



New Jersey Schools Insurance Group

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www.njsig.org

Board of Trustees Meeting of November 18, 2015 Loss Control Report

SafetyNet-

The safety theme for November is *Seat Belts and Airbags* which provided data regarding how lives have been saved and injuries reduced by the use of safety belts. The safety theme was very timely as we completed eight defensive driving classes since September 2015, training 186 students

The Claim Corner provided an article *Workers' Compensation Claim Information* which gave instruction for how districts use managed care with Qual-Lynx for first reports and Jordan Reses for prescription drugs.

NJSIGtrain provided the article *OSHA Embraces Lower Standards to Assist Whistleblowers* to the membership. Whistleblower claims fall under the Conscientious Employee Protection (CEPA) act.

Safety Award winners were named in the SafetyNet and honored during the Atlantic City Year End Review. We also listed the November and December Train-the-Trainer class dates. The SafetyNet is included with this report.

Property Inspection Software

The Loss Control Department is collaborating with the Information Technology (IT) Department to improve NJSIG property inspection software. After exploring all options, the most cost effect solution was to build an in-house product to meet our specific property inspection requirements.

The IT Department has the skillset to develop software which will meet our needs. When completed the new software will produce better reports and allow districts to receive their reports more timely.

Tony Jones

Tony Jones, Loss Control Manager







Seat Belts & Air Bags

Seat belts save lives! Seat belts are the single most effective safety device in vehicles today. The National Highway Traffic Safety Association (NHTSA) estimates that seat belts save more than 11,000 lives each year, and reduce the risk of fatality and serious injury by 50 percent when used by drivers and front-seat passengers.

Air bags save lives! The NHTSA also estimates that since the introduction of air bags in 1984, they have contributed to savings more than 10,000 lives.

The combination of an air bag in addition to a lap and shoulder seat belt system reduces the risk of serious head injury by 81 percent compared to a 60 percent reduction for seat belts alone.

Below are a few important safety tips for riding in vehicles with air bags:

-  Infants should **NEVER** ride in the front seat of a vehicle with passenger side air bags.
-  Children ages 12 and under should always be restrained in a child safety seat or a safety belt and should always ride in the back seat.
-  Safety belts (both lap and shoulder) should be used with air bags. 





Claims Investigation



The primary role of the Workers' Compensation Claims

Department is to assure that only legitimate claims are paid. Many times when a claim is called in there is a reason we place the claim under investigation. An investigation is not a denial but rather a delay in rendering a decision on compensability. Additional information is needed. Internal Incident Reports are a critical piece of information that we obtain from the districts. We recommend all districts complete an incident report noting what happened, the body part injured and the employee's signature.

We will inquire as to whether surveillance cameras were in the area of the incident. Surveillance video is very helpful in determining whether an accident actually occurred. Occasionally a claim might happen before or after hours. An investigation into whether the employee had permission to be in the building or the reason they were at the school, if they were within the course and scope of the employee's job duties are all aspects of our investigation.

Communication between the district and NJSIG is critical when investigating a claim. We are here to answer any questions or concerns you might have concerning a claim and we welcome your input. Feel free to contact any of our Supervisors, Connie Rogers extension 3015, Ellen Shaw extension 3008, or Joan Madden extension 3092.

*By Joan Madden
NJSIG Medical Claim Supervisor*



**November 1st
Daylight Savings
Time Ends**



Down the Road

When was the last time you looked at your car's headlights? Sure, you look with them all the time, but as automotive safety tools, they tend to be taken for granted. We keep tabs on oil levels, tire wear and even windshield cleanliness, or at least we should, but we usually don't notice our headlights until one burns out.

At that point, of course, you have literally half of your nighttime visibility until you can get things fixed, which might be days or even weeks.

Good Time to Swap

Responsibility for this chronic oversight falls squarely on a driver's shoulders, as carmakers rarely prescribe headlight assessment and proactive replacement as part of their routine maintenance checklists. With winter approaching and darkness filling our days, now is a good time to swap out your dim bulbs for a fresh set.

Here's something else you probably didn't know about your headlights: You have options, including upgrades to your factory-installed lights that

will improve visibility, reduce eyestrain and improve your overall confidence while driving at night. One option - the Sylvania Silver Star ULTRA is a halogen replacement bulb that is the brightest downroad headlight. More downroad visibility and whiter light helps increase the clarity and contrast of objects on or near the road.



While you're having your bulbs changed, make sure your mechanic confirms that

your headlights are aimed properly; highway knocks and bumps can cause your headlights' aim and alignment to gradually suffer. Also, check to see how clear your lenses are, as exposure to sunlight can cause plastic to yellow over time, diminishing the amount and quality of light that's making it through.

To make sure your visibility is not comprised, buy a headlight restoration kit at any automotive supply store. With just a little bit of time and elbow grease, your headlights will look almost as clear and transparent as the day the car left the dealer. As with all these changes, you'll see better and feel a whole lot better. 🎯

By AARP Magazine



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: November 13, 2015 **Time:** 9:00 a.m. - noon
Location: Ocean Township Board of Education, 163 Monmouth Road
Oakhurst, NJ 07755

Date: December 18, 2015 **Time:** 9:00 a.m. - noon
Location: Morris-Union Jointure Commission, 340 Central Avenue
New Providence, NJ 07094

Bloodborne Pathogens

School employees can become exposed to infectious diseases from blood or other bodily fluids. By completing this Train the Trainer class, a designated employee will become qualified to teach fellow employees about the hazards of bloodborne illnesses.

Date: November 20, 2015 **Time:** 9:00 a.m. - noon
Location: Ocean Township Board of Education, 163 Monmouth Road
Oakhurst, 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

Date: December 4, 2015 **Time:** 9:00 a.m. - noon
Location: Ocean Township Board of Education, 163 Monmouth Road
Oakhurst, NJ 07755

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).
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