



New Jersey Schools Insurance Group

450 Veterans Drive
Burlington, New Jersey 08016
(609) 386-6060 • FAX (609) 386-8877
www.njsig.org

Board of Trustees Meeting of September 2015 Loss Control Report

SafetyNet-

It is always good to start a school year off on the right foot. With that in mind, The Safety Theme for September is *Your Safety Attitude*, as safe actions begin with safe thoughts. The key thought is, on the job safety begins with you. The Claims Corner provided an article titled *Preventing Bullying in Schools* which presented suggestions on how to protect a district against liability for bullying claims. One key suggestion is using WeTip as an anonymous way to report bullying.

Workers' Compensation data over the last school year was dissected and we found the percentage of claims by teachers, who make up the largest number of school employees, was down substantially. We will be watching if this trend continues with increased usage of on-line safety training by the educators. The percentage of special education acting out claims increased alerting us to the need for additional training in non-violent crisis intervention. The initial schedule for the Training Academy was published. More dates and locations will follow

Hartford Steam Boiler Training Days

This year, NJSIG Loss Control hosted Hartford Steam Boiler training days at four locations throughout the state. As a result, Hartford Steam Boiler was able to train 134 boiler operators on how to operate their boilers safely. The feedback from the attendees was positive.

Mercer County Training Days

Loss Control Supervisor, Steve Williams, planned the event and Senior Loss Control Representative, Terry Barlow, provided training during the Mercer County Training Days. Over 630 custodians throughout Mercer County received mandatory training on a host of topics. Attendees included member districts as well as non-member districts. A copy of the training brochure is attached.

Ocean County Buildings and Ground Association Conference-

Senior Loss Control Representative, Sameer Sarfraz, manned a booth and made several important contacts during the conference which was held at Ocean City High School. As a result of his efforts, the NJSIG Loss Control Department has been invited to present at the New Jersey Buildings and Grounds Association Conference in Atlantic City during the Spring of 2016.



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On Line Training Superstars-

We identified districts which completed the most on-line trainings in each of our seven sub funds. These districts will be recognized during our Year-End Review in Atlantic City and will receive an award during their respective sub fund meetings.

Defensive Driver Training Class-

Over the last ten years the NJSIG Loss Control Department has provided defensive driver training for our member districts. The training is free to anyone who drives in any capacity for the district. It is also available at a nominal cost (\$10) for all other district employees, their spouses, and driving age children. Since January 2015, we completed defensive driving trainings for over 260 member district employees. The National Safety Council has recognized NJSIG with their Powerful Performance Award which will be presented later this month during their convention in Atlanta.

Employees of the Group are also encouraged to attend the National Safety Council Defensive Driver Class which is presented in our office every 6 months. Employees who attend the six hour class receive a certificate good for a 5-10% reduction in their personal automobile liability rates and they become eligible for a 2 point reduction if they have points against their license. Employees also are encouraged to have their driving age children and spouses attend the six hours of instruction.

Tony Jones

Tony Jones, Loss Control Manager



Mercer County Shared Services Training Seminar

June 29-30, July 1-2, 2015

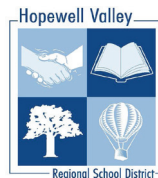
**Location: Hopewell Valley
Regional School District
PAC Center**

***Previously Trained Employee
Annual/Refresher Training***

**N.J. Schools Insurance Group
Loss Control**

"Partners in Safety"

Sponsored by:



Mercer County Shared Services

TRAINING SCHEDULE

- FIRSTTIME REQUIRED TRAINING FOR NEW OR UNTRAINED EMPLOYEES**

REQUIRED CLASSES #101

Monday June 29, 2015

- * Sexual Harassment, Discrimination and Bullying
- * Ladders & Lifting
- * Bloodborne Pathogens
- * AHERA – Asbestos Awareness
- * Lockout/Tagout - (Affected)

REQUIRED CLASS #102

Tuesday June 30, 2015
only

- * HAZCOM

- ANNUAL REFRESHER TRAINING for PREVIOUSLY TRAINED EMPLOYEES**

REQUIRED CLASSES #201

Monday, June 29, 2015
and
Tuesday June 30, 2015

- * Sexual Harassment, Discrimination and Bullying
- * HAZCOM (Refresher)
- * Bloodborne Pathogens (Refresher)

RECOMMENDED TRAINING for ALL EMPLOYEES

- * Boiler Safety Awareness **CLASSES #302**
- * Indoor Air Quality, IPM and AHERA
- * Fire Safety/Awareness
- * Personal Protection Equipment
Slips, Trips and Falls,
- * Lifting and Material Handling
- * Playground Safety

Wednesday July 1, 2015
and
Thursday July 2, 2015

- * School Transportation Safety **CLASS #303**
(Safety Education for Bus Drivers, Aides and Van Attendants)

Wednesday July 1, 2015
and
Thursday July 2, 2015



FOR QUESTIONS AND/OR DIRECTIONS CALL:

Kim Shaub – Hopewell Valley, Facilities Department
Phone: 609-737-4000 ext. 2802 Fax: 609-737-6874
E-mail: kimberlyshaub@hvrsd.org



Training will be mornings only (8:00-12:00). Sign-in starts at 7:30 am at Hopewell Valley Regional School District Performing Arts Center (PAC)

Sponsors 2015

New Jersey Schools
Insurance Group
450 Veterans Drive
Burlington, New Jersey 08016
(609) 386-6060

Mercer County Chapter – NJSBGA
Kimberly Keen
kkeener@robinsville.k12.us
(609) 632-0950

Gallagher, O'Gorman & Young, Inc.
707 State Rd.
Princeton, NJ 08540
(609) 924-5000

TRAINING SUMMARY

AHERA- Asbestos Awareness

This training provides an overview of the risks of asbestos, where it is typically located in a school setting, and how to recognize and report a potential hazard.

Bloodborne Pathogens

In accordance with OSHA 29 CFR 1910.1030, this training covers the risks, transmission, exposure and protective measures regarding pathogens.

Boiler Safety Awareness

This training presents the knowledge criteria of a building that all custodial/maintenance workers should possess. It includes alarm systems, service cutouts, emergency procedures, and security issues.

Fire Safety/Awareness

This training provides an overview of hazard recognition, engineering/administrative controls, suppression, and detection systems.

HAZCOM

In accordance with OSHA 29 CFR 1910.1200, this training covers the risks, transmission, exposure and protective measures regarding chemicals. Also covered is the procedure for obtaining information (MSDS), labeling/GHS, and emergency procedures.

Indoor Air Quality, IPM and AHERA

This training presents the knowledge criteria of the programs that all custodial/maintenance workers should possess. It includes hazard recognition, reporting, and mitigation.

Ladder Safety

This training presents the proper procedure for the set-up and use of step and straight ladders.

Lifting and Material Handling

This training will present information on how to prevent and limit “overexertion” injuries by employing methods of proper lifting techniques, ergonomics, and increasing injury resistance by utilizing stretching and strengthening exercises.

Lockout / Tagout

This training provides an overview of how to control hazardous energy.

Personal Protection Equipment (PPE)

This training provides an overview of the purpose of personal protective equipment in reducing employee exposure to hazards.

Playground Safety

This training outlines the basic inspection criteria of the playground area and equipment, controls, and good safety practices.

School Transportation Safety

Safety Education for Bus Drivers, Aides and Van Attendants

Sexual Harassment, Discrimination and Bullying

“What does the NJ Law against Discrimination Say about Bias-based Harassment, Intimidation and Bullying”

Slips, Trips and Falls

This training provides an overview of hazard recognition, good housekeeping, and building maintenance.

INSTRUCTORS

Stephen Williams
Loss Control Supervisor
N.J. Schools Insurance Group
Burlington, NJ

Terry Barlow
Senior Loss Control Representative
N.J. Schools Insurance Group
Burlington, NJ

James Gabrieli
Accident Prevention Specialist
N.J. Schools Insurance Group
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I-CORE Systems, Inc.
Manalapan, NJ



Claims Corner


Preventing Bullying in Schools














Bullying has been an ongoing issue in schools. In recent years, it has received greater attention because of increased awareness and education. According to the U.S. Department of Education, bullying is defined as “unwanted, aggressive behavior among school aged children that involves real or perceived power imbalance, and is repeated or has the potential to be repeated over time.”

Bullying can be physical, emotional or verbal abuse including threats, spreading rumors, attacking someone physically or verbally, excluding someone from a group on purpose or cyberbullying and hazing.

Bullying is not limited to school hours or on the school premises. It can occur after hours, during extra-curricular activities, on buses, on the playground, during athletic events, and/or on the internet through social media.

A successful defense against bullying and related harassment claims depends on whether the school took reasonable steps to stop bullying and to prevent it from happening again. Below are suggested steps to be implemented in an effort to be adequately protected against liability for bullying claims:

 Create and publish an anti-bullying policy in accordance with the state statute.

-  Distribute an anti-bullying policy to students and staff.
-  Inform students, parents and staff of complaint procedures.
-  Require students, parents and staff to acknowledge that they are aware of the policy.
-  Conduct training periodically of school staff on policy and reporting requirements.
-  Document school staff training and keep copies of all training materials.
-  Educate students on the anti-bullying policy and where to go for help.
-  Document all complaints and what action was taken.
-  Take immediate and appropriate steps to investigate a complaint and find out what occurred.
-  If the report is substantiated, take appropriate action.
-  Follow up with students to ensure that bullying/harassment has ceased.
-  Establish a safety committee to review trends and advise staff to watch for trends.
-  Establish an anonymous way of reporting bullying such as WeTip. 



By Tony Ruggeri
NJSIG Liability Claim Supervisor

Workers' Compensation Accidents

7/1/2014-6/30/2015

Cause	Frequency % of Claims	Change from last year	Personnel	Frequency % of Claims	Change from last year
Falls Same Level	26.1%	-1.1%	Educators	36.2%	-5.9%
Special Ed Act Out	19.4%	1.6%	Educator Aides	21.4%	8.0%
Overexertion	13.7%	-0.7%	Custodians	17.3%	-0.9%
Struck By	11.9%	-0.5%	Administrators	3.9%	.06%
Struck Against	6.8%	-0.1%	Office Workers	3.7%	.1%
Fall Different Level	6.8%	Unchanged	Education Athletics	3.2%	0.2%
Student Altercation	3.5%	0.7%	Bus Drivers	3.1%	-1.0%
Internal Sudden	1.8%	-0.2%	Cafeteria Workers	2.6%	Unchanged
Caught Between	1.6%	-0.5%	Trades	2.4%	-0.2%
All Other	8.4%	0.8%	All Other	6.2%	0.4%

Teachers made up 36.2% of all workers' compensation accidents in the 2014/2015 school year. However, in the prior school year, teachers made up 42.1% of all workers' compensation losses. Therefore, educators now make up almost 6% less of all workers' compensation losses. Educator aides, on the other hand, now make up 21.4% of the total which is an increase of 8% percentage points.

Falls Same Level continues to be the leading cause of workers' compensation accidents making up over one quarter of all losses. Special Ed Acting Out cases increased to 19.4%. This probably directly relates to the increase in educator aide injuries. Overexertion (lifting, pushing, and

pulling) now account for 13.7% of losses.

The trend analysis above represents all workers' compensation districts insured by New Jersey Schools Insurance Group. Your district can obtain their individual accident trend by contacting their Loss Control Representative.

Training is a necessity to prevent accidents. All personnel groups now have an opportunity to train on-line with SafeSchools software or have their Loss Control Representative present to their district in person. ☺

By Tony Jones
NJSIG Loss Control Manager





National Safety Council Announces Local Driver Safety Course Training Center

New Jersey Schools Insurance Group is an award winner of the

Powerful Performance DDC 8/6 NJ - Fleet.

On September 26, 2015, during the National Safety Council's Congress and Exposition in Atlanta, Georgia, **New Jersey Schools Insurance Group** of Burlington, New Jersey will receive honors for their 2014 Driver Safety Course Training.

The National Safety Council's Driver Safety

Course, the name of the life saving driver safety courses, began in 1964. With over 8,000 instructors worldwide, the Defensive Driving Courses have graduated over 70,000,000 drivers.

James A. Solomon, Driver Safety Courses Program Development and Training Director, will personally congratulate representatives from **New Jersey Schools Insurance Group** at the Council's Driver Safety Training Center & Instructor of the Year Awards Banquet for their hard work in making the highways safer. ☺

Training Super stars!

The 2014-2015 school year was the first full school year NJSIG used Scenario Learnings SafeSchools on-line training. During that period our member district employees were able to complete over one hundred ninety thousand (190,000) safety trainings on-line. The districts which completed the most training in each Subfund are identified below and will receive special acknowledgement of their effort.

District	Subfund
West New York Board of Education	NJEIF
Pleasantville Board of Education	CAIP
Vineland Board of Education	ERIC South
Bridgewater-Raritan Regional Board of Education	ERIC North
Passaic City Board of Education	NJSIG
Burlington County Special Services	BACCEIC
North Hunterdon-Voorhees Regional High School Board of Education	ERIC West
Pinelands Regional Board of Education	MOCSSIF



During the upcoming school year we are looking to increase the number of districts using SafeSchools as well as the total number of trainings. We believe increased training will ultimately reduce the frequency (number) and severity (cost) of our losses. SafeSchools is another value added service available to any member district at no charge. To sign up for SafeSchools, please contact your Loss Control Representative. ☺

*By Tony Jones
NJSIG Loss Control Manager*



Train the Trainer

Claims Coordinator

This class will provide a step by step instruction on how to properly handle a workers' compensation claim from its inception to its conclusion. Discussion topics will include proper claim reporting, accident investigation, employee follow-up, the duties of the claim coordinator, claimant, doctor, managed care company and insurance claim adjuster.

Date: October 16, 2015 **Time:** 9:00 a.m.—noon
Location: Atlantic County Special Services
4805 Nawakwa Boulevard, Mays Landing, NJ 07755

Affirmative Action Officer

For the District AA Officer - Civil rights and the law. How to respond to and document a complaint. The subtleties of sexual harassment, diversity and discrimination will be explored with the use of actual case studies. For AAO's and Administrators.

Date: November 20, 2015 **Time:** 9:00 a.m.—noon
Location: Black Horse Pike Regional Highland High School
LMC Classroom, 450 Erial Road, Blackwood, NJ 08012

Reservations:

Please contact Sue Williams at 609-386-6060 extension 3005 or via email at swilliams@njsig.org.

Cost per person: NJSIG Member District: \$20.00 Non-Member District: \$30.00

Please make checks payable to New Jersey Schools Insurance Group (NJSIG).
450 Veterans Drive, Burlington, NJ 08016

Your Safety Attitude

A good attitude toward safety is key to preventing unnecessary incidents and injuries. Your attitude affects your safety and the safety of everyone around you, whether you are at work or at home.



What is a good safety attitude?

- ↪ **Focus:** A good attitude means you avoid distractions and try to remain focused on the task at hand.
- ↪ **Time:** A good attitude means taking time to do the job right because you know that saving a few minutes by using a shortcut is not worth the risk of a painful injury.
- ↪ **Discipline:** A good attitude means you are disciplined to always do what is right, even if others encourage you to take shortcuts or fool around.
- ↪ **Responsibility:** A good attitude means you will take responsibility, even when a certain task “isn’t my job.” For example, wouldn’t you appreciate it if someone else cleaned up a spill on the floor before you found it the hard way?
- ↪ **Risk:** There is no way to avoid all risk. Just by getting in your car, you’re taking some risk. A good attitude means avoiding taking risks whenever you can.

We can think of excuses for not always acting with safety in mind, but in the end, it makes a lot more sense to have a good safety attitude. 