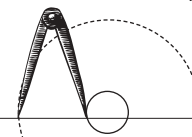




# BluePrint



## BOARD OF DIRECTORS

**Michael T. Boggs, Chairman**  
President & CEO—Haley, Chisholm & Morris, Inc.

**Henry T. Zirkle, Vice Chairman**  
Vice-President—Morris Industries, Inc.

**Charles H. Johnson, Secretary**  
President—Capitol City Roofing Company

**Wayne Boggs, Member**  
President—Richmond Alarm Company

**Sara Cline, Member**  
Vice President & Corporate Secretary—GL Cline

**Charles T. Lambert, Member**  
Chairman—RD Lambert & Son, Inc.

**Dennis L. Miller, Member**  
Corporate Secretary—Moore Brothers, Inc.

**Don M. Roberts, Member**  
President—Shoreline Contractors, Inc.

## PUBLISHED BY

**Commonwealth Contractors  
Group Self-Insurance Association**  
9620 Iron Bridge Road, Suite 202  
Chesterfield, Virginia 23832  
888-321-1995 • 804-748-4882

## SERVICE COMPANIES

**Administrator:** Billing, Underwriting,  
Accounting, Coordination

**Self-Insured Concepts, Inc.**  
9620 Iron Bridge Road, Suite 202  
Chesterfield, Virginia 23832  
888-321-1995 • 804-748-4882  
Fax 804-748-4929  
email: cccgsia@mindspring.com  
www.cccgsia.com

**Third Party Administrator:** Underwriting,  
Claims, Loss Control, Marketing,  
Excess Insurance

**Landin, Inc.**  
P.O. Box 17590  
Richmond, Virginia 23226  
800-277-8721 • 804-359-9600  
Fax 804-359-9640  
email: info@landininc.com

Copyright 2004 by Commonwealth Contractors Group Self-Insurance Association. All information provided here is purely advisory. Commonwealth Contractors is not responsible for any conclusions reached, decisions made, and/or actions taken by readers, which solely must be based on the advice of competent professionals in the appropriate fields of expertise.

## COMMONWEALTH CONTRACTORS GROUP SELF-INSURANCE ASSOCIATION

## From the Trenches



### Charles Lambert, Board Member

Commonwealth Contractors  
Group Self-Insurance Association  
R.D. Lambert & Son, Inc.

As my career in the construction industry, which spans more than 50 years, is coming to a close, it is interesting to reflect on the many changes and the progress which has occurred. Often you hear the expression "construction is not like it was in the good old days" and although the temptation is to agree, I feel that our industry has in fact made significant changes of improvement in almost all aspects.

There can be no denial that improved materials and equipment have made dramatic impacts on the quality of the products we produce for our clients. Many materials we take for granted and use today did not even exist 50 years ago. These improvements will continue into the future and probably at an accelerated pace.

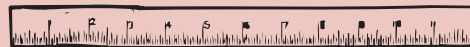
There are some changes, which although not a physical part of the finished product, have had just as big an influence on the construction industry, if not more so. I want to mention three that I consider to be at the top of the list.

**The first one of these changes has been the use of computers in the industry.** There is hardly any aspect in the operation of a construction company in which the use of computers is not crucial. A list of the tasks dependent on computers is almost unbelievable. It includes payroll preparation, bookkeeping, job cost accounting, financial reporting, cost estimating, scheduling, and project management. As the hardware is improved, and new and better software is developed, the use of computers will play an even bigger role in the future.

**The second area of major change is in communication.** The use of the telephone has always been important and unfortunately seems to consume a major portion of our time, but the quality of the equipment continues to be improved. The development and subsequent use of cell phones is astounding; with their use we are able to maintain contact with our employees and others on an almost instantaneous basis. Written communications can be conducted speedily with the use of fax machines and e-mail – these two methods are quickly replacing "snail mail". It is hard to imagine construction operations without these developments in the communication field.

*continued on page 5*

## Welcome New Members



### Stan Adams

President – Self-Insured Concepts, Inc.

Since the April 1 start of Commonwealth Contractors' 03/04 plan (policy) year, we are pleased to welcome 432 new members generating over \$3.7 million in pro-rata premium. The addition of these new members brings our total membership to 1527 as of March 22, 2004.

The 432 new members are categorized as:

- **Carpentry Contractors = 131**
- **Roofing Contractors = 12**
- **General Contractors = 22**
- **Miscellaneous Contractors = 267**

[www.cccgsia.com](http://www.cccgsia.com)

# Meet Landin, Inc.'s Claims Staff

## Cheryl S. Brooks

Vice-President / Marketing – Landin, Inc.

What happens to those Employer's Accident Report forms after you send them to the capable claims staff at Landin, Inc.? Each workers' compensation claim is closely reviewed upon its receipt in our office and thoroughly monitored throughout each phase until it is finally closed. The staff at Landin, Inc. is dedicated to aggressively handling each claim - their focus is on keeping CCGSIA claims costs as low as possible without sacrificing any benefits that your employees may be entitled to. Low claims costs for CCGSIA means greater returns of surplus premiums for its members. The following is a simplified version of the life of a workers' compensation claim:

Claims are either classified as *medical only* (no lost time from work beyond the 7 day "waiting period") or *lost time* (time lost from work exceeds the "waiting period"). *Medical only* claims are handled by adjusters specifically trained in this area and although many steps are involved, this type claim is typically closed much faster since payments are limited to medical services only.

*Lost time* claims are more involved as the injury is generally more serious and may include payment for lost wages. Additionally, some *lost time* claims may warrant an on-site investigation or a post accident inspection by the Landin Loss Control staff; however, each claim, no matter what type, is investigated by a Landin adjuster prior to any payment being made. Further, *lost time* claims may continue for extended periods of



Back row, left to right: Bill Willis, Sharon Beaghley, Debra Brooks, Wayne Carlson. Front row, left to right: Janet Anderson, Brenda Inge, Loretta deCheubel. Not pictured: Jim Sowder.

time - even years and require the expertise of a well-trained adjuster such as we have here at Landin to handle and ultimately resolve.

Whether your company's claim involves an injury resulting only in medical treatment, or one more serious in nature which requires *lost time* from work; the staff at Landin, Inc. is enthusiastic about processing it as quickly as possible and restoring your injured employee to good health and back to work. ☛

# Have Claims Questions?

## William K. Willis

Executive Vice President – Landin, Inc.

As a Virginia employer, you have a statutory duty to insure your employees should they be injured on the job – i.e., workers' compensation insurance. Your company has chosen to provide that insurance through the Commonwealth Contractors Group Self-Insurance Association, the largest private sector self-insured group in Virginia, and the only one to receive an A.M. Best Company rating, recently affirmed at A- (Excellent). With that said, let's turn our attention to some frequently asked questions about the employer's duties, responsibilities and obligations under the Workers' Compensation Act:

**How many people do you have to employ before workers' compensation insurance is mandatory and what could happen if an employer is not insured?** Although most of the readers of the BluePrint are insured through the CCGSIA, I am always being asked this question. The short answer is three or more; however, keep in mind that "part-time as well as full-time employees who are 'regularly in the service' of the employer must be considered in determining whether an employer has at least 3 employees." If an employer refuses or neglects to obtain coverage, they can be fined up to \$5,000 and the Commission may

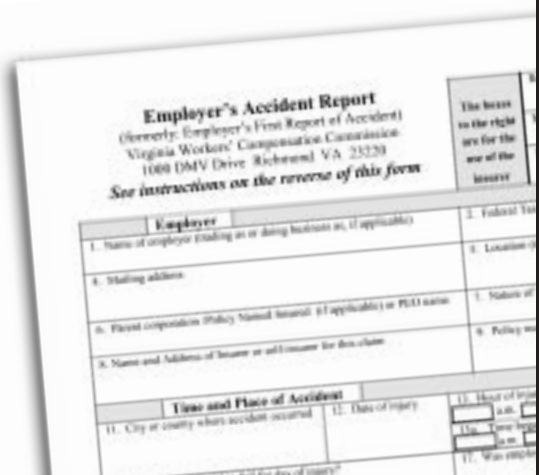
stop the employer from conducting business in Virginia – i.e., your business could be shut down. Further, employees of an uninsured employer may bring suit against their employer for their injuries, something an employee cannot do if the employer is insured. In summary, it is mandatory that you have workers' compensation insurance if you have 3 or more employees. Also, being insured may provide an injured employee benefits not otherwise available while at the same time protecting your company's bottom line.

**When do you need to file an Employers Accident Report (VWC Form #3) and how long after an accident do you have to file it?** If you visit the Commission's website ([www.vwc.state.va.us](http://www.vwc.state.va.us)) you can download this form as well as other valuable information. In response to the question, however, the Act states that you need to file an accident report "within 10 days after the occurrence and knowledge of an injury." The Act also provides a penalty of \$500 for each refusal or neglect to report a claim, and if it is determined that such failure is willful, a penalty of up to \$5,000 may be imposed. In summary, you should file an Employer's Accident Report as soon after an accident as possible keeping in mind that the statute says "within 10 days". In a future *BluePrint* article, I will provide you a number of reasons why timely reporting is so important, not the least of which is payment, if due, to an injured employee.

This discussion of frequently asked questions about workers' compensation will continue in the next issue of the BluePrint at which time I will address the following:

- 1) Can you pay medical bills on small claims in lieu of reporting them to Landin?
  - 2) Who is responsible for selecting the physician(s) my employees can be treated by?
  - 3) Are uninsured subs covered under my insurance?
- And
- 4) Terminating an employee after an accident – can I do that?

In the meantime, however, please feel free to contact me regarding this topic or any workers' compensation related issues(s) you wish to discuss. ☛





# How Does Your Company Stack Up? (Continued from last issue)

## Gene Fornash, Jr.

Senior Loss Control Representative – Landin, Inc.

In a continuing effort to alert CCGSIA members to hazards and conditions prevalent in the workplace, I offer a sampling of repeat and troublesome areas that need attention. I would encourage you to carefully consider the following list and measure your company's preparedness in regard to each. You may want to post this list in a meeting area as a reminder to all employees.



✓ **First of all, make sure that you get to the job safely.** - I find that there are few CCGSIA members who have taken the initiative to provide instruction on defensive driving. By reinforcing safe driving skills you create a win-win situation for all involved. Go ahead and address it at an upcoming safety meeting. You will be glad that you did.

✓ **Go to the job properly equipped** - Insure that the crew doesn't go to the job without taking the proper tools and equipment. If you need a 1/2" drill, a 3/8" drill cannot be safely substituted. If you need an 8' ladder to do a job safely and properly, then a 6' ladder just won't work. Likewise, carts, dollies, and other lifting devices do no one any good back at the shop, when you need them at the job. A checklist can be helpful here.

✓ **Step down from heavy equipment – DON'T JUMP!** – Make sure that your equipment (dozer, loader, backhoe, etc.) is equipped with hand grabs and steps so that operators are not encouraged to jump down from the machine. When employees make a habit of jumping off equipment, they run the risk of experiencing a significant lower body injury.

✓ **Install your GFCI where you maximize the protection that it provides** - Plug your GFCI into a wall outlet where possible, or on a construction jobsite as close to the power source as possible. The GFCI only provides protection from shock, beyond the point where it is plugged in.

✓ **"In a scissors lift I don't have to wear a harness"** - This is generally true, but why wouldn't you want to ensure against a fall by tying off to the rails of the lift with a harness? A dizzy spell, heart attack, stroke or the effects from a prescription medicine could lead to a fall. A limp body can easily topple over a standard handrail.

✓ **"I don't have to wear a hardhat here because this is just a residential job"** – I hear this often, but nothing could be more wrong. You must assess the situation for hazards and then make a decision as to whether or not a hardhat is needed, regardless of whether you are at a residential or a commercial site.

✓ **Housekeeping on a job must be given top priority** - Often an accident results at a messy jobsite where debris and scrap material are allowed to build up. Boards with nails sticking out of them, packaging materials and bands left to trip over, shoddy stacking/storage techniques and fire hazards created by an accumulation of combustible materials are all results of poor housekeeping. Remind your employees that good housekeeping is part of being a good mechanic.

✓ **Fall Protection:**

• **Elevated walking/working surfaces** - often go into shops and warehouses where elevated work areas are not equipped with rails, midrails, and toeboards. Often these

workspaces were built after the building was constructed. Many times there were no engineering plans and no building permits. As a result, all of the required building specifications were not adhered to. In addition, overlooks & balconies in residential dwellings under construction are frequently missing guardrails. If these conditions exist in your workplace, have standard guardrails installed as soon as possible. Don't wait for an accident to occur before you take action.

• **Slide guards on residential roofing** - Slide guards/roof scaffolding is required at the eave of low slope roofs (over 4:12 and up to 6:12). Roofs over 6:12 require slide guards at every 8-feet above the eave guard. For work on slopes greater than 8:12 pitch, conventional fall protection is required (harnesses).

• **Training** - Remember, you will be held accountable by VOSH if you cannot verify that you have provided adequate fall protection training. Written certification records must contain the name of the employee trained, the date of the training, and the signature of the person that conducted the training.



Upon reviewing this article, my advice to CCGSIA members is to assess the potential for the conditions noted above within your organization and make adjustments as soon as possible. You can prevent a hazardous situation/condition from becoming an accident statistic. Landin's Loss Control Department stands ready to assist in any way. Please feel free to call on us at your convenience.

## Be Aware • Stay Focused • Be Safe

**LANDIN, INC. LOSS CONTROL DEPARTMENT 804-359-9600**

<b>Bobby Sasser</b>	<b>Ext. 20</b>	<b>bsasser@landininc.com</b>
<b>Gene Fornash</b>	<b>Ext. 19</b>	<b>gfornash@landininc.com</b>
<b>Bob Naujelis</b>	<b>Ext. 35</b>	<b>bnaujelis@landininc.com</b>
<b>Marshall Ware</b>	<b>Ext. 34</b>	<b>mware@landininc.com</b>
<b>Ed Boulanger</b>	<b>Ext. 13</b>	<b>eboulanger@landininc.com</b>

# Back Injury Prevention



## Marshall Ware

Loss Control Representative – Landin, Inc.

One of the body parts we take most for granted is our backs. The majority of the time it enables us to lift very heavy objects without any problem. But every once in a while, bend incorrectly, and even picking up a hammer can set off severe, debilitating pain. Simple tasks such as getting out of bed or tying your shoes become almost impossible to accomplish.

Back pain is one of the most common health problems in America. Around 80 percent of the population can expect to have back pain at some time in their lives. About eight million Americans suffer new back injuries every year. Back problems can bring more pain and lifestyle change than almost any other form of injury; therefore, protecting the back should be a major focus anytime you need to pick up something or move an object.

At Landin, Inc., our focus is on job related injuries, but getting hurt at home can cause just as much pain and suffering. Twice as many back injuries occur at home as in the workplace. Encourage your family and friends to use the techniques mentioned in this article for lifting and moving heavy objects. Remember, protecting your back is a 24-hour-a-day job and methods to protect it should be used at all times.

What causes back pain? Various things can cause your back to “go out”, but most of the time it is the result of **poor body mechanics** - the way your entire body adjusts to keep its balance as you move and rest. You upset your body mechanics if you move or lift heavy objects incorrectly, carry or lift something too heavy, sit or stand in an unnatural position, or twist your body abruptly or awkwardly.

**Poor muscle tone resulting from weak, under-exercised muscles rob the back of support** and make it more likely to be injured when stressed. Extra body weight often settles in the abdomen and hips, and strains the back by exaggerating the curve of the lower spine. The more weight, the deeper the curve; just 10 pounds of extra weight in the abdomen can equal 100 pounds of pressure on the spine.

**Other things that can affect the back are improper diet and lack of sleep.** Improper diet makes the back more vulnerable to injury, especially if you don't get enough calcium (for strong bones in the spine) and protein (for strong muscles and ligaments). Lack of sleep can rob strength from every part of your body, including your back.

Again, the main issue relating to back injuries is poor body mechanics and the chief culprit is improper lifting. Here are some thoughts to keep in mind everyday.

## THE BASIC PRINCIPLES OF LIFTING:

- ✓ Analyze the work to be done.
- ✓ Ask for help with heavy work.
- ✓ Distribute weight to be carried as evenly as possible.
- ✓ Push heavy objects rather than pull.
- ✓ Keep objects to be carried close to your body.
- ✓ Maintain a wide base of support and secure grip.
- ✓ Tighten abdominal muscles, time and coordinate lift.
- ✓ When turning, pivot with feet and avoid twisting body.

By following these guidelines you give yourself, and your back, a much better chance of completing the lift without suffering an incapacitating injury. Using proper body mechanics can keep your back strong for a lifetime! ←

## Be Aware • Stay Focused • Be Safe

### ONLINE SAFETY

#### Bobby Sasser, CSP, CHCM

Senior Loss Control Representative – Landin, Inc.

#### [www.compliancemag.com](http://www.compliancemag.com)

The website is a service of the publishers of *Compliance Magazine*, a monthly publication. *Compliance Magazine* has become the workplace safety professional's most trusted source for help in maintaining a safe working environment. *Compliance Magazine* brings its readers timely access to the latest government regulations, translating hard-to-follow government legalese into practical, no-nonsense language that's easy to understand and put into practice.

*Compliance Magazine* provides a unique editorial mix that features a community of experts who share the latest regulatory information and management techniques for persons

responsible for safety, health and environmental issues. Each issue of *Compliance Magazine* provides practical resources and information that you can use every day on the job.

There are many resources available at this website. You don't have to be a “safety professional” to find useful information.

- Subscribe to the monthly publication
- View OSHA regulations (29CFR)
- View EPA regulations (40CFR)
- View Transportation regulations (49CFR)
- Subscribe to the e-mail newsletter
- View and print MSDS' from the online library (350,000 available)

- Scan the Buyer's Guide and connect through links to a supplier
- Download compliance forms (Form 300 & 300A; confined space entry)
- View and print safety checklists (Electrical safety, fall protection, fall prevention, portable ladders, welding, and 37 other topics)

Scan this website for additional resources. Bookmark it to allow easy call up when you need safety information or a resource.



# Richmond Area Training Program A Success!

## Bobby Sasser, CSP, CHCM

Senior Loss Control Representative – Landin, Inc.

Approximately seventy (70) employees of CCGSIA members registered for the **February 19 Richmond area OSHA 10-Hour Construction Industry Outreach Training Program**. That number exceeded OSHA guidelines for class size. A second class, two weeks later, was scheduled to accommodate the overflow.

Course instructors are Landin's Loss Control Staff members. Their many years of safety and accident prevention experience, and knowledge of OSHA regulations, gives them the ability to present practical applications for safety program improvements and compliance with OSHA regulations that members are required to implement and follow. Many positive comments have been received from attendees.

**The Outreach Training Program for Tidewater area members was scheduled for April 22, 2004** at the Holiday Inn in Chesapeake, Virginia. Announcements were mailed to members in that area on March 18th.

**On May 27, 2004, the program will be taught for Northern Virginia members** at the Holiday Inn in Manassas.

Plans are not complete at this time, but a **program for members in the western part of the state will be presented in October, probably in the Roanoke area.**

Listed here are the subjects presented and discussed during the course.

1. **Introduction to OSHA – General Duty Clause, Safety and Health Provisions, Competent Person Definition, Training, Recordkeeping;**
2. **Electrical Safety;**
3. **Fall Protection;**
4. **Scaffolds;**
5. **Excavations;**
6. **Stairways and Ladders;**
7. **Personal Protective Equipment;**
8. **Materials Handling; Storage, Use, and Disposal (Housekeeping);**
9. **Hazard Communication;**
10. **Tools, Hand and Power.**

You are encouraged to register and attend the program when it is presented in your area of the state. Contact your Landin Loss Control Representative or me, Bobby Sasser, at 804-240-8498 (mobile phone) for additional information. ←



## Workers' Comp – What's That? (A Brief Overview)

### William K. Willis

Executive Vice President – Landin, Inc.

The workers' compensation law was enacted by the legislature on March 21, 1918, and became effective on January 1, 1919. Virginia was the 37th state to pass a workers' compensation law. In essence, it provided a no-fault remedy for workers who were injured in their employment. The "no-fault" concept, still in effect today, simply means that in order to receive benefits, an injured worker does not have to prove that their injury was someone else's fault, such as you have to do in a motor vehicle accident. Actually, the injured employee can be totally at fault and still receive benefits so long as they can establish that the injury was accidental and that it arose out of and in the course of their employment and that they were not in violation of any portion of Section 65.2 – 306 of the Act.

For details on Section 65.2 – 306 of the Act refer to the CCGSIA website: [www.CCGSIA.com](http://www.CCGSIA.com). Click on Newsletter and review the past four BluePrints. You will also find a history of the CCGSIA as well as other valuable information when you visit the site. ←

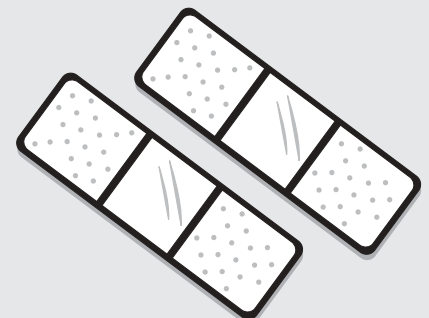
## Trenches (Con't from page 1)

**The third major change is what the CCGSIA is all about – workers' compensation insurance.** I remember back in 1980, all types of businesses in Virginia were finding their costs for workers' comp. sky-rocketing and in many instances coverage was almost impossible to obtain. The construction industry was particularly vulnerable. When legislation was passed to allow the formation of associations of similar businesses to provide workers' compensation insurance, CCGSIA was born. This has proved to be a lifesaver for us. Not only was coverage made available to us, but moreover at a competitive rate.

It was predicted by many that CCGSIA would soon die, but not so – our association has flourished and is stronger today than ever. How is this possible? Only by the combined efforts of the CCGSIA's service company, the board of directors, and most importantly you, the members. With our safety programs, loss control services, drug testing programs, claims

control, and continuing education programs, we have achieved exceptional claims experience. The result has been the return of millions of dollars of premiums to our members over the years of our existence. This success by a self-insured association of contractors was inconceivable 25 or 30 years ago.

As I look ahead, I'm sure there will be innovations in the technical world which will have as great an impact on our industry as those from the use of the computer and further developments in communications. Likewise I see a continued impact by the self-insurance associations. With members becoming more involved in the safety and drug testing programs offered by CCGSIA, there can be larger dividends in the future. My crystal ball even shows a possibility of more innovations in our insurance products, which will add to the "bottom line", and that is our ultimate goal. ←



## Great Renewal Results

On April 1, 2004, the CCGSIA renewed **98%** of its membership representing **1,501** members and **\$32,345,372** in annual premium.

We're off to an impressive start for the April 1, 04-05 Plan Year with 30 new members in the first two weeks. Looks like more and more Virginia contractors are discovering the many benefits of membership in the Commonwealth Contractors GSIA!!

**Commonwealth  
Contractors Rated  
A- (Excellent)  
By A.M. Best  
Company**

## In the Next Issue...

### Blueprint Highlights

In the next issue, we'll recognize those agencies that were our top producers during the past year. Thanks for the continued support of the CCGSIA.

### Claims – More Answers to Frequently Asked Questions

Bill Willis, Executive Vice President for Landin, Inc. will continue his discussion of frequently asked workers' compensation questions.

### Toolbox Topics

Our removable insert will provide useful information on safety issues and injury prevention. We encourage you to circulate and post it as a constant reminder to your employees.

### OSHA's Interpretation of Safety Standards

We'll provide a sampling of OSHA's Letters of Interpretation of selected safety standards and where you can go for more information.

**Non-English Speaking Employees and Related Safety Issues** – If you have non-English speaking employees, you need to know where you can get safety materials, signs, posters, etc. We'll try to help.

**Safety Hazards** – A common safety hazard will be identified and tips on preventing related injuries.

### From The Trenches

Don Roberts, President of Shoreline Contractors, Inc. and CCGSIA Board Member will report on his experiences as a member of the CCGSIA.

**Look for the next Blueprint issue to arrive in August!!** In the meantime, feel free to contact Cheryl Brooks at Landin, Inc. with your ideas for topics you would like to see addressed in future issues (cbrooks@landininc.com or 804-359-9600 x 22). 

[www.ccgisia.com](http://www.ccgisia.com)

Blueprint

9620 Iron Bridge Road, Suite 202 • Chesterfield, VA 23832

Commonwealth Contractors Group Self-Insurance Association  


Prst Std  
US Postage  
PAID  
Richmond, VA  
Permit #9