April 2021

SOUNDINGS

A Message from the CEO

Hello Everyone,

Your Mutual continues to perform at an exceptionally high level through the first half of the Membership Year. Payrolls are at record levels and we are seeing a reduction in claim frequency. While there is still a flow of COVID-related claims, the majority are 'record only' and the impact on the Mutual's overall numbers has remained immaterial. As such, we are cautiously optimistic on this front, but will continue to remain vigilant as we move forward into the coming months.

Extending that same concept of "vigilance", our team is also working diligently to keep a close eye on the occurrence of fraudulent claims. As the largest provider of Longshore coverage in the country, we recognize our clear duty to make sure that all claims submitted to the Mutual are valid. Signal has long been a leader in workers' comp fraud prevention, and we are well equipped to provide you with any training and/or resources desired to assist with this issue. The Longshore Act is a Federal statute, and any provable fraudulent claims are felonies under the law, carrying very severe consequences for perpetrators. As a group of self-insured employers, any such fraud is basically theft from co-workers, which cannot be tolerated. We are on alert for any claims that may be fraudulent and will take appropriate action without fail, where necessary.

While this work to safeguard the integrity of our claims process persists behind the scenes, Rich Lubert and his team continue their standout efforts to ensure the health and safety of our Members. Our "No Member Left Behind" campaign is in full swing and will continue throughout the year. It is vital to the success of the Mutual that all Members receive the highest level of care and attention, and we are here to address your concerns and needs. Less incidents means less claims, which means more savings.

As we close out April, there is a high level of excitement as we look ahead to the upcoming AGM, which will be held in Southern California during the second week of August. After not being able to gather in person for the past fifteen months, we are hoping for a big turnout and looking forward to hosting a fun and safe gathering for all.

Richard W. Wood
President & CEO

Inside this issue

Avoiding Strain and Sprain Injuries

Submitted by Nate Stanton, General Dynamics NASSCO-Norfolk

GENERAL DYNAMICS
NASSCO–Norfolk

Admit it, you know you've done it. We've all done it. After that weekly shopping adventure to the center for disaster preparedness, "Walmart", you make the ill-fated decision to haul an unreasonable amount of jam-packed grocery bags from the car to the house in one trip. About halfway up the driveway, you notice your circulation-starved arms, shaky legs, and flushed face… an "early warning system" alerting you to the potential disaster ahead.

In all seriousness, overexertion can result in painful, disabling injuries. They frequently occur when someone tries to "muscle" their way through a job alone or use an incorrect technique to move or lift a heavy object. According to the Bureau of Labor Statistics, sprains and strains lead the way as the most common non-fatal injuries across private industry at 295k+ recordable injuries. These incidents are often expensive for businesses (averaging around $100K in workers comp, medical costs, and lost productivity) and represent a serious detrimental impact to employee well-being. The good news is that with improved awareness and training, many times these injuries can be prevented by following the tips below:

- ***Understand the load*** you are about to move or lift, and respect its potential. If it is too heavy to lift safely, don't do it. Get assistance or apply the correct lifting mechanism to help with the lift. Take the time to do it right. It is always safer and less expensive to do it right.
- ***Know and respect*** your limitations.
- ***Ask for assistance*** or get the right equipment when moving large, heavy, or awkwardly shaped objects.
- ***Use full hand "power grips"*** rather than finger "pinch grips" to hold objects.
- ***Push objects*** instead of pulling them. The leverage provided gives you twice the power.
- ***Rest between strenuous movements*** and during continuous movement. This is essential! It allows your muscles to fuel-up with fresh oxygen and nutrients and rid themselves of toxic waste products.

The final, and possibly most impactful, tip to avoid sprain and strain injuries is to ***build greater flexibility through stretching***. Muscles become stiff and tired when employees hold the same position for too long or repeat the same motion too often. Many musculoskeletal injuries involving the knees, shoulders, wrists, and back are a result of poor flexibility, especially in adults. Warming up and stretching before labor-intensive assignments can make all the difference in preventing these types of injuries and employers must be proactive in presenting information, training, and practical examples to encourage these practices. Additionally, by allocating pre-shift time for mandated stretching, foreman/woman have an extra opportunity to positively interact with employees about workplace safety and discuss risks that may be present during their shift. These types of pre-shift conversations can be a wonderful tool to help engage your employees, preparing them to work safely in the day ahead.

Nate Stanton began his career with General Dynamics NASSCO-Norfolk in 2018 as an EHS Specialist. He has also served as the Assistant EHS Manager and currently serves as the EHS Manager. Nate has been in Ship Repair since 2014, throughout which he has served in the Environmental, Health, and Safety Field.

Nate obtained a BS in Criminal Justice from Chowan University and graduated Magna Cum Laude in May of 2010, and was a local city police officer before transitioning to Environmental, Health, and Safety. Nate is a member of the Signal Mutual Safety Committee and serves as the Virginia Ship Repair Association (VSRA) OSHA Partnership Co-Chair in the Port of Norfolk.

Understanding Stormwater Prevention Plans

Submitted by Roman Williams, Delphinius Engineering, Inc.

A Stormwater Pollution Prevention Plan (SWPPP) is a site-specific, written document signed by a company executive that (1) identifies all of the activities and conditions at their site that could cause water pollution, and (2) details the steps the facility will take to prevent the discharge of any unpermitted pollution.

WHY DO I NEED A SWPPP AND WHAT IS ITS PURPOSE?

A SWPPP is a required step for facilities seeking to obtain a National Pollutant Discharge Elimination System (NPDES) Permit. Every facility that discharges pollutants directly into a Water of the United States (WOTUS) must obtain an NPDES Permit. In order to get a permit, the facility must submit a Notice of Intent (NOI) describing the types of pollutants they will discharge, as well as the names of the receiving waters. Once notice is given, facilities must then submit a SWPPP.

The purpose of a SWPPP is to help the Environmental Protection Agency (EPA) preserve and improve water quality by regulating facilities that discharge water containing small amounts of pollutants. SWPPPs and NPDES permits are not required for discharged pollutants that enter a municipal sanitary sewer system, but facilities should check with their municipality or local water authority before discharging pollutants to a sanitary sewer system. Keep in mind that most municipalities have volume limits and pretreatment requirements. Some may prohibit certain types of pollutants, and some require special permits or plans similar to stormwater plans and permits.

WHAT SHOULD A SWPPP INCLUDE?

As the name suggests, the focus of a SWPPP is on the proactive measures the facility will take to prevent water pollution. But, because even the best of plans sometimes fail, the plan must also include procedures and lists of equipment that will be used in the event of a release. All SWPPPs must include: (1) A site description, (2) Names and duties of the pollution prevention team, (3) Descriptions of activities that could cause pollution, (4) Control measures for preventing spills and minimizing hazards, (5) Spill response plans, (6) Procedures for conducting inspections and monitoring, and (7) Provisions for employee training.

A deeper dive into each of the above required SWPPP elements is provided below.

1. Site Descriptions

In addition to the name and address of the facility, the site description should include a general overview of the activities performed there. A site map is also required. Site maps can be developed from US Geological Services (USGS) quadrangle maps that show the geographic location and size of the facility. They need to include:

- The locations of all receiving waters
- The direction that stormwater flows from the facility
- Locations of all ditches, pipes, swales, drains, inlets, outfalls or other stormwater conveyances
- Locations of secondary containment structures
- Locations and quantities of potential stormwater pollutant

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Understanding Stormwater Prevention Plans *(cont'd)*

- Areas where spills have occurred in the past
- Stormwater monitoring points
- Locations of fueling stations, offloading areas, outdoor maintenance and equipment storage, tanks, and transfer areas
- Sources of run-on from adjacent properties that could cause pollution

This information should provide outside responders, such as fire departments and hazmat teams, with a general idea of the types of materials and pollution prevention devices kept onsite so they can prepare to assist the facility in an emergency.

2. Pollution Prevention Team

The Pollution Prevention Team assists the facility manager with the development and revision of the SWPPP. Often, these team members are responsible for ensuring that the best management practices and procedures listed in the plan are being followed. They can also be involved in taking any necessary corrective actions. Members of the Pollution Prevention Team should be identified by name or position. Each should also have access to the SWPPP, and if appropriate, the NPDES permit.

3. Activities That May Cause Pollution

Plans must identify all outdoor activities where leaks and spills could occur, as well as areas where materials that are exposed to rain and snowmelt are stored. All significant spills that have occurred in the past three years must also be documented. Uncovered outdoor storage of loose materials is one of the leading causes of sediment pollution in stormwater. Stormwater can be exposed to pollutants when it hits impervious surfaces, carrying sand, salt or other loose materials into storm drains. Vehicles, machinery and equipment contain oil and sometimes fuel that can leak. As rain and snowmelt travel over paved surfaces where these items are stored, oil leaks or spills that have occurred, but have not been cleaned up are carried with it. Vehicle and equipment maintenance and cleaning that occurs outdoors without containment can also contribute to stormwater pollution. In addition to the storage of materials and equipment, other outdoor activities can also cause stormwater pollution. For example, leaks and spills of oil and fuel products are common when fuel is being transferred into the storage tank, as well as when it is being dispensed into equipment, vehicles, and containers.

4. Control Measures, Schedules and Procedures

For each process or area that generates a pollutant, at least one control measure must be in place and implemented. SWPPPs must document the type of control measure(s) in place and describe how it will prevent excess pollutants from being discharged. Effluent limits dictate the amount of any given type of pollutant that may be discharged. Limits can be technology-based or water quality-based. Although the limits are designated in an NPDES permit, the methods, technologies or procedures that will be used to meet the limits are not prescribed. Depending upon the type of pollutant that must be controlled or removed, technologies may be advanced and involve filtration and pretreatment. Other control measures are more basic, such as implementing good housekeeping practices. Conducting routine inspections of tanks and containers, promptly cleaning up small leaks and spills, scheduling regular waste removal and keeping materials under roof or cover are all examples of low-cost good housekeeping measures.

5. Spill Response Plans

In an ideal world, control measures and procedures would prevent pollution in every circumstance. However, since even the best plans can fail, SWPPPs need to include spill response plans. Facilities that have already developed comprehensive spill response plans to meet other regulatory requirements don't need to create another version of the plan. Copies of the existing response plans may be kept with the SWPPP as proof of facilities' readiness to respond.

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Understanding Stormwater Prevention Plans *(cont'd)*

6. Inspections and Monitoring

Permits establish the frequency, parameters, and sometimes the procedures for monitoring stormwater outflows to ensure that the pollutants being discharged do not exceed the effluent limitations. Depending on the pollutant and the effluent limitations that have been established, monitoring may need to be conducted continuously, or it may only need to be checked once or twice a year. Most states require facilities to track the results of their monitoring and submit reports to verify compliance. All states have requirements to self-disclose any non-compliances. In addition to periodic monitoring, facilities must also perform routine inspections to ensure that control measures are still effective and procedures are still being followed. If a facility is audited, copies of inspection forms will help to prove that a system of checks and balances is in place.

7. Employee Training

Employers must implement and document an employee training program used to instruct employees about their plan, best practices, and procedures for preventing stormwater pollution. This training may be incorporated into other trainings, including RCRA, SPCC or spill response. Facilities must document that employees have been trained and taught about their roles in preventing stormwater pollution.

REVIEWING AND UPDATING A SWPPP

When operations or other changes are made that affect the SWPPP, it must be modified. Some examples of changes that can trigger the need to revise a SWPPP include:

- The introduction of new chemicals or processes
- The removal of processes, tanks or chemicals
- Moving an operation or storage indoors or outdoors
- Changes in personnel who have an active role in the Plan

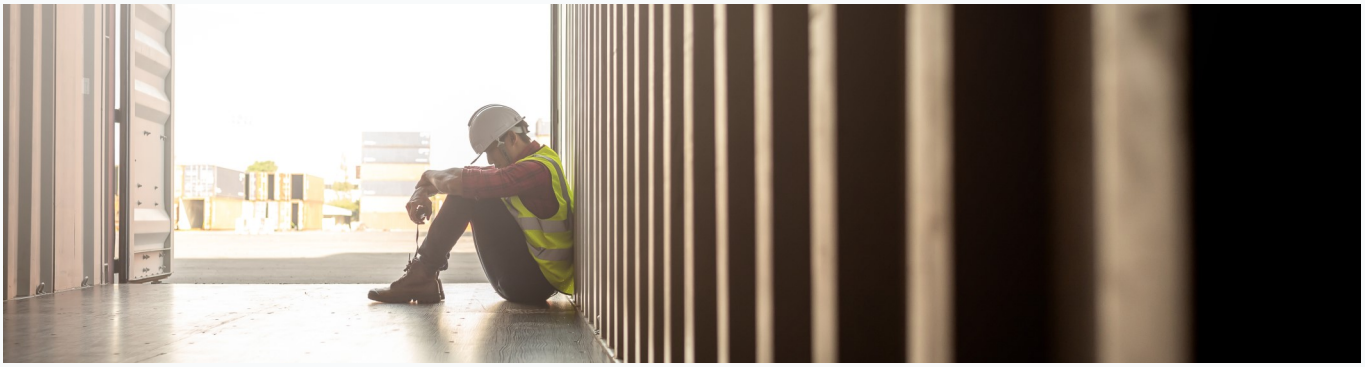
Even if nothing changes, SWPPPs should be reviewed each time the NPDES permit comes up for renewal. Plans must be signed and dated by a corporate officer, and the current copy must be kept onsite for review. Like other plans, the procedures and control methods that are outlined in a SWPPP should be accurate and easily understood by all employees. Often, the practices are incorporated into Standard Operating Procedures that, when followed, positively affect both production and environmental safety.

Roman Williams serves as the Corporate Safety Director at Delphinus Engineering Inc in Chula Vista, California.

Delphinus Engineering is diversified engineering and technical services company employing over 875 professional and technical personnel supporting a customer base that spans the Defense and Federal markets

How to Overcome the Effects of Fatigue in the Workplace

Submitted by John Enos, CSP Signal Safety Manager



Fatigue is not just feeling tired or sleepy. The term fatigue describes a level of unrelenting exhaustion that has a profound impact on both your emotional and psychological well-being. Though it may feel like a normal condition, it should not be treated as an unavoidable part of life. According to The National Safety Council (NSC) and U.S. Bureau of Labor Statistics (BLS), fatigue has been documented as the cause of many workplace incidents and injuries and the frequency is on the rise over the last five years. According to the American College of Occupational and Environmental Medicine, fatigue in the workplace can result in "slowed reaction time, reduced vigilance, reduced decision-making ability, poor judgment, distraction during complex tasks, and loss of awareness in critical situations."

CAUSES OF WORKER'S FATIGUE

Around 15% of full-time employees in the U.S. work on shifts, according to the Bureau of Labor Statistics. Many suffer from chronic loss of sleep, typically caused by a disruption in the body's circadian rhythm. In fact, one survey found that 62% of shift workers complain they cannot get enough sleep. Night-shift workers and those driving during nighttime hours are especially vulnerable. Employees most at risk for fatigue and fatigue-related incidents include:

- Employees who perform a task for an extended period or repeatedly perform a tedious task
- Employees working early morning or night shifts, rotating shifts, and shifts of long hours
- Employees who get less than seven hours of sleep a night
- Employees with untreated sleep disorders such as obstructive sleep apnea
- Employees taking certain medications that interfere with their sleep

CONSEQUENCES OF FATIGUE IN THE WORKPLACE

Fatigue is estimated to cost employers about $136 billion a year in health-related lost productivity, and more than 70 million Americans suffer from a sleep disorder. In the workplace, fatigue has been shown to contribute to:

Absenteeism
Poor Performance
Occupational injuries
Workplace incidents

Fatigue is also linked to health problems such as:

Heart disease
Stomach and digestive problems
Musculoskeletal disorders
Reproductive problems
Depression
Some cancers (breast and prostate)
Sleep disorders
Poor eating habits/obesity
Worsening of existing chronic diseases such as diabetes and epilepsy

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How to Overcome the Effects of Fatigue in the Workplace *(cont'd)*

STEPS TO REDUCE WORKPLACE FATIGUE FOR EMPLOYEES

Employers should establish strategies for fatigue mitigation on the job. Conduct observations to spot the signs and symptoms of fatigue (e.g., yawning, difficulty keeping eyes open, inability to concentrate) and take steps to mitigate fatigue-related injury or errors. A helpful starting point is to conduct a baseline survey to gauge fatigue among your employees. Many companies use the Epworth Sleepiness Scale to help quickly evaluate their employees' fatigue. Companies are also utilizing fit for work apps/software like Predictive Safety's "Alertmeter" to ensure their employees are fit for their work shift.

It's also beneficial to implement policies that do not punish employees for reporting when they, or their coworkers, are too fatigued to work safely. Develop processes to relieve an employee from their duties if they are too fatigued. Consider assigning workers who are fresh and just starting their shifts to safety-critical tasks. If possible, rotate employees through tasks that are repetitive and/or strenuous. If rotating shift work is needed, use forward rotations (day to evening to night) and provide staff with sufficient notice when scheduling, particularly if there is a shift change. Avoid scheduling staff for more than 12 hours, if possible.

Finally, think about providing information to employees on the consequences of sleep deprivation and making resources available to assist employees manage their fatigue. Education, along with the other practices suggested above, can be combined to form a strong and effective fatigue risk management plan. Just like any other risk management effort – the plan's focus is to identify, assess, and treat risk – ensuring that employees are properly rested and can perform their work safely.

CLAIMS UPDATE | Signal & Sage Adjusting select Signal Mutual's New Pharmacy Benefit Manager (PBM) – Cadence Rx

The Association's PBM services have been with the same provider since 2014. It was time for the Managers to go to market for this service via a Request for Proposal (RFP). We received six responses, including the incumbent. A notable difference this time in the selection process was the formation of a joint committee consisting of Signal Claims Management and Sage Adjusting LLC personnel. Sage Adjusting, who is the primary user interacting with systems and customer service, brought the added expertise of working with other PBMs.

As we began the RFP process, the need to identify the right partner became imperative as we were experiencing significant challenges with the current program. The committee vetted the proposals submitted by the leaders in the PBM industry. These companies were required to provide in-depth responses to a broad range of questions, ranging from their 5-year strategic plans, pharmacy program initiatives and results, IT/Security/Implementation, pricing, and service level agreement items.

In the end, we learned that what differentiated these companies was cost, process, service, and technology. The adage that bigger is not necessarily better came to mind. Our task was to find the partner who best fit the needs of the Association.

Our committee unanimously selected Cadence Rx, which is based in Tampa, FL. Cadence Rx is a younger company formed by a highly experienced and reputable leadership team. These known entities from within the PBM industry have already worked out the IT related issues that we are experiencing with our current PBM. Our committee is confident that Cadence Rx is best positioned to offer the Association best in class First Fill practices, highly competitive pricing and service level agreement, and a long-term partnership focused on innovation.

About Cadence Rx: Cadence Rx is a nimble, service focused workers' compensation PBM leveraging over 100 years of expertise alongside a proprietary suite of next generation technologies. Commitment to service is the driving force behind Cadence Rx's innovation, resulting in cost savings for clients and improved outcomes for injured workers.

Members in the News

Digging Deep with Bill Dutra, Maritime Reporter and Engineering News

Bill T. Dutra, CEO of San Rafael, Calif.-based The Dutra Group, is a walking encyclopedia on dredging and marine construction, having built his business from the ground up starting at age 26. But the man, who is often seen in his signature Stetson or Borsalino hat, transcends pure business and engineering acumen, firmly grounded in his family and his community, working to build and maintain a "we" company that exists not simply to bolster its bottom line, but to make better the lives for employees, clients and communities.

To fully understand Bill Dutra and The Dutra Group, you have to start from the beginning, and in that we mean looking at the Dutra family as it emigrated to California's San Joaquin Valley via covered wagons. Because when you talk to Bill Dutra today, via words and actions you can see that he leans heavily on his roots, personal and professional, from the hat that often sits upon his head—a nod to his grandfather and his influence to ensure he became the first Dutra to graduate college—to his strong affinity for the local San Joaquin Valley communities and families.

The Dutra name is synonymous with the construction and maintenance of the California Delta levee system, with Antone Dutra starting in 1904, follow by his son, Edward Dutra in 1933 and followed by Bill, who in 1972 at the age of 26 formed Dutra Construction Company, Inc. based in Rio Vista, California.

Looking back, Dutra said "you have to remember that in those times the dredge captain, the lever man on the dredge, the deck hands, the cooks, and the labor force was pretty much family," said Dutra. "You didn't have the highways that we have today, so you lived and you worked onboard."

As a young man, while Dutra worked alongside his grandfather for a short bit and his father, following in their footsteps was not a given. "I was not, shall we say, 'a manageable individual' in my earlier years," remembers Dutra. "I did not like going to school and I found a passion for the sea."

The family business was in fact not passed down, as his grandfather started, then sold, the company, only to reenter the dredging business later on with his son, Bill's father.

"I dropped out of high school at a very early age because I wanted to be challenged by the sea and work on towboats and in marine construction," said Dutra."I had a bit of a maverick in me in my earlier years. I always knew that I had a passion[for the dredging business]. I was born into it, and I grew up in it. But I didn't know how well it would work for me. I was comfortable as a towboat operator."

But influenced by his father and grandfather, as well as several key professional mentors, he eventually was convinced to start using his brain instead of his brawn.

Click Here to Read the Full Article

Upcoming Events

SMIA Safety Committee Meetings

July 27 - 28, 2021
Boston, Massachusetts

Please note that the meeting location and venue will be dependent on COVID-19 restrictions.

For more information and registration please contact terry.swinson@signal-ct.com

Signal Annual General Meeting

August 12 - 14, 2021
Terranea Resort, Palos Verdes, CA

Save the date! More details to come.

Please direct any inquires to Angela.Pineda@signal-ct.com

Signal Maritime Conference 2020

October 25-27, 2021
Hilton Norfolk The Main, Norfolk, VA

Save the date! More details to come.

Please direct any inquires to Angela.Pineda@signal-ct.com