not sending my crew into harm’s way to meet the deadline of a contractor who disregards the safety of my employees.”

During the bid process Shawn goes to the jobsite to evaluate what will be needed to complete the job and what hazards to be on the lookout for. A safety program is only as good as its foundation, and SLF Concrete Construction Inc. has built their business’s success on a safety foundation.

SLF Concrete Construction Inc.

P.O. Box 990

Windsor, CA 95492

(707) 836-8523 ph

(707) 836-8588 fax





Safety Snippets

Hot Safety Ideas

It's finally summertime and the heat will be upon us. For your next tailgate topic think about doing it on heat exposure and protection from the sun. Ideas for your meeting: When you give the tailgate meeting hand out small packets of sunscreen, show pictures of skin cancer, encourage employees to wear hats/caps

and to keep their shirts on while working. Provide water at your jobsite (this is an OSHA requirement – if there is no drinking water readily available you must provide it) and electrolyte replacements (can buy in powdered form to add to the water). You can find tailgate topics (in English and Spanish) on this and other topics at www.ncbesafety.com and www.scif.com.

Did you Know...?

That in the state of California all companies are required to have an Injury and Illness Prevention Program (IIPP) regardless of number of employees? There are some reduced requirements for companies with less than 10 employees which include:

- 1) Instead of having a “system for communicating” with employees regarding safety, communicate to and instruct employees orally in general safe work practices with specific instructions with respect to hazards unique to the employee’s job assignments,
- 2) Smaller companies may elect to maintain inspection records only until the hazard is corrected instead of for at least 1 year, and

- 3) Smaller companies may substantially comply with the documentation provision by maintaining a log of instructions provided to the employee with respect to the hazards unique to the employee’s job assignment when first hired or assigned new duties.

Reference Title 8 CCR, Section 3203. Injury and Illness and Prevention Program for the complete regulation and requirements.

NCBE has two staff members who can assist you with creating or updating your safety programs, at no cost to you (as long as you are a member of NCBE). Give us a call at (707) 542-9502 or email Hallie Fraser at Hallie@ncbesafety.com to set-up your FREE safety consultation. We’re here to help!

COMP CORNER

Continued from page 1

SELF-INSURANCE

On the note of increased competition in the workers’ comp market, there are several Self-Insurance programs being marketed to policy holders. Self-insurance is a group of employers in one industry that is formed to provide workers’ comp benefits to employees. Member premiums are pooled to fund claims and expenses. The savings can be huge (for larger premium accounts) but so can the risks.

If you are considering a self-insurance program make sure to do your homework and get all the facts. Remember, they are selling a product. If it sounds too good to be true, it probably is... You may want to get a “quote” from State Fund or your broker to see what the rate decreases will do for your company at renewal and compare the savings to the savings of the self-insurance group.



NCBE’S NEW DIGS

For those of you that may not already know, NCBE has moved. We are now located at 1030 Apollo Way, Santa Rosa, CA 95407 (off Sebastopol Road). Our phone and fax numbers have not changed. The new offices are fabulous!

There are now 7 private rooms in the plan room for members who check out plans to review and our new Construction Training Center is state of the art. In the near future we’ll be having a Open House, so keep your eyes open for that announcement in the Building News.

Contact Us

WORKERS’ COMP TRUST

P.O. Box 8070
Santa Rosa, CA 95407
(707) 542-9502
(707) 542-2027 fax
email: hallie@ncbesafety.com
<http://www.ncbesafety.com>



FRAUD

Call the State Fund Fraud Hotline!

The Battle Continues...

Many workers’ compensation insurance fraud arrests and convictions began with a tip phoned in to a fraud hotline.

The basic facts are:

- Workers’ compensation fraud can be committed by doctors, lawyers, employees, employers—ANYONE!
- The penalties are stiff: Up to 5 years in state prison and/or up to a \$150,000 fine.
- Fraud raises the cost of living for everyone in California.
- It is easy to help. If you believe you have information or evidence of workers’ compensation fraud, call us at:



1-888-STOP FRAUD (1-888-786-7372)

A TOLL-FREE CALL

7:00 a.m. to 7:00 p.m., Monday through Friday

You may remain anonymous. Bilingual operators available.

Please do not use this number to report billing problems, late payments, complaints, etcetera.

