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• The Corcoran & Havlin Insurance Group has been awarded the 2009 Reader's Choice Award for Best Insurance Agency. This is the 6th time Corcoran & Havlin has been the recipient of this coveted award.



RISK ADVISOR

Winter 2010

Corcoran & Havlin Insurance Group

- An insurance update for financial officers
- News, Views, & Current Events
- A publication of Corcoran & Havlin Insurance Group

MANAGING YOUR RISKS, PROTECTING YOUR INTERESTS

Welcome to Corcoran & Havlin's Winter 2010 Newsletter!

In this edition we have included articles of interest pertaining to your company and the insurance world, as well as news going around **Corcoran & Havlin**. As always, please feel free to contact us with any questions you may have. Here's to a safe and happy New Year!

Corcoran & Havlin Competitively Insures Non-Profits

Corcoran & Havlin Group has undertaken a new insurance program of highly specialized and competitively priced coverage for Human Social Services and other non-profit organizations. Managed by Mark Sawyer and Ron Long, the program is designed to protect the very unique coverage requirements of human services institutions who serve the needs of Addiction, Mental Health, and Youth Programs along with other similar organizations. With our depth of experience in working with these groups and access to the very best insurance products, **Corcoran & Havlin** is positioned to be a leader in insurance placement and services to this very important sector of our society. **Corcoran & Havlin** is also the agent and program manager for the Massachusetts Nonprofit Network

and its membership. We've partnered with Chubb Insurance Group to offer a highly specialized and competitive Directors' & Officers liability product as well as coverage for all the property and general liability requirements for most non-profit organizations.



Ron Long and Mark Sawyer

ATTENTION CONTRACTORS! Training Class to Satisfy New EPA Lead Safety for Renovation, Repair, and Painting

The Environmental Protection Agency (EPA) Renovation, Repair and Painting (RRP) Final Rule 40 CFR 745 requires that renovations – in pre-1978 homes or child occupied facilities - which are conducted for compensation that involve the removal or modification of painted surfaces or involve the removal or modification of painted surfaces or that disturb more than 6 square feet (interior) and 20 square feet (exterior) of lead paint must be performed by certified firms using certified renovators. This includes landlords and their employee. The deadline

for achieving certification is April 22, 2010.

This rule applies to firms that will perform renovation work that disturbs lead paint in pre- 1978 homes and child-occupied facilities. Applications that fall under these rules would be remodeling, repair/maintenance, electrical work, plumbing, painting, carpentry, and siding/window replacement. Workers seeing to become certified renovators must successfully complete the EPA accredited

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C & H's Commercial Team

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Megan Peterson
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Implement Procedures to Help Reduce Workers' Compensation Claims

In today's tough economy where the cost of doing business continues to soar, companies need to take steps to operate as cost-efficiently as possible. Assigning a company's workers' compensation costs to a specific department encourages managers and group supervisors to pay close attention to safety and training programs, and to carefully monitor an injured employee's return to work. As an additional incentive to cut workers' compensation costs, claims reimbursements can be deducted from a departmental budget, rather than from a general fund.

Employers can take greater control of instituting and enforcing preventive measures and injury management procedures by initiating simple internal procedures that hold individual departments accountable for workers' compensation expenses. These procedures will help decrease both the frequency and severity of injuries, a win-win situation for employees and employers alike, resulting in reduced claims and reduced workers' compensation premiums.

By communicating directly with those employees who are potential workers' compensation beneficiaries, employers can more readily attain their safety goals. As a first step, employers should perform a simple analysis to identify high-risk groups based on a history of claims and injuries. Asking employees on a departmental level to think about and discuss the injury management process will improve communication among all parties in the working environment. Having at-risk employees talk about how a job can be performed more safely will produce the end result of reducing injuries. Conversely, asking employees to explain how injuries may occur because of unsafe equipment or incomplete work procedures will aid the employer in properly managing its safety procedures and work environment.

Too frequently, workplace injuries are not reported on a timely basis. Supervisors often fail to recognize and report accidents, hoping they will disappear without resulting in lost-time or medical expenses. This practice often causes greater expenses because the initial injury was not reported and treated immediately.

A 2000 Hartford study of more than 53,000 temporary total disability claims and

permanent partial disability claims revealed the following when compared with claims reported within a week of the accident:

1-2 weeks after the occurrence resulted in 18% more expense;

3-4 weeks after the occurrence resulted in 30% more expense; and

More than 1 month after the occurrence resulted in 45% more expense.

Expressing these somber facts with supervisory and management staff should result in the prompt reporting of injuries, thus reducing their department's workers' compensation costs, as well as the company's.

The company can further reduce injuries within each department by emphasizing job safety during training programs, and by periodically reviewing work patterns. If an employee does become injured, the employer and employee should share the common goal of returning the employee to work as soon as possible. Both parties should desire the most effective medical treatment, a timely recovery, and a smooth, safe transition as the employee returns to the workplace.

Another benefit derived from each department being responsible for its own workers' compensation costs, is that departmental managers can have a hands-on approach in helping injured employees return to work. Instead of having the injured employee contacted by a third party (which is usually a claims adjuster or even an attorney), the employer's concern and response is directly communicated to the out-of-work employee.

Despite the fact that there are a few workers who intentionally defraud the system, they are very much the exception rather than the rule. Examining workers' compensation costs on a departmental level makes it much harder for malingerers to file fraudulent claims.

Since accidents do happen, it is not possible to eliminate all injuries and their resulting claims. However, the severity and frequency of injuries can be greatly reduced by placing responsibility for maintaining a safe working environment at the departmental level. In the long run, both the individual department and the company as a whole reap the rewards.

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BLS Census Shows Top Reasons for Fatal Workplace Injuries

The Department of Labor's BLS National Census of Fatal Occupational Injuries for 2007, released in August 2008, showed that highway incidents were still the primary cause of on-the-job deaths, accounting for almost one out of four fatal work injuries. Although they remained the most frequent type of work-related fatality, the number of highway incidents fell by more than 3% percent in 2007, the lowest level since 1993.

Falls were again the second leading cause of workplace death. The number of on-the-job falls increased three percent in 2007, with 835 employees dying in this manner. Falls have increased by 39% since the census began in 1992. The increase in falls was driven by increases in falls on the same level as well as falls from non-moving vehicles. However, fatal falls from roofs fell from 185 fatalities in 2006 to 161 in 2007.

On-the-job homicides rose from the fourth to the third leading cause of death, claiming the lives of 610 workers. Just over 80 percent of those workers were victims of a shooting. However, the number of workplace homicides in 2007 declined by 44 percent from the high of 1,080 reported in 1994.

Being struck by objects ranked fourth, with 504 fatalities. The number of employees who were fatally injured from being struck by objects represented a sixteen percent decline from 2006, marking the second year of a downward trend in this category.

Deaths from fires and explosions decreased from 202 in 2006 to 151 in 2007, representing the lowest totals ever since the census began. Fatalities caused by exposure to harmful substances or environments were also lower in 2007. All of the sub-categories within this type of fatality showed decreases except for one. The death toll from drowning/submersion increased by 13%

The data also revealed some other key findings:

- Overall, 9 out of 10 fatal work injuries involved workers in private industry. Service-providing industries in the private sector recorded 48 percent of all fatal work injuries in 2007, while goods-producing industries recorded 42 percent.
- In the construction industry, fatalities fell. However, construction continued to produce the most fatalities of any industry in the private sector.
- The four occupations with the highest fatality rates per 100,000 workers were fishers and related fishing workers with a fatality rate of 111, logging workers (86), aircraft pilots and flight engineers (67), and structural iron and steel workers (46).
- Thirty states reported lower numbers of fatal work injuries in 2007 than in 2006, 19 states and the District of Columbia reported higher numbers, and one state was unchanged.

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renovator class. The class attendee will receive a certificate for having completed the EPA approved training class. This certificate should then be mailed to the EPA. The EPA will confirm class attendance then issue their certified renovator certificate.

Act Now

The EPA began accepting applications on October 22, 2009. The April 22, 2010, deadline will be here before you know it. Take the class now, and submit your application to the EPA for processing well in advance of the deadline. Avoid EPA fines of up to \$32,500 for each violation and/face imprisonment.

Classes are now beginning for Renovator Certification

The Home Builders Association of Massachusetts (HBAM) has arranged for an EPA-

approved training facility, the Institute for Environmental Education (IEE), to train our members, as well as nonmembers, to be certified renovators. Training will be done at their state-of-the-art site at 16 Upton Drive in Wilmington, MA. Training consists of six class hours and two hours of hands-on training.

Who should take this class? Home improvement/renovation contractors, residential rental property managers/owners, remodelers/carpenters, painters, plumbers, electricians, maintenance personnel, workers removing or modifying painted surfaces, and anyone disturbing more than 6 sq. ft. (Interior) & 20 sq. ft. (Exterior) of lead paint.

For more information please visit www.hbama.com or call the HBAM at 508-543-6119.

Article as seen in Greater Boston Builder/Architect 2009 page 18, and further information provided from HBAMA.com

Corcoran & Havlin Welcomes Beth Eyster and CTG Insurance.

Corcoran & Havlin is pleased to announce that CTG Insurance Agency of Framingham, MA has joined the **Corcoran & Havlin** Insurance Group. As part of the merger, Beth Eyster, principal and third generation owner of CTG Insurance will continue to serve her clients as a member of the Corcoran and Havlin Team. Beth is a 30 year veteran of the insurance industry, focusing her talents on the service and production of both Personal and Commercial Lines insurance products.

We welcome Beth and her loyal client following to the **Corcoran & Havlin** fold. Her boundless energy and professionalism will be an asset to our growing organization.

Beth Eyster, CTG Insurance.



Corcoran & Havlin is a 5 Star Designated Agency!



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