

## TRUSTNOTES – JULY 2019

### WORKERS' COMP RATE CALCULATION FOR PROGRAM YEAR 2019-2020

The MRM Workers' Comp Trust's actuarial firm, Milliman, is in the process of calculating rates for the October 1, 2019, to September 30, 2020, program year. Once Milliman completes their rate study it is submitted to the Self-Insurance Division of the Pennsylvania Bureau of Workers' Compensation. The Commonwealth's actuaries review the rate request to assure rate adequacy. If the Bureau deems the rates are adequate we receive a formal approval. Once the MRM Trust receives that approval from the Commonwealth, we will begin producing the invoices for the new program year. Based on previous years, it is anticipated that invoices may be sent out the first week of September.

### REQUESTS FROM THE WORKERS' COMP ADJUSTERS

- ❖ When completing the "Employers Report of Occupational Injury Form" please make sure to include the FEIN, the hire date and whether the employee is off work.
- ❖ When sending in the claim form, please e-mail it to [WC-Claims@mrmtrust.com](mailto:WC-Claims@mrmtrust.com) or fax to: 724-934-1609.

Please do not send the claim forms to the e-mail address for this newsletter as it is not monitored.

### DANGERS DON'T END WHEN FLOODS RECEDE

If your workplace has been in the path of a flood you may find a real mess when you return to work. A flood not only leaves behind property devastation but it creates serious safety hazards too.

Here are some common hazards created by a flood:

- Flood water gets mixed up with sewage and then leaves disease-causing contamination on everything it touches. Use a bleach solution as directed to disinfect the surfaces you are cleaning. Throw away any food items even bottled or canned containers if they have been touched by the flood waters.
- Flood water is also likely to be tainted by chemicals from agriculture, industrial and residential sources, creating a threat of poison or fire. Pipes, tanks and drums of hazardous materials may be dislodged and damaged. Call the hazardous materials personnel or the fire department to handle unidentified containers.



- Fire protection systems may not be operating in flood-damaged buildings. Have adequate fire extinguishers at cleanup sites.
- Natural gas can be leaking from broken pipes, setting the stage for an explosion. Keep all sources of ignition away and call for help from the utility company.
- Another common hazard is electric shock. Energized electrical equipment in contact with water or moisture can cause electrocution. Never enter a flooded area unless you are sure the power has been shut off at the main breaker. Don't turn it back on until it has been inspected by a qualified electrician.
- Shut off the main breaker or fuse on the building's service panel before starting the generator to prevent energizing power lines with back feed electrical energy.
- Gasoline or diesel-powered generators, pumps and pressure washers also create carbon monoxide. Don't use this sort of equipment indoors or in confined spaces because the gas can accumulate to lethal levels without adequate ventilation.
- Don't enter or walk on a flood-damaged structure until it has been certified safe. If you observe or hear the building shift, get out fast.
- Do not attempt to operate equipment such as heavy machinery unless you are trained and authorized.
- Wear the correct Personal Protective Equipment for flood cleanup. Typically you will need a hard hat, goggles, heavy waterproof gloves, boots with a steel toe and insole and possibly a respirator of the correct kind to protect you from bacteria, mold, bleach vapors, toxic gas or chemicals or oxygen deficiency. Disposable gloves are also needed when handling contaminated materials.
- Drowning, cold exposure and even heat exposure are also hazards when fighting flood damage.

*During flood cleanup, employees, householders and volunteers often pitch in together. Look out for each other because the hazards may be new to most of those helping.*

Karen Beck  
Optimus Risk Services