

SOUNDINGS

"Self Insurance Group Strength"

"The Safety of Employees is an Investment in Success"

May 2018 Volume XV / Issue V

Weeks Marine Wins Wilmington, NC Dredging Contract

Weeks Marine Inc., a Signal Member since March 2018, has won a contract for the Wilmington Harbor Inner Ocean Bar maintenance dredging program in Brunswick County, North Carolina.



The dredging program, set to be accomplished by hydraulic cutter suction dredger, will be performed in Southport, NC, with an estimated completion date of August 31, 2018.

Under the agreement, Weeks will conduct maintenance dredging operations on the Federal navigation channel reaches including Smith Island Channel, Baldhead Shoal Channel Reach 1 and Baldhead Shoal Channel Reach 2.

The estimated quantity of material to be dredged is approximately 1,500,000 cubic yards and the dredged material will be placed on the beach at Oak Island.

The work will include shaping the beach fill and pre and post construction beach surveys.

Source: *DredgingToday.com*

New Cranes Arrive at APM Terminals in Elizabeth, NJ

APM Terminals, a Signal Member since 1988, took delivery of four of the newest generation gantry cranes in Elizabeth, NJ, to better serve liner customers deploying larger ships. The cranes reach 23 containers across the vessel beam – equivalent to two thirds the width of a football field – and are part of the facility's USD \$200 million infrastructure investment plan scheduled for completion this year.



The four gantry cranes are designed for operations on today's largest container vessels

"We are proud to offer our liner customers and landside customers this new service capability, increased productivity and deeper water depth, said APM Terminals North

America CEO Wim Lagaay, who noted “The completion of the dredging six months ahead of schedule was made possible by the dedication and proactivity of the Port Authority of NY & NJ working with Federal and State agencies, as well as other stakeholders to secure all the permits and contracts in record time. This will result in more berthing capacity for our liner customers at a time when cargo volumes continue to increase.”

“The multibillion dollar program to deepen our port channels to 50 feet, coupled with the raising of the Bayonne Bridge, has ensured that our port is ready to handle the biggest ships now calling on the East Coast,” said Port Authority Port Director Molly Campbell. “The arrival of these new cranes is further evidence that our terminal operators are confident on the port’s bright future and willing to invest in it.”

The ongoing modernization plan for APM Terminals Elizabeth includes reinforcing berths which have been dredged to 50 feet (15.25 meters) to handle the larger vessels.

Source: apmterminals.com



Lighting in the Workplace



Lighting in the workplace is often given a low priority. Proper lighting is important because when it is too high or low, or when there is a lack of contrast or too much glare, it makes it difficult to

complete a task safely. Good lighting makes tasks easier while poor lighting can lead to mistakes and injuries. The main causes of improper lighting are not enough light when needed, glare, lack of contrast, poor distribution of light, and flicker. Common negative effects include headache and eyestrain, neck, back, and shoulder strain, falling, tripping, slipping, and dropping materials or tools, and depression.

An important source of information on lighting is the Illu-

minating Engineering Society of North America (“IESNA”)*. They produced Recommended Practice for Lighting Industrial Facilities, which is also an American National Standard Institute standard (“ANSI/IESNA RP-7-010”). The document provides detailed recommendations for lighting for specific equipment and processes.

A condensed version of recommended version recommended lighting levels includes:

Type of Activity	Ranges of Illuminations (“Lux”)**
Public spaces with dark surroundings	20-50
Simple orientation for short temporary visits	50-100
Working spaces where visual tasks are only occasionally performed	100-200
Performance of visual tasks of high contrast or large scale	200-500
Performance of visual tasks of medium contrast or small size	500-1000
Performance of visual tasks of low contrast or very small size	1000-2000
Performance of visual tasks of low contrast and very small size over a prolonged period	2000-5000
Performance of very prolonged and exacting visual tasks	5000-10000

*From: *IESNA Lighting Handbook. 9th ed. Illuminating Engineering Society of North America, 2000. p. 10-13.*

**Lux is the amount of light emitted while lumen is the amount of light per area. 1 lux = 1 lumen /m². A photometer or light meter can be used to measure the amount of light.

In order to evaluate lighting:

- Conduct a walk-through of the plant to observe the quantity and quality of available light. Consider where lighting levels are too high, where lights are left on unnecessarily, or where factors leading to visual discomfort may inhibit productivity or safety.
- Take measurements of illumination with a light meter and measure at task areas and general overall lighting.
- Replace burned out bulbs and add fixtures or reposition lighting where needed.

- Add task lighting to improve visibility and lower energy cost.
- Paint equipment slightly lighter than the surrounding area to add contrast.
- Once complete, retake measurements.

In order to keep lighting at its best:

- Include lighting as part of facility preventative maintenance
- Train employees on the importance of both general and task lighting, and how to report problems
- When the arrangement of the facility is changed, include lighting as a component of that change. Follow IESNA standards
- Conduct periodic lighting surveys

Although not considered one of the major hazards of the workplace, lack of or improper lighting can lead to serious injury and employee health issues. Management should recognize its importance and integrate good lighting as part of the facility safety program.

Source: occusafeinc.com



NATIONAL SAFETY MONTH

June is National Safety Month!



Join the National Safety Council in observing National Safety Month! This initiative focuses on reducing leading causes of injury and death at work, on the road and in our homes and communities. The National Safety Council provides down-

loadable resources highlighting a different safety topic for each week in June – visit the [Signal Mutual Safety Center](#) for more information.

Foreign Travel Safety

Submitted by Susan Connolly, APM Terminals,
a Signal Member since 1988

Working in the maritime industry, many employees need to travel internationally for business reasons. Security, health and safety risks are associated with this type of travel and employers ought to consider developing a program that provides the travelers with information and guidelines coupled with insurance protections to best manage these risks. Guidance in the form of a booklet or e-booklet is especially helpful and portable. Employees will need to take responsibility for pre-trip planning; and if done thoroughly, this will facilitate smooth sailing during the actual trip.

There are innumerable travel risks within the main categories of Security, Health and Safety.

Security Risks: Security risks vary from country to country and therefore the traveler should review the risks and prepare prior to the trip. The employer's measures undertaken to protect its employees, their property as well as its own, must be communicated to all workers who travel.

Common Security Risks	
✓ International war/strife/unrest	✓ Theft
✓ Kidnap/abduction	✓ IT crime
✓ Assault compliance	✓ Legal risk/foreign law

Pre-trip Planning: The employee must be guided to engage in pre-trip planning that minimizes security risks. The U.S. Department of State is an important resource that acts as a requisite first stop during pre-trip planning. It monitors political and health risks in each country and provides travel alerts and warnings. It identifies "no travel zones" within countries as well. Copies of important documents can be left with a co-worker. The traveler must make certain his cellphone will work internationally. Learning the local 911 numbers and programming them into a cellphone is a prudent precaution.

A company's security staff can provide valuable practices, tips and information to employees on how best to dress, travel locally, protect valuables, and carry oneself in order to not attract unwarranted attention or appear vulnerable.

The company's IT staff must provide guidance for protecting both the computer/cellphone hardware as well as protecting against hacking, data theft or internet crime. IT can equip laptops and enable phones with GPS features for tracking purposes. To pay for purchases abroad, the company must provide a credit card that can be used overseas; and the need to have some cash in the local currency is probably unavoidable. Depending on the country, employees may need to do research on the existence of unique local laws enforced in the country of destination.

Staying at a hotel that belongs to a recognized international chain will best assure that the most sophisticated security and fire systems are intact. Utilizing the hotel's service vendors, such as drivers, will assure the best reliability.

Health and Medical Risks: Among foreign travel risks, health risks are the most commonly known. Health risks include diseases that are either prevalent in the destination country due to environmental or other reasons, and extend to food and water-borne illnesses. With prolonged travel, motion sickness is possible. With respect to medical risks, the quality of medical treatment available and rules regarding carrying in or having prescribed, controlled medications can vary from country to country. For these risks, the best preparation is pre-planning, prevention and judicious packing.

Well in advance of the trip, the employee must visit his/her personal physician as well as a travel health provider. Most occupational health providers offer travel health services and the employer can arrange for a corporate account with one. The provider will consult with the employee about the inoculations needed and administer them. They will provide CDC and WHO health information, discuss dietary and water hazards, advise as to the rules for bringing in medications and lastly, provide a travel first-aid kit. The kit will include an antibiotic packet and medicines for common food and water-borne maladies. The employee will receive a Certificate of Vaccination travel document and the provider will also communicate the information back to the personal physician. A list of medical providers who can be trusted in the destination country in exigencies can be furnished, and health tips to follow during a long flight can be discussed if warranted.

Personal Safety Risks: Employees should be encouraged to take an active role in their personal safety. They should ascertain the location of the fire exits in the hotel when checking in and get a local map to always know their own whereabouts during their stay. Whatever the mode of transportation, the traveler needs to be cognizant of not only car, bus and truck hazards, but also of motorbikes and bicycles. Rush hour can be especially chaotic when all modes of transportation are at peak concentration.

"Foreign Travel Guidebook": The company ought to provide a booklet (or e-booklet) that contains a pre-trip section (with a "to do" list, timeline, and planning and packing sections) and a "during travel" section. It should contain steps to follow in an emergency as well as for non-emergency scenarios. It should include a synopsis of the company's travel insurance coverages and it may contain emergency contact information as well as reminders and best practices to follow. Most importantly, it should be informative, concise, comprehensive, and portable.

Insurance Considerations:

Business Travel Insurance: Most U.S. state workers' compensation insurance policies do not cover medical bills incurred due to accidents outside of the country. Most U.S. healthcare plans do not cover non-accident medical bills incurred outside of the U.S. If foreign travel is likely or common for its workers, a company should consider the purchase of a Business Travel Insurance Policy. These policies usually combine multiple coverage types (such as health, workers' compensation and property) and a choice of different benefit levels and deductibles.

Standard Coverages	
✓ Medical expenses, including evacuation and repatriation	✓ Accidental disability
✓ Travel escorts/family travel	✓ Personal property damage
✓ Medical accident coverage	✓ Hospitalization
✓ Physical therapy	✓ Accidental death
	✓ Accidental dental
	✓ Legal aid

The policies often have extra coverages, such as flight change and cancellation reimbursement, and coverage for lost or delayed baggage. Coverage for lost keys and rental cars may even be included in the cover.

Automobile Liability Insurance: Most U.S. automobile policies generally do not cover liability claims due to the fault of the employee while driving in a foreign country. If the employer wants to insure for this risk because employees must drive abroad, special insurance may need to be purchased (it may be included in the Business Travel Insurance policy). As an alternative, the auto insurance coverage benefits of the host location can be arranged in advance to be extended to the visitor.

Corporate Credit Card Programs: Most corporate credit card companies provide for travel insurance benefits for the cardholder. These benefits are not often accessed and may be overlooked. Types of benefits usually include some listed previously; such as lost luggage, emergency medical coverage, and property theft, and therefore may be duplicative. However, there are additional financial protections afforded, such as credit card theft, fraudulent charge coverage, and lost ticket or document coverage.

Kidnap and Ransom (“K&R”) Coverage: Lastly, if international travel involves countries or areas with above-normal kidnapping and hijacking rates, a company can purchase K&R coverage.

Developing a travel safety program for your workforce is a sound idea. It helps to prepare the traveler before the trip and protect him during it, to facilitate a productive and incident-free trip. A formal travel safety program is considered an effective loss control measure that can also keep foreign travel insurance rates down. Many of the elements of a corporate travel safety program have applicability for workers in their personal and vacation travel as well. Bon voyage!

About the Author

Susan Connolly
Senior Global Risk Advisor, Personal Injury, APM Terminals

Susan joined APM Terminals in the global risk management department in 2008. In her current role, she is responsible for the workers’ compensation programs and global injury risk matters. She has an M.S. degree in Safety and Environmental Management and has earned the Associate in Risk Management (ARM) certification. She worked as a loss control consultant for insurers prior to working in risk management.

Safety Resources Seminars
Dates and/or Locations Subject to Change

JUNE 2018		
Date	Seminar Topic	Location
20th	Accident Incident Investigation	Seattle WA
AUGUST 2018		
Date	Seminar Topic	Location
2nd	Executive Safety Leadership (During the Annual General Meeting)	Carlsbad CA



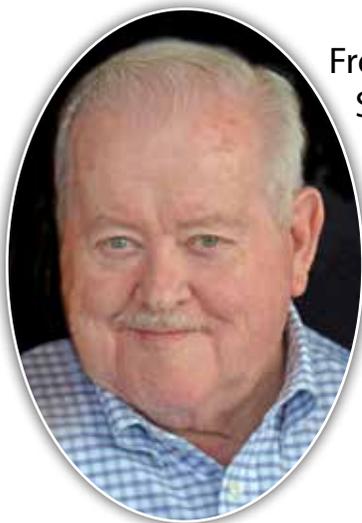
Register Now!

12th Annual Virginia Member & Broker Appreciation Reception
June 6, 2018
Steinhilber’s Restaurant
653 Thalia Road, Virginia Beach



Contact Angela Pineda at
angela.pineda@signal-ct.com

In Memoriam
Fredrick John Wanner
October 9, 1939 – April 17, 2018



Fred Wanner was our colleague, mentor and friend. Although retired from Signal Administration these past eight years, he continued as part of many of our lives. An attorney admitted to the Massachusetts bar, Fred's career in maritime and workers' compensation claims spanned nearly 50 years. And one certainly must count the two years post-retirement when Fred spent days reviewing others' claims in audit; gently nudging them towards improvement, and finding solutions of the win-win variety. An Air Force veteran, Fred helped raise a large, blended family, who joins us in our grief. He will be dearly missed by everyone.

Annual General Meeting 2018

SAVE
the
DATE

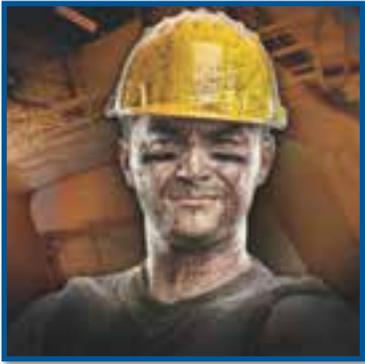
SIGNAL

PARK HYATT AVIARA RESORT | CARLSBAD, CALIFORNIA
AUGUST 2 - 4, 2018

The poster features a large, stylized blue wave graphic in the center. Inside the wave is a photograph of a shipyard with several ships and a tall smokestack. The background is a solid light blue color.

Town Hall Meeting • Networking • Golf • Tennis • Swimming
Online Registration Opens Soon!

Early Intervention in Longshore – Wellbeing For The Long Haul



Injuries in the workplace are inevitable; however, many musculoskeletal injuries that start as discomfort can be prevented from developing into a workers' compensation claim, or significantly reduced in severity if intervention is available

early. According to the Occupational Safety and Health Administration ("OSHA"), 29% of work-related injuries are musculoskeletal disorders. OSHA also indicates that employers spend as much as \$20 billion a year on musculoskeletal work-related injuries and five times that in indirect costs.¹ Direct and indirect costs associated with musculoskeletal disorders can negatively impact a company's productivity and profitability.

Forward thinking companies around the country are now taking a different approach when it comes to the health and wellbeing of their workers. Instead of the focus being on the costly treatment of injuries, early intervention on-site athletic training models allow for the focus to shift to injury prevention. This shift in paradigm from the reactive model of injury management to the proactive model of a prevention-based program is what corporate America needs to reduce healthcare costs.²

A growing number of organizations are treating their employees like professional athletes and utilizing certified athletic trainers ("ATCs") on-site to keep employees performing at their best. The term "Industrial Athlete" best describes the type of employees who would benefit the most from this type of care. The term industrial athlete refers to anyone who makes a living using mental and physical talents to perform jobs that require skill, strength, flexibility, coordination, and endurance – just like an athlete.³

Surveys conducted by the National Athletic Trainers' Association show that ATCs working full-time in industrial settings provide companies positive return-on-investment

for each dollar spent on athletic training programs.⁴

Unify Health Services' goal is to make your workplace healthier and safer through an injury prevention and wellness program. Athletic trainers in the industrial setting are often out in the field, side-by-side with your employees, observing and coaching employees to perform better on the job. This also helps build trust and rapport between employees and athletic trainers.

In the event of injury occurrence, triage and treatment are performed immediately. This early intervention significantly reduces recovery time, lost time at work, and the need for outside injury referral. There is also no cost for the employee to use the program which demonstrates the employer's commitment to the employee's health and overall wellbeing. Employees that have access to this program say the convenience and immediacy of having an on-site health professional combined with the no-charge for them to access the services are important reasons why they utilize the program. Plus, the cost benefit is to the Employer.

Many large companies with names ranging from Boeing, Harley Davidson, Doritos, and even NASA have successful injury prevention programs. Companies like these reap additional benefits such as:

- Increased Productivity – employees will be able to perform their job duties with less discomfort with athletic trainers on-site to coach them.
- Cost Containment – certified athletic trainers are on-site to perform triage and determine if referrals to outside health professionals are needed. Most occurrences can be treated in-house, controlling the costs associated with third-party resources.
- DART Rate Reduction – injury prevention programs can lower OSHA's DART rate (Days away, Restricted duty and Transfers).
- Workers' Compensation Advantages – fewer claims can lower workers' comp expenses.
- Reduced HR Costs – employee turnover can be costly. Keeping your regular workers healthy and on the job can reduce HR costs.
- Ergonomic Evaluations – certified athletic trainers can provide ergonomic assessments at no additional charge.
- Nutrition and Wellness Education – certified athletic trainers are competent in many areas including nutrition and wellness.

Conclusion:

Musculoskeletal disorders (“MSDs”) have a significant impact on companies in terms of compensation costs, lost wages and lost productivity. In fact, one in eight employees in the workforce has some type of MSD. With more than 80% of the adult population in the U.S. workforce, the need for intervention is paramount to reduce the rising health care costs.⁵ An on-site athletic training program cannot only reduce medical plan costs and increase productivity, it can also improve employee morale and health – and reduce the frequency and severity of workers’ compensation claims.

If you are ready to join other leading companies in the fight against the rising health care costs associated with MSDs, Unify Health Services is the right partner for you. We have a proven track record, a team of qualified experts and the passion to increase your bottom line! Unify Health Services is proud to be Signal’s wellness partner.

Unify offers Signal Member’s only discounts for wellness programs and special services. For more information on how to get started with industrial performance and wellness services, contact the team at Unify Health Services. For further information contact us at 888-314-5571 or referrals@unifyhs.com.

Resources:

1. <http://www.nata.org/press-release/110414/athletic-trainers-provide-high-return-investment-today%E2%80%99s-workplace> (November 4, 2014)
2. <http://www.atiworksitesolutions.com/blog/the-role-of-athletic-trainers-in-the-industrial-setting> (April 12, 2017).
3. <http://www.ptonthenet.com/articles/The-Industrial-Athlete-%E2%80%93-Part-1-2101> (November 3rd, 2003).
4. Sabyasachi, Basu. (December 2016). Boeing: Industrial Athlete. <http://www.boeing.com/features/Innovation-quarterly/dec2016/feature-technology-ind-athlete.page>
5. Kirkland, Mary (May, 2003). A Case Study of Athletic Training at the Kennedy Space Center. <http://journals.humankinetics.com/doi/abs/10.1123/att.8.3.9>



UNIFY
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THE KEY TO A HEALTHIER WORKFORCE

Dates for Your Calendar

SAFETY COMMITTEE MEETING

Benson Hotel
309 SW Broadway • Portland OR
June 12-13, 2018

503.228.2000

For further information contact:

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ANNUAL GENERAL MEETING

Park Hyatt Aviara Resort
7100 Aviara Resort Drive, Carlsbad, CA
August 2-4, 2018

To make room reservations directly with the Park Hyatt Aviara Resort call +1.888.421.1442 and mention Signal Mutual Annual General Meeting 2018 or go to *SIGAGM2018*

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Please share the successful safety accomplishments and news items about your Member company and employees. Email your submissions to Nancyann Griesemer Flood at nancyann.flood@signal-ct.com and place your Member name in the subject line.

If you would like to receive this newsletter, please email Nancyann Griesemer Flood at nancyann.flood@signal-ct.com and include your contact details.

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