



SAFETYTIMES

A Bi-Monthly Publication distributed by the Workers' Comp Trust
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ROUTING SLIP

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A Workers' Comp Success Story ~ NORDBY CONSTRUCTION

Nordby Construction has a model safety program that's held together with a commitment to safety

Over the past 28 years, Nordby Construction has grown from a fledgling construction partnership into a construction corporation with four divisions: Commercial Services, Professional Services, Wine Cave Construction, and Nordby Signature Homes.

Company founder and CEO Wendell Nordby is proud of the company's various projects, which include commercial projects like the Summit State Bank building in Santa Rosa, custom homes with a construction value greater than \$5 million, the Rossini Vineyard wine cave, and many more.

Wendell's sons, Del and Craig are integral to the business. Del is President of



Commercial Construction, and Craig is President of Signature Homes and

the Wine Cave division. The company employs over 60 people. More than a third work as field employees, including carpenters, apprentices, laborers, etc.

The man in charge of the company's safety program is Safety Director / Labor Coordinator Jeff Hartman. He's been with the company for 12 years, and is enthusiastic about the Nordby Construction commitment to safety.



Lanahan & Reilley building built by Nordby Construction

According to Hartman, "A little over three years ago we had a couple of injuries that brought our mod rate to 1.22, which is just under the 1.25 that makes an OSHA visit mandatory. The company made the commitment to improving our safety program, and since then we have lowered our mod rate to around .9 in 2004, and we are on track to lower the mod rate to under .8 in 2005."

The company has made it mandatory for all field employees to actively participate in their safety program. That participation begins with a 6-hour new hire orientation. Safety is taught for 1.5 of those hours and includes discussion of the company's Injury Illness Prevention Policy (IIPP). In addition, every employee is required to be certified for any equipment they will be operating, such as forklifts.

Hartman stressed, "Education is key to the safety program, and all superintendents are required to take the 10-hour OSHA safety training course. We also hold a mandatory supervisors meeting on the first Tuesday of each month, and every supervisor has CPR training and is first aid certified.

"The Workers' Comp Trust has been helpful by offering training for our guys with the 10-hour course, and an introduction course for supervisors that teaches them what to look for. If you don't know what to look for, you can walk around the jobsite all day long and not see a

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COMP CORNER

Hallie Fraser
Workers' Comp & Safety Director



NEW YEAR, NEW WEBSITE

Take a look at NCBE's new website, <http://www.ncbesafety.com>. We created the website specifically for our members to get up-to-date and useful workers' comp and safety information. As a NCBE Group Workers' Comp participant you will receive a password in the mail that will allow you to login to "member only" areas of the website, such as to print tailgate topics in English and/or Spanish. You can get current news, order posters and videos online and register for seminars. It's a great resource for you, so go ahead and try it out and make sure to add it to your "favorites" list.

GOOD NEWS! STATE COMPENSATION INSURANCE FUND FILES AN AVERAGE 5% RATE DECREASE

State Compensation Insurance Fund announced it has filed with the Department of Insurance an average rate decrease of 5 percent on new and renewal workers' compensation policies with renewal dates on or after January 1, 2005. This is in addition to separate decreases of 2.9 percent and 7 percent already taken. Therefore, employers renewing between January 1, and June 30, 2005 will receive an average decrease of 12 percent.

In announcing the decrease, State Fund President Dianne C. Oki said, "This latest decrease reflects State Fund's

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Trustee Profile **Dave Köch**

When you call for a "Butler" Dave Koch will deliver!

In his third year as an apprentice carpenter, Dave Koch was promoted to supervisor for the crew that held the task of building the Santa Rosa City Hall. By 1971, the journeyman carpenter acquired his general contractors license, found a business partner, and started a contracting business. By 1988 Dave hung his own shingle and called the business Koch Construction. Shortly after, he joined NCBE.

Koch Construction took off in 1994 when the company became the dealer for Butler Steel Buildings. The demand for steel buildings gave the company exposure to many remodeling and new construction projects in both commercial and residential work. Koch is involved with many

"To have success, we have to curtail fraud and keep health costs in check"

planned development projects including commercial structures, tenant improvements, and custom homes.

With so many years as a successful contractor, there have been many rewarding and recognized buildings Koch Construction has been responsible for. One of those projects was the remodeling and seismic up-grade to Graystone Cellar Building owned by the Christian Brothers Winery in the Napa Valley. Sonoma County projects include the construction of the Windsor Christian School, tank storage for Berringer/Blass in Asti, Windsor Town Plaza's first building housing Windsor Vineyards telemarketing operations, and the upcoming construction of the Windsor Boys & Girls Club gymnasium.

The Koch Construction website (www.kochconstruction.net) tells the story behind the company's success. "Quality people, old-fashioned work ethics, and a strong commitment to customer service make the backbone of the company. Through dedication and responsiveness to customer service, we have developed long standing customer relationships and earned a reputation based upon quality, integrity, and reliability."

With a year round staff of 14 that grows to 22 seasonally, there are plenty of projects in progress and on the boards to keep Koch Construction a leader in the North Bay's construction industry. According to Dave, "We have every reason to believe that the company's business will double for 2005."

Dave has a long history with the NCBE. He is



North American Title Company building built by Köch Construction Company

a past president, a former board member, and currently sits on the Insurance Trust and the Workers' Comp Trust. He joined the Workers' Comp Trust three years ago, and suggests that his involvement with the Insurance Trust along with the Workers' Comp Trust gives him a keen perspective on the issues that the industry faces, and the challenge before the Trust to facilitate change.

"My work with the Trust has been to help fight the spiraling upward costs associated with workers' comp," says Koch. "I believe those costs to be in check now, and our new goal is to continue to bring down workers' comp costs for our members, and the industry in general. To have success, we have to curtail fraud and keep health costs in check."

In addition to his volunteer time with NCBE he is a member of the Windsor Rotary Club, a member and volunteer with the Baptist Church of Windsor, and a board member with the Windsor Boys & Girls Club.

As a family man Dave and his wife Joy have a 7-year old, David "Dak" Alexander, whose endeavors include baseball, soccer, and football help "dad" fill in all that time he has between volunteering and working. Two older sons from a previous marriage include Jeff and Ron. Ron works as a supervisor for Koch Construction, and Jeff prefers a technical role in Roseville, California.

We barely had time to tell you about Dave's golf game, but according to Dave, "There's not that much to tell."



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Working Alone

Do your employees work alone? Alone and in remote locations? OSHA doesn't have a regulation under the Construction Safety Orders that states "thou shalt not allow your workers to work alone" but they do require employers to assess the hazards of the job and act accordingly.

Section 1511 of the Construction Safety Orders does state the following: "(a) No worker shall be required or knowingly permitted to work in an unsafe place, unless for the purpose of making it safe and then only after proper precautions have been taken to protect the employee while doing such work., (b) Prior to the presence of its employees, the employer shall make a thorough survey of the conditions of the site to determine, so far as practicable, the predictable hazards to employees and the kind and extent of safeguards necessary to prosecute the work in a safe manner".

Therefore as an employer you need to assess each situation to determine if there are hazardous conditions or circumstances that would compromise the safety of the employee. Through your assessment you can categorize the job functions as high risk, low risk, or a combination. Some examples of higher risk activities include: Entering any confined space (this IS illegal to allow workers to do this alone); Working with high energy materials (radioactive, high temperature), toxic gases, liquids, or solids, cryogenic (low temperature) materials/processes, high pressure systems and high voltage electrical systems, moving equipment or machinery, handling or transferring flammable liquids, extreme weather conditions.

Examples of lower risk activities include: Maintenance functions other than on active processing equipment; Security watchman's functions (except in hazardous locations); Janitorial or custodial functions (except in hazardous locations); Routine job functions that are part of a long standing operating procedure where experience has shown

them to be safe; Desk work.

If you identify any dangerous situations, set up procedures to ensure that the individual is monitored and can get assistance if an accident occurs. You need to provide the necessary tools and equipment, information about the hazards that may be encountered, and train everyone involved, including workers, supervisors, and foremen. Your

There are control measures to ensure the safety of employees that work alone

assessment may even conclude that you shouldn't allow your employees to work alone.

There are several control measures that can be put into place to ensure the safety of your employees that work alone, including:

- 1) Develop control methods to minimize the risks identified, including a method to get emergency help for the worker if it is needed.
- 2) Check on the worker by periodic visits at regular intervals. This should be done by the employer, another worker, or some other knowledgeable person designated by the employer. The length of time between checks should be determined by the hazards of the job.
- 3) Communicating via the telephone at regularly scheduled intervals may be adequate in low-risk work alone situations. Telephone numbers for routine calling and emergency situations should be prominently posted.
- 4) Workplace security systems can often be modified to monitor a particular worker who is working alone as well as the status of the workplace itself. You may want to use personal pagers, two-way radios, emergency sounding devices, visual monitoring systems, and similar equipment.
- 5) Section 1512 of the Construction Safety Orders required Emergency Medical Services Plan in case of injury or illness on the jobsite.

Nordby success story

Continued from page 1

potential safety problem," said Hartman.

The Nordby safety program extends to their sub-contractors as well. "We require that all of our subs hold a weekly safety meeting, even though OSHA only requires one every 10 days," says Hartman. "They're also responsible for turning in a weekly safety meeting sheet. Our supervisors are required to walk the jobsite once a day to be sure that everyone, subs included, is doing what they're supposed to be doing. It's important when working on multiple contractor sites to work together with other companies' safety people."

Hartman has had an opportunity to share specifics of their program with other construction companies. He says, "We are trying to do something positive for the company and its employees. We don't want people hurt, and we are willing to share what we are doing. It benefits all of us to keep mod rates in check and our valuable employees safe."



Rossini Winery, a project of the Nordby Wine Cave division

There is a financial incentive for employees to be safe. Supervisors start the year knowing they have a potential bonus waiting at the end of the year that is based on safety performance. For each infraction during the year the bonus is reduced. Field employees are eligible for a quarterly cash bonus for avoiding time loss accidents. At the end of the year those who have avoided accidents become eligible for a cash drawing.

Hartman explained that a high mod rate could have prevented the company from bidding on certain jobs, and that could have meant lost opportunity on potentially millions of dollars. Safety does pay!





Safety Snippets

2005 Workers' Comp & Safety Seminars

Jan. 13th	Intro to Cal/OSHA for the Construction Industry
Jan. 20th	Workers' Comp 101
Feb. 3rd	Workers' Comp Reform – How it affects Employers
Feb 17th	Back Injury Prevention
March 1st & 8th	10-hour OSHA Course
March 11th	CPR/First Aid
March 17th	Intro to Cal/OSHA for the Construction Industry



Contact Rebecca at (707) 542-9502 for more information or register online at www.ncbe.santarosa.com

POSTING REMINDER

It's time to post your OSHA 300A Annual Summary of Work-Related Injuries and Illnesses form. Cal/OSHA regulations (Title 8 §14300.32. Annual Summary.) require that this form be posted in a location readily available to your employees (i.e. by the timeclock, employee posting area, breakroom, etc.) from February 1st through April 30th. You will be posting all recordable injuries from the 2004 calendar year that you recorded on your OSHA 300 log. 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 form asks for total injury numbers. There is an exemption from this requirement, if you had less than 10 employees throughout the 2004 calendar year (if at any time you exceeded 10 employees you must comply with this requirement) you do not have to record injuries or maintain an OSHA 300 log. If you need the OSHA 300 forms you can get them online at www.californiaosha.info or contact Hallie Fraser, NCBE Workers' Comp & Safety Director, at (707) 542-9502.

COMP CORNER

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continuing commitment to pass on expected savings from recent workers' compensation reform legislation."

While average decreases will be 5 percent, individual policyholders will also be affected by a number of other changes including individual class experience, experience modifications and rating plan features. Therefore, some policyholders will experience a greater - while others will see less - than the average 5 percent decrease.

Go to www.scif.com for more information.



SAFETY POCKET CALENDARS

Soon to be mailed to you, courtesy of the Workers' Comp Trust, are safety pocket calendars. We will be sending several to each company in NCBE's Group Workers' Comp Program.

Every month features a different safety related subject. It's a great way to remind your employees about safety. A good idea – distribute the calendars at a safety meeting, tailgate meeting or event that is celebrating your safety record for the year.

Contact me at (707) 542-9502 if you need more calendars.

Recent Changes of Note to OSHA Regulations

General Industry Safety Order 3381 Head Protection has been changed and was effective 10/30/04. Review the changes at <http://www.dir.ca.gov/OSHSB/headprotection0.htm>.

General Industry Safety Order 3657 Elevating Employees with Industrial Trucks has been changed and was effective 9/26/04. Review the changes at <http://www.dir.ca.gov/OSHSB/elevatingemployees0.html>.

Contact Us

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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.

