



Introducing Guhru (Powered by Harbor America)



Effectively managing evolving risks and controlling insurance costs in a tumultuous business environment can be challenging – that’s why Harbor America offers a revolutionary, time-saving online tool that allows you to gather information and solve everyday problems in just a few keystrokes. Discover the innovative resources today by logging in to Guhru.

OSHA Compliance

Staying in compliance is a snap with the practical and easily accessible collection of occupational safety resources you'll find on Guhru, including:

- Compliance and FAQ – Information and answers regarding OSHA's recordkeeping guidelines, coupled with various related resources.
- Instant OSHA Reporting – Generate up-to-the-minute OSHA reports and drill down by injury type, body part, group or establishment to identify trends and cost drivers.
- Custom OSHA Forms – Generate a PDF or CSV with your OSHA 300 Log or Summary of Work-Related Injuries and Illnesses for a certain establishment or year, allowing you to stay OSHA compliant.
- Easy OSHA Log Maintenance – Edit, view and delete log entries quickly and easily with the log maintenance wizard, which makes maintenance simple and guarantees that your records are current.
- View Recent Incidents – Stay on top of your company's workplace safety with the online log's handy at-a-glance view.

Your OSHA Log
On this page, determine if an incident is recordable, view and update your OSHA log and complete essential OSHA compliance forms.

View Your OSHA Log

Is this incident recordable? Find out with the [OSHA Recordable Incident Advisor](#)

OSHA Log 300/301 Find: in: Page 1 of 5 [next >](#)

[New Log Entry](#) [View OSHA 200 Log](#)

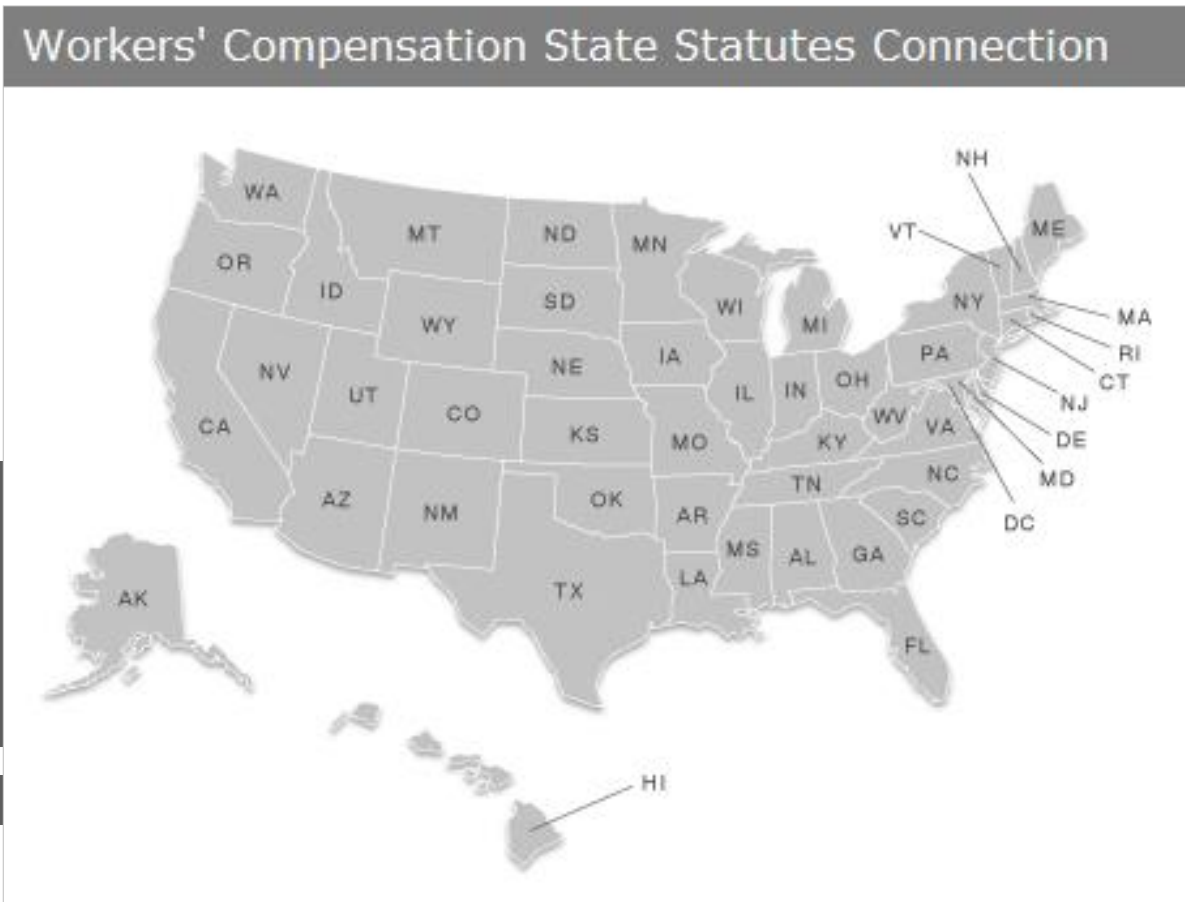
Injury Date	Establishment	Name	Description	301	Actions
01/20/2016	Milwaukee Plant	Pete Rodgers	Pete experienced and electric shock when pluggin in power cord	<input type="checkbox"/>	f x
01/12/2016	Chicago Plant	Bill Brown	Bill was caught in between giant rollers while performing general maintenance	<input type="checkbox"/>	f x
01/02/2015	Milwaukee Plant	Martin Jones	Martin fell, and injured his back while lifting a box.	<input type="checkbox"/>	f x
06/02/2014	Chicago Plant	Bob Jones	Cut self with box cutter	<input type="checkbox"/>	f x
10/13/2013	Chicago Plant	Jay Cutler	struck by a forklift - injured groin	<input type="checkbox"/>	f x
09/30/2013	Chicago Plant	Dale Sveum	cut on neck from employee negligence	<input type="checkbox"/>	f x
08/19/2013	Milwaukee Plant	Ryan Braun	burnt on his hand by a candle	<input type="checkbox"/>	f x
07/30/2013	Milwaukee Plant	Jean Snow	Cut finger with box cutter opening shipment	<input type="checkbox"/>	f x
07/15/2012	Chicago Plant	Ashley Adams	injury to side of face	<input type="checkbox"/>	f x
03/22/2012	Milwaukee Plant	Matthew Michaels	hit by a falling light fixture	<input type="checkbox"/>	f x

Page 1 of 5 [next >](#)

Workers' Compensation State Statutes

An invaluable resource.

Find concise, accurate and up-to-date information about any state's workers' compensation benefits rates and regulations – as well as contact information for the state's workers' compensation regulatory body – with our instantly accessible, all-encompassing database.



Simplified guides for all 50 states' WC statutes

Quick links to additional resources

Risk Management

Your first stop for risk management answers.

Find tools and solutions for virtually any risk management issue, from occupational disease and workplace violence to natural disasters and product recall. Protect your business with our collection of the best of risk management resources on the web. Examples include:

- Business exposures
- Fleet safety
- Property Exposures
- Safety Meetings/Toolbox Talks
- Safety Programs
- Workers' Compensation

Avoiding Top Construction Hazards

Don't be a statistic! Watch out for these top construction hazards...

- **Falling:** Wear and use personal fall arrest equipment, and install and maintain perimeter protection
- **Struck-By:** Never position yourself between moving and fixed objects, and wear high-visibility clothes near vehicles and equipment
- **Caught-In/Between:** Never enter an unpropped or deeper without an adequate protection make sure the trench is protected by sloping, benching
- **Electrocutions:** Maintain a safe distance

Photography: © iStockphoto.com/Stephen V. D'Amico

WHAT DO YOU KNOW ABOUT SAFETY?

Take your duty of being a safe construction site worker seriously. Answer the following questions to determine your level of general construction protection safety.

- Guardrail systems or personal fall arrest systems must be used when working on surfaces with unprotected edges that are how many feet above a lower level, according to OSHA standards?
 - a) 4 feet
 - b) 6 feet
 - c) 8 feet
 - d) 10 feet
- Which of these methods is not considered safe fall protection when working near a hole?
 - a) Guardrail system
 - b) Cover
 - c) Personal fall arrest system
 - d) Warning line system
- Posts placed for wood, pipe or structured steel guardrails are to be spaced no more than how many feet apart on the centers?
 - a) 6 feet
 - b) 8 feet
 - c) 12 feet
 - d) 16 feet
- How many feet should a worker be able to free fall when using a body belt or harness as part of a positioning device system?
 - a) 2 feet
 - b) 3 feet
 - c) 4 feet
 - d) 5 feet

by B.OfficialInsane

Save a Life

Saving someone's life is not in your job description, but you may have to do it if someone is choking.

Choking, due to an obstructed airway, is the leading cause of accidental death. If you notice a person or fellow employee who is choking but not coughing or able to speak, you should perform the Heimlich maneuver immediately. Here's how:

- Ask the choking victim to stand, if they are sitting.
- Place yourself slightly behind the victim and place your arms around his/her waist.
- Heed a belt with one hand and place your thumb towards the victim, just above his/her navel.
- Grab your fist with your other hand and deliver five upward thrusts into the victim's abdomen.
- Your thrusts may move air out of the victim's lungs and create an airway through.
- Repeat the Heimlich maneuver until the food is dislodged.

It's also best to call for emergency assistance before performing the Heimlich maneuver, anytime someone is choking. This way, if your efforts are not successful, help will be on the way.

playing it safe

Property & Casualty Newsletters

Stay on top of the latest property and casualty trends.

From safe driving practices to toolbox safety meetings, our customizable, professionally designed, ready-to-print newsletters educate employees about workplace hazards and ways to prevent injury, empowering them to take safety into their own hands. Creating a successful safety-minded culture is as simple as logging in to Guhru.

RISK INSIGHTS

[B_Officialname], your risk management partner.

GENERAL

How I2P2 Could Affect You

The Occupational Health and Safety Administration (OSHA) is currently developing a rule that would require employers to implement injury and illness prevention programs (I2P2s) that are tailored to the unique hazards of their workplaces. While details of the rule remain uncertain, its general objective and sources give hints to its general nature.

What Would it Require?
The I2P2 would require employers to "find and fix" any kind of workplace hazard regardless of the presence or absence of relevant OSHA regulations. The rule stems from the current Safety and Health Program Management Guidelines (54 FR 2904-2916), which were published in 1989. The agency will build on these guidelines and on lessons learned from successful approaches and best practices under OSHA's Voluntary Protection Program (VPP) and Safety and Health Achievement Recognition Program (SHARP), and similar industry and international initiatives.

The proposed I2P2 standard would require employers to develop a plan, with worker participation, to identify the hazards in their workplaces and address these hazards before they cause injury, illness or death.

What Will the Rule Look Like?
OSHA has yet to decide on the scope and design of the new rule. However, it has said it will build on the VPP and SHARP programs, consensus standards such as ANSI/ASSE Z11 and OSHA's 1001, and state-run programs that have proven to be effective.

What Can I Do to Prepare?
To ensure that you are identifying all hazards in the workplace, take the following actions:

- Assign roles and responsibilities for safety and health throughout the organization.
- Evaluate all work activities and processes for hazards.
- Re-evaluate whenever there are changes in processes, materials or machinery.
- Routinely conduct on-site inspections. Make all appropriate corrections.
- Introduce a hazard reporting system for employees.
- Investigate all accidents and near misses to determine and act upon root causes.

The I2P2 would require employers to "find and fix" any kind of workplace hazard regardless of the presence or absence of relevant OSHA regulations.

To Whom Will it Apply?
OSHA administrator David Michaels said in a Web chat that the rule is not intended to substitute other OSHA standards, and aims to achieve a shift in culture, which is "needed in this country to effectively address workplace safety and health issues." It merely acts as a vehicle for employers to identify hazards – the control of those hazards will be regulated by existing OSHA standards or the General Duty Clause.

When Should I Expect It?
Michaels expressed in 2010 the desire to have the standard in place within three years. However, several steps remain before a rule can be finalized.

P&C Profile

Workplace and safety tips brought to you by the insurance specialists at [B_Officialname].

DID YOU KNOW...?

Although employer workers' compensation costs decreased from 2007 to 2008, medical payments and cash benefits to injured workers experienced the largest percentage increase since 2001, according to a recent report by the National Academy of Social Insurance (NASI).

For the first time, medical benefits represented more than half of all benefits paid. The continuation of a long-term trend could be a reflection of both higher prices for medical treatment and greater use of services.

Manage your workers' compensation expenses together with [B_Officialname] through proactive safety programs that reduce the number and severity of workplace injuries.

2009 Shows Significant Drop in Workplace Fatalities

U.S. deaths in the workplace fell 17 percent to a record low, partially attributable to a sharp decline in construction fatalities as unemployment soared to the highest level in 25 years, according to the Bureau of Labor Statistics.

Secretary of Labor Hilda L. Solis responded in a statement that while the decrease is "encouraging," it is essential to maintain "continued strong enforcement of workplace safety laws" since "a single worker hurt or killed on the job is one too many." A comprehensive risk management and safety program can prevent worker injuries and fatalities.

For the second year, transportation accidents were the most frequent cause of worker deaths. Fleet safety programs can abate this risk.

Managing Your Risk While Computing in the Cloud

Using a third party to host all or parts of your company's technological presence has become so ubiquitous in the business world that many companies could not function without it. When assessing the risk of doing business in the cloud, the question has moved away from whether or not to take part in it and becomes the question of how cloud computing can best be managed to mitigate risk.

It is fundamental to understand that outsourcing business functions to a third party is not synonymous with outsourcing your risk. The data may reside on a different company's systems, but the responsibility for that data has not been transferred. Companies must respond to their customers whether or not they are using a cloud service.

One of the best ways to mitigate risk is to treat your cloud provider like any other independent contractor by actively managing the relationship, reviewing contracts (that have liquidated damages clauses that favor the cloud operator), securing indemnity (the provider should have appropriate errors and omissions coverage) and understanding the vendor's security practices.

Property & Casualty Resource Library


Expertise at your fingertips.

Thousands of downloadable articles are at your fingertips, providing instant access to articles, flyers, newsletters, forms, checklists, benchmarking surveys and much more.

- Discover new and featured informational newsletters and flyers on evolving risks, current topics in property and casualty and more.
- Search a vast library featuring up-to-date, informative documents covering a variety of property and casualty issues, including loss control, cost containment, risk management, OSHA compliance, safety culture, coverage explanations, safety manuals and more.
- Download customizable employee communications materials, including payroll stuffers, newsletters and safety manuals.

Regulatory Update

Final DOT Texting Ban for Commercial Truck Drivers



EXECUTIVE SUMMARY

Distracted driving has become a major target of the U.S. Department of Transportation. In 2009, nearly 5,500 people died and half a million were injured in crashes involving a distracted driver. According to the National Highway Traffic Safety Administration, distraction-related fatalities represented 16 percent of all traffic fatalities in 2009.

On September 21, 2010, U.S. Transportation Secretary Ray LaHood announced a final federal rule to expressly prohibit texting by drivers of commercial vehicles, such as large trucks and buses. This final rule replaces earlier guidance on this topic that was released on January 26, 2010.

The new rule:

- Prohibits texting using electronic devices by certain drivers while operating Commercial Motor Vehicles (CMVs) in interstate commerce
- Provides sanctions for certain drivers convicted of texting while operating a CMV, including fines and disqualification
- Provides sanctions for Commercial Driver's License (CDL) drivers convicted of state or local bans on texting while operating a CMV.

This [B_Officialname] Regulatory Update summarizes the new final rule, which is effective **October 27, 2010**. For a copy of the rule, see www.gsa.gov/fdsys/pkg/FR-2010-09-27/pdf/2010-23861.pdf.

OVERVIEW OF THE TEXTING BAN

Commercial Motor Vehicles

The texting ban generally applies to drivers of CMVs. For purposes of the texting ban, a CMV is defined as a self-propelled or towed vehicle used on highways to transport persons or property in interstate commerce that either:

- Has a gross vehicle weight/gross vehicle weight rating of more than 10,000 pounds;
- Is designed or used to transport more than eight passengers (including the driver) for compensation;
- Is designed or used to transport more than 15 passengers (including the driver), not for compensation; or
- Is transporting any quantity of hazardous materials requiring placards to be displayed on the vehicle.

Coverage Insights

Understanding Additional Insured Coverage



Adding an additional insured (AI) endorsement to a Commercial General Liability (CGL), Umbrella/Excess, Auto/Boat/Aviation, or Workers Compensation insurance policy is a useful negotiation tool and a common element in many contracts and leases. However, this endorsement is subject to frequent misunderstandings, litigation and disagreements. Some versions of the coverage can be extremely limited in scope, and although courts often tend toward granting coverage, court decisions vary from case to case depending on the state's laws and circumstances that obtain.

What is an Additional Insured's Status?

Additional insureds qualify as insureds under the policy, meaning that they have direct rights under that policy; however, many AI endorsements specify that coverage is provided only for actions that are a direct result of the additional insured's relationship with the insured and, in many instances, do not cover negligence. The interaction of additional insured status with indemnity clauses, insurance requirements and other contract provisions is unique and complex. The extent of the coverage afforded to the additional insured in an AI endorsement largely depends on the language of that endorsement.

Certificate of Insurance

It is a common misconception that the possession of a certificate of insurance is sufficient to guarantee coverage. The fact that a certificate of insurance names an entity as an additional insured is not enough to confer additional insured status on that party. It does, however, provide information about the limits, coverages and durations of the policy. For this reason, take the following steps:

- Ensure that the certificate specifically names you as the additional insured.
- Request a copy of the policy declarations and an additional insured endorsement that names the party as an additional insured.

ISO Forms

There are several versions of the ISO form CG2010, which is the standard additional insured form. The amount of protection your policy affords the additional insured being added to the policy depends on the edition date of the CG2010 form – each has various advantages and disadvantages.

- The CG2010 (1180) form, which extends coverage for up to 10 years after the work of project is completed and covers Construction Defect Liability, is rarely used.
- More recent editions of the form (e.g. CG2010 (1095) or CG2010 (0704)) have limited the applicability of coverage. Unlike the CG2010 (1180), these forms and coverage with the project.
- CG2010 (0704), which is the most recent form, limits coverage to bodily injury, property damage or personal and advertising injury.

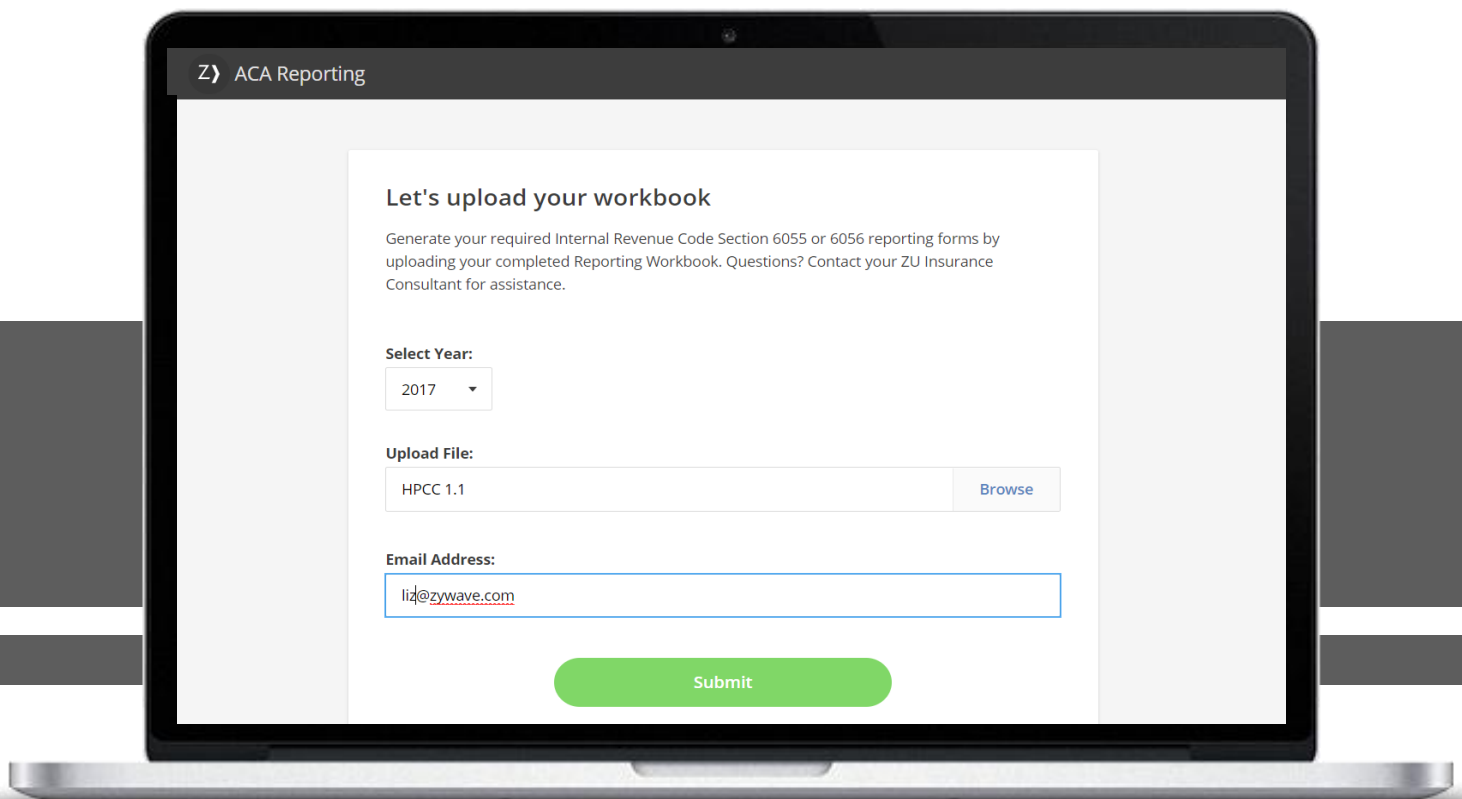
Therefore, the version of the form used for your additional insured endorsement determines the depth of the policyholder's obligation – it could mean the difference between providing coverage for 10 years after the end of a project and ending coverage with its completion. Because of the confusion surrounding coverage of additional insureds, it is crucial that both the policyholder and the additional insured read the endorsement carefully and ask for clarification to avoid disputes.

ACA Reporting

Solutions are just a few clicks away.

The Health Plan Compliance Calendar is an on-demand resource that is designed to help you track and meet key federal compliance deadlines associated with the health plan you provide.

- Customized compliance calendar based on your answers to the health plan questionnaire
- Rolling list of upcoming deadlines for a convenient quick view
- Accompanying resources for each compliance deadline
- Automated monthly email reminders of upcoming deadlines



HR Resource Library

Solutions are just a few clicks away.

An extensive library featuring over 2,000 employee and employer facing documents, allows you to quickly and effortlessly resolve human resources and insurance-related issues. Find articles, brochures, forms, reports and more regarding:

- Plan Design
- Employee Newsletters
- Health & Wellness
- Human Resources
- And More!



October 2010 Brought to you by [C_Officialname]

Mammograms Save Lives

Mammograms can often detect breast cancer years before a woman can find a lump herself – and when breast cancer is caught at an early, localized stage, the five-year survival rate is 97 percent according to the American Cancer Society.

When should you start getting mammograms? In 2009, the U.S. Preventive Services Task Force began recommending that most women should not receive mammograms before age 50 – instead of 40, and that it's better for the tests to come every two years instead of annually. The risk of breast cancer does increase with age, so women age 50 and over are advised to get these routine mammograms to help detect breast cancer as early as possible. Young women at high risk for breast cancer should discuss with a physician if earlier screenings are necessary.

Women in their 20s and 30s should have a clinical breast examination as a part of a periodic health exam by a medical professional every three years. After age 40, women should have a breast exam every year.



LIVE WELL, WORK WELL

Halloween Hazards

The activities associated with Halloween can be fun for the whole family, but require specific safety precautions. Consider these safety tips for costumes and trick-or-treating to ensure a safe and fun Halloween for you and your children.


Costumes

- When selecting costumes, avoid long, baggy or loose-fitting costumes and shoes that may be difficult or dangerous to walk in for your child.
- Choose costumes, wigs and accessories made from fire-retardant fabrics and materials.
- Make sure costume accessories such as swords or wands are made of flexible materials.
- Opt for non-toxic, FDA-approved facial makeup instead of a mask that may limit your child's visibility or breathing. Always keep facial makeup away from the eyes and mouth, and remove it promptly after trick-or-treating.
- Add strips of reflective tape to costumes and trick-or-treat bags to make children more visible to motorists.

Trick-or-Treating

- Never allow children under the age of 12 to trick or treat alone. Older children should plan their route ahead of time so parents know where they are and always trick-or-treat in a group.
- Always trick or treat in familiar neighborhoods. If your neighborhood allows trick-or-treating after dark, carry a flashlight, send one along with older children.
- Remind children to walk only on sidewalks, and to look both ways before crossing at corners or crosswalks.
- Instruct children to only visit well-lit houses, and never enter a home to receive candy or a treat.
- Remind children to never approach a car, or accept treats from a person in a car.
- Inspect your children's candy before they eat it. Unwrapped and sealed treats are the safest. Discard unwrapped or homemade treats, fresh fruit or anything that looks remotely suspicious.
- Check for choking hazards, such as hard candy, gum, peanuts or small toys if you have young children.

October is National Breast Cancer Awareness Month



Workplace Wellness:

An Employer's Guide to Promoting Wellness at the Workplace

Wellness issues important to you – brought to you by the insurance specialists at [B_Officialname].

There are many different types of wellness programs. The essence of these programs is to promote healthy lifestyles wellness initiatives such as smoking cessation programs, on-site gyms, educational materials and much more. While some businesses have instituted very comprehensive health programs, others have achieved savings or increased productivity with just a few simple activities that promote healthy behaviors. What's most important is to commit to wellness promotion in your organization and get started.

Why Promote Wellness in the Workplace?

Worksite health promotion is an investment in your most important asset, your employees. Studies have shown that employees are more likely to be on the job and performing well when they are in optimal health. Benefits of implementing a wellness program include:

- Attracting the most talented workers
- Reducing absenteeism and lost time
- Improving on-the-job time utilization, decision making and productivity
- Improving employee morale
- Reduction in turnover
- Improved disease management and prevention, and a healthier workforce in general, both of which contribute to lower health care costs

Best Practices When Developing a Wellness Program

The Wellness Council of America (WELCOA), an organization dedicated to the promotion of worksite wellness, has identified seven best practices ("The Seven Benchmarks") for employers to follow when building a comprehensive, effective worksite wellness program within their organization:

12







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- Links to updates, news and reference materials

HR Link Library

Can't find what you need in our resource library? Looking for additional information? This comprehensive library of our best sources will help you continue to build your benefit, health care, HR, compliance and wellness expertise.

Benefit Plans	401(k) Help Center  401(k)HelpCenter.com provides unbiased 401(k) information for plan sponsors, retirement professionals, small businesses and plan participants.
Health Care	
Human Resources	
Legislation & Law	
Wellness	
	AARP  Use this website to help in your financial planning. Voted one of the top retirement websites by Employee Benefit Adviser.
	About.com – Retirement Planning  Use this website to help in your financial planning. Voted one of the top retirement websites by Employee Benefit Adviser.
	American Savings Education Council  The American Savings Education Council (ASEC) is a nonprofit national coalition of public- and private-sector institutions undertaking initiatives to raise public awareness about what is needed to ensure long-term personal financial independence. ASEC works through its partners to educate Americans on all aspects of personal finance and wealth development, including credit management, college savings, home purchase and retirement planning. ASEC's goal is to make saving and retirement planning a vital concern of all Americans. Also voted one of the top retirement websites by Employee Benefit Adviser.
	Centers for Medicare & Medicaid Services (CMS)  The official website of the federal agency that administers Medicare, Medicaid and the State Children's Health Insurance Program (SCHIP). Contains information on Medicare, Medicaid and HIPAA, including publications and forms, local information and statistics.
	CNNmoney  Use this website to help in your financial planning. Voted one of the top retirement websites by Employee Benefit Adviser.

Wellness Toolkit

Promote healthy employees.

Even a motivated and conscientious consumer can feel overwhelmed by today's rapidly changing, complicated health care environment. Confusion and even ill-advised decisions can be costly to their health and well-being. Promote wellness and answer common questions with ready-to-print newsletters covering important topics.

- Getting Started
 - Step by Step Guide to Wellness
 - Wellness Documents
- National Health Observance Calendars
- Newsletters, Flyers and Resources
 - Benefits communications
 - Newsletters
 - Health & Wellness
 - Wellness Programs

