

Workers' Comp.
ADVISOR

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Third Quarter 2012

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NEW YORK STATE INSURANCE FUND

NYSIF®

Partners In Safety



Safety Policy
Safety Committees
Safety Training
Employee Cooperation
Accident Reporting
Accident Investigation
First Aid
Bloodborne Pathogens

Working Conditions
Protective Equipment
Materials Handling
Ergonomics
Air Quality
Violence
Emergency Planning
Inspections

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NEW YORK STATE INSURANCE FUND
Workers' Compensation & Disability Benefits Specialist since 1914

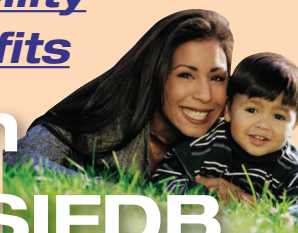
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Chairman

GET ON NYSIF PATH TO SAFETY SUCCESS NOW/PAGE 4

Best Rates for Disability Benefits

Can
NYSIFDB
Help Your
Business
Save?



REQUEST A QUOTE

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New Safety Tools

Training
Packages
Sorted by
Industry,
Topic

FREE RESOURCES

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Check Out NYSIF On Facebook & Twitter!

Earlier this year, NYSIF entered the social media arena by launching new Facebook and Twitter pages. Three months in, NYSIF has more than 150 followers on its social media sites, and more people are following every day.

Postings on NYSIF's social media pages feature a variety of topics including safety information, audit tips, policyholder responsibilities, claimant "how-to's" and regulatory and legislative requirements.

We tailored our pages to all NYSIF customers: employers, claimants, medical providers, brokers and safety managers for both workers' compensation and disability benefits insurance.

Facebook and Twitter give NYSIF another avenue to keep customers apprised of the latest industry news. For example, we use these venues to post safety topics to



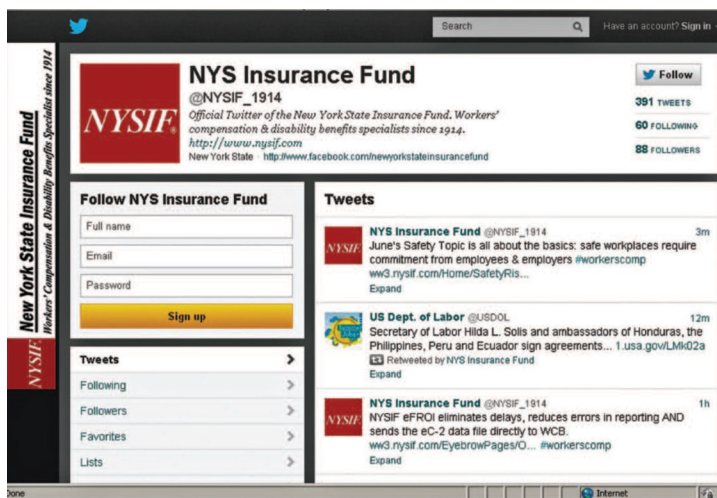
help prevent on-the-job-injuries. We also use postings to highlight new features available on [nysif.com](#) and to notify users of changes.

We used Facebook and Twitter to inform NYSIF customers of a brief shutdown of our website for routine maintenance recently.

Social media is a way to personal-

ize the people who work behind the scenes at NYSIF. We hope to include more postings about some of the outreach events in which our employees participate.

As NYSIF enters the world of social media, we invite you to join us by "liking" our Facebook page and following us on Twitter. Let us know what you think.



NYSIF People

Dorothy Carey, Dep. Director, Chief of Staff



Chief Executive Deputy Director Dennis J. Hayes announced the appointment of Dorothy A. Carey to the position of NYSIF Deputy Executive Director and Chief of Staff.

"I am pleased to welcome Dorothy Carey to NYSIF," Mr. Hayes said. "Dorothy is a proven professional with a strong finance and legal background who brings an extensive amount of experience in operational and financial administration to the Fund."

Ms. Carey joins NYSIF from the New York

State Comptroller's Office, where she served as assistant comptroller and chief administrative officer for Pension Investment and Cash Management since 2008. She oversaw operational, organizational and financial administration of the NYS Common Retirement Fund, the nation's third largest public pension fund.

Before that, she was a senior vice president and director of Client Services for the New York Stock Exchange International Division from 1998-2003. Previously, she served as senior vice president and deputy to the chief operating officer of Debt Capital Markets for Lehman Brothers, Inc. She began her career as an associate attorney for the New York law firm of Fried, Frank, Harris, Shriver and Jacobson, in 1983.

Ms. Carey earned her juris doctor degree

from NYU School of Law, and her bachelor's degree from SUNY, Albany.

John DeFazio, Director, Premium Audit & Safety Group Operations



Chief Executive Deputy Director Hayes announced the appointment of John DeFazio as director of Premium Audit and Safety Group Operations. Mr. DeFazio served as Bronx/Queens office manager since 2009. He started at NYSIF as a premium auditor in 1980. As Premium Audit director, he succeeds Glenn Cunningham, who retired April 1, 2012.

NYSIF Workers' Comp. Advisor July/August/September 2012



This Issue Don't Work Without It

All businesses, big or small, can benefit greatly from accident prevention advice. NYSIF's *Partners in Safety* is the most comprehensive safety resource in

our free Internet library. Available in English and Spanish at [nysif.com](#) *Partners* can help you and your employees establish and maintain a safer workplace. Take our "guided tour" of this valuable safety guide and learn how to keep work-related injuries and illnesses under control.

Pages 4-5

New Safety 'Packages' at [nysif.com](#)

Need help with back safety and safe lifting? We sort it out for you. That's just one of 22 titles in our new, pre-packaged industry- and topic-specific safety resources. Designed for safety group managers, the materials can be downloaded and used by any employer. See if there's a title to suit your business.

Page 6

Lower Your Costs with NYSIFDB

There's never been a better time to talk to a NYSIF policyholder services representative about NYSIF low-cost disability benefits insurance. Over the past two years, NYSIF has become the most competitive disability benefits insurance provider in New York by decreasing our gender neutral, annual average standard rate premium to \$24.76 per person as of January 1, 2010.

Qualified employers pay the same, low rate for any option: \$0.14 per \$100 of payroll

Mandatory in New York for all employers of one or more employees who work a total of at least 30

days, disability benefits insurance pays temporary cash to eligible disabled employees for off-the-job injury or illness.

NYSIFDB offers two types of coverage, both at the low, standard rate premium of \$0.14 per \$100 of employee payroll: NYSIF statutory disability benefits pays disabled employees up to a maximum of \$170 per week for 26 weeks; NYSIF enriched disability benefits insurance offers six options of coverage at up to five times the statutory claim benefit.

NYSIF disability benefits insurance also returns premium to qualified policyholders based upon annual claims performance, issuing a combined total of \$5.44 million in premium credits to 40,279 disability benefits policyholders last year. NYSIF also issued a premium credit of \$1.18 million to 12,133 disability benefits policyholders with credit balances, the result of reconciled payroll adjustments to policyholders reporting payroll.

Do You Have Domestic Workers?

The Domestic Workers' Bill of Rights in 2010 extended many labor standards enjoyed by other workers to domestic employees. The NYS Disability Benefits Law previously addressed protections for domestic workers with respect to disability benefits. Under the law, employers who employ one or more domestic workers for the statutory minimum period of time must provide disability benefits for their workers. In a private home, a domestic employee who works at least 40 hours per week for the same employer must be covered. Part-time domestic employees must also be covered if the household employs at least one qualified domestic worker. For more on the Disability Benefits Law, see www.wcb.ny.gov/content/main/form/db102.pdf

Besides offering an incredible value, NYSIFDB provides maximum convenience

Reporting your disability benefits payroll electronically is just one way NYSIF makes it easy for employers to meet their disability benefits obligations. Employers may access our streamlined, online services at nysif.com (below) to validate and obtain DB certificates of insurance, access their DB accounts, pay their premium, or use our DB premium calculator to request a NYSIFDB insurance quote.

> To request a NYSIFDB quote by mail use the form on Page 6.



Visit our website at nysif.com to learn more about NYSIFDB, access your account, report payroll, pay premium or request a NYSIFDB quote

A 'Guided Tour' of NYSIF's Safety Guide

All businesses, big or small, can benefit greatly from accident prevention advice. The Internet is one source, but finding quality safety material there can be daunting. Fortunately, you can find a variety of free, informative and easy-to-read safety materials to assist you in beginning, enhancing, revitalizing or maximizing your accident prevention efforts through NYSIF's website, nysif.com.



Download a copy of NYSIF's comprehensive guide, *Partners In Safety*, available at nysif.com among our free library of safety resources

Our 28-page safety guide, however, *Partners In Safety*, is the most comprehensive item in NYSIF's Internet library. Available in English and Spanish, *Partners* can be a valuable resource to help you and your employees establish and maintain a safer workplace. Take this "guided tour" of *Partners in Safety* and discover what it has to offer.

ESSENTIAL OVERVIEW, WRITTEN SAFETY POLICIES

Business owners and managers have the dual responsibility of keeping workers safe while minimizing expenses. Safety, however, is often relegated to the back burner. Harried owners and managers look for that 25th hour or eighth day when they will "get around to it." Don't hesitate; now is the time to take action.

Partners In Safety provides an essential overview of safety. This information can assist businesses and organizations of every size and type. As you read about safety committees, written safety policies and safety directors, remember that safety is scalable – do what applies to *your* size business. In smaller operations, the owner or manager may be responsible for safety. When appropriate, keep it informal: a four-person store will not need a safety committee with meeting minutes. What it requires is a commitment from the owner to run the store safely and from the employees to work as safely as possible. This need for commitment to safety is true for every business.

TRAINING, SAFE WORK HABITS, EMPLOYEE BUY-IN

Your employees cannot work effectively if they lack the necessary job skills. Likewise, they cannot work safely without proper safety training, which should include topics appropriate for your operation. *Partners In Safety* devotes two-and-a-half pages to training and building cooperation. Safe work habits and

the elimination of unsafe acts come from education, training, continuous observation and feedback.

You are accountable: federal law requires all employers to provide a workplace free from recognized hazards that could cause death or serious physical harm (OSHA's General Duty Clause). *Partners In Safety* covers many topics for which OSHA has safety standards. You must let employees know that safety matters here, and that working safely, obeying work rules, and reporting hazards are part of the job. Promote safety every day.

Gary Dombroff, CSC/CSS
Safety Cop NYSIF



Partners and other NYSIF materials can help you plan and deliver effective, topic-specific safety training, and – most importantly – get employee buy-in.

Owners, managers and supervisors are spokespeople when it comes to safety. They should help create and maintain a positive workplace safety attitude. They must remind staff regularly about the company's safety values and model proper behavior by obeying the safety rules (not just enforcing them).

ACCIDENT REPORTING, INVESTIGATION, MEDICAL CARE

Despite your best prevention efforts, accidents can occur. *Partners In Safety* provides guidance on proper reporting, accident investigation and obtaining medical attention during these critical times. The philosophy is simple. Supervisors and workers must report every accident or incident even when medical treatment isn't necessary. Today's minor bruise may become a more serious injury the next time unless the accident's cause is understood and the condition corrected. The same holds true of near-miss incidents.

First, of course, get the proper medical attention right away. Then follow up after an accident with tact and discretion. The booklet addresses this by describing best practices for uncovering the cause of an accident through investigation. As the human factor is often involved in accidents, asking the right questions in the right way is essential. Unsafe acts by themselves, or in combination with unsafe conditions, cause many accidents. So, try to determine the precise nature of the unsafe act.

*Safety is scalable.
Do what applies to
your size business.*



Partners in Safety Guided Tour

From 4

Review your findings periodically. An analysis of your accident experience is a reliable way of revealing the weak spots in your safety program. Failure to act on these warnings eventually leads to costly accidents.

WORKING CONDITIONS, PPE, MATERIALS HANDLING

Partners In Safety devotes several pages to identifying unsafe working conditions, considered by many the “heart” of safety. Topics include machine guarding, lockout/tagout of machinery, housekeeping, lighting, ventilation, electrical safety, flammable liquids and fire extinguishers. Learn the basics of PPE (personal protective equipment) for hearing, vision, hands and feet.

Materials handling and safe lifting techniques are vital topics, as back injuries account for a large number of claims. The discussion of ergonomics and prevention of cumulative trauma disorders, such as carpal tunnel syndrome, is essential for today’s keyboard-focused workers. Then read about indoor air quality, workplace violence prevention and planning for emergencies.

FORMAL SAFETY INSPECTIONS

Supervisors should make regular inspections of their areas to detect unsafe conditions. The section on formal safety inspections is applicable to all operations. Smaller businesses can follow these recommendations on a smaller scale. Inspections should cover all areas of safety – plant, equipment, environment, procedures and practices. Guidance, in checklist form, is included in *Partners In Safety*.



Materials Handling

Guidelines for Safe Lifting, Carrying and Moving

Safe material handling can prevent many workplace injuries. Simple safety measures eliminate unsafe acts that cause back injuries, strains and cuts, as well as dropped and damaged items.

1. Plan the lift or move ahead of time. Know where you will place the item once it's lifted and make sure that there's a clear path to that spot. Size up the object and determine how to best handle it. Wear gloves if necessary.
2. Know your limits and get help when needed. Understand that a back injury can last a lifetime. It's worth asking for assistance.
3. Use devices such as dollies, hand trucks and pallet jacks to avoid carrying and lifting.
4. Avoid over extending your back by keeping frequently-used items close at hand.
5. Use caution when carrying items on stairways and ladders. Do not exceed rated load capacity.
6. Rolling ladders should have wheel brakes that engage when stepped on.

Safe Lifting

Use your legs when lifting! There is much power in leg muscles, but little in the back muscles. Keeping the back vertically straight, bending your knees, squat close to the item, grasp it firmly. Lift using the leg muscles, keeping the back straight. Do not twist your body to turn or change position—this can lead to a back injury.

Forklifts

OSHA has a specific standard concerning the safe use of motorized fork lifts (29 CFR 1910.178). The standard includes training and skills evaluation, recordkeeping, usage guidelines and maintenance for forklifts and similar powered vehicles. There are numerous safety rules when operating fork lifts and similar devices. Proper training and enforcement of safe-operation rules is critical, because unsafe acts (human error) are the leading cause of forklift accidents.



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Sample pages from *Partners In Safety* address safety culture (below, l.) and materials handling (above)

Safety Starts At The Top

As senior management goes, so goes the entire safety program. In other words, safety begins at the top. A full commitment by management and consistent dedication to the enforcement of safety procedures are the foundation blocks of an effective safety program.

If the chief executive's attitude toward safety is apathetic, then apathy will be found in supervisors and employees down the line. This principle applies equally to all businesses and institutions, no matter how large or small.

Department heads and supervisors reflect the image of their chief executive and a worker's attitude is usually the same as his or her supervisor's.

Your commitment to safety should be expressed in a clear, simple statement of policy to all employees. **The policy statement should be conspicuously posted, delivered to individual workers, and discussed with them at meetings.**

We recommend the simultaneous use of all three methods to communicate your policy statement.

For more than nine decades, The New York State Insurance Fund continues to provide our valued policyholders with unsurpassed safety services, security through guaranteed asset protection, and savings. We value our partnership with policyholders who embrace a savings-through-safety philosophy. It is our hope that this publication will help you plan and implement loss control techniques that contribute toward achieving these goals.



'Safety Culture' Is The Key

We cannot overstate the importance of creating a “safety culture” in the workplace as the key to an effective safety program. Our professional safety consultants will work with you to help you create a safety culture at your place of business.

Armin Holdorf
NYSIF Field Services Director

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CHECKLISTS

Inspections require workplace knowledge, keen observation and attention to detail to be effective. Checklists help inspectors of all experience levels. Pulitzer prize-winning author Joseph Hallinan advocated checklists in his book, *Why We Make Mistakes*.

Besides our specialized checklists available at nysif.com, *Partners In Safety* includes a two-page general checklist covering: Building Conditions, Machines/Tools/Equipment, Health Hazards, Protective Clothing/Equipment, Employee Behavior, Prevention of Back Injuries, Ergonomics, Housekeeping/Fall Prevention, Machine Safety, Fire Safety, Ladder Safety, Electrical Safety, Chemical Safety and First Aid.

PLAN, IMPLEMENT, REVIEW

Like any good tour, this one ends at the gift shop. Visit nysif.com to download *Partners In Safety* and other free NYSIF safety information. Downloading and printing copies (nysif.com>Online Publications) will help you plan and implement loss control strategies for accident prevention and potential premium savings. Remember, safety materials *supplement* your safety efforts. There is no substitute for a safety policy, proper supervision, training, employee involvement in safety, a system for reporting hazards and accidents, and hazard elimination.

> **All new: Industry-specific safety packages/Pg. 6;**
Full list of available NYSIF safety resources/Pg. 8

Get a No-Obligation Quote on the Best Disability Benefits Rates in Town

Cut and mail your completed request for a NYSIF disability benefits insurance premium quote to the address on the bottom of the form (below), or visit nysif.com to request a quote.



NYSIF Disability Benefits Insurance Quote Form

Business Type: Corporation, Sole Proprietor, LLC, Partnership, Domestic, NFP, other (explain) _____

Employer (Business Name) _____

Business Address: Street / Suite / Apt. _____

City or Town _____ State _____ Zip / Postal Code _____

Contact: First Name _____ Last Name _____

Telephone _____ Fax _____

E-mail _____

STATUTORY disability insurance claim benefits equal ½ the average weekly wage of the employee, up to a maximum weekly claim benefit of \$170, for 26 weeks (if required) within a 52 week period.

ENRICHED disability insurance claim benefits equal ½ the average weekly wage of the employee, for the selection of coverage at the maximum weekly claim benefit for 26 weeks (if required) within a 52 week period.

Choose either : _____ **STATUTORY**, or _____ **ENRICHED** benefit coverage. If choosing **ENRICHED**, select the maximum weekly benefit coverage (check one):
_____ 1.5=\$255, _____ 2=\$340, _____ 2.5=\$425, _____ 3=\$510, _____ 4=\$680, _____ 5=\$850

Enter the total number of male and female employees working in New York State:
_____ **Male** _____ **Female**

Enter the total annual wages of male and female employees working in New York State limited to \$17,680 per person for **STATUTORY** coverage.

For **ENRICHED** coverage, enter the total annual wages of male and female employees working in New York State limited to the selected level of coverage times \$17,680 per person: **\$17,680** x1.5 = \$26,520, x2 = \$35,360, x2.5 = \$44,200, x3 = \$53,040, x4 = \$70,720, x5 = \$88,400.

\$ _____ \$ _____
Total limited annual male wages Total limited annual female wages

Annual quote estimates are based upon standard premium rates. Additional information will be required to complete NYSIF's application for disability insurance, which may affect this quote. A current three-year disability insurance claims history is required for employers with 15 or more employees.

Go online to nysif.com and "Request a Quote" for disability benefits, fax this quote to 518.437.5278, or mail this quote to:

NYSIF Disability Benefits
15 Computer Drive West
Albany, NY 12205

Your NYSIF Rep. _____

NYSIF DB Quote Form (Rev. 6_10)

New Industry-Specific Safety Packages

New to NYSIF's safety library, nysif.com tailors pre-packaged safety materials specific to various industries and topics. Designed for NYSIF safety groups, any business may download the materials for any safety training initiative. Go to [Safety & Risk Management>Safety Resources](#).

Titles include: Automotive Sales, Back Safety and Safe Lifting, Building Operations/School Custodians, Construction, Cranes, Electrical Safety, Ergonomics, Eye Protection, Excavation, Healthcare Maintenance/Housekeeping Facilities/Laundry Operations, Healthcare Facilities: Kitchen Safety, Hotels, Machine Guarding, Manufacturing, Nursing Homes/Hospitals/Healthcare Facilities, Offices, Personal Protective Equipment, Restaurant Safety, Scaffolds, Supermarkets, Using Ladders Safely, and Warehousing.

Here's an example of one package for the automotive and trucking industries, gas stations, and taxi and limousine services:

Safety Matters

Hazard Communication
Avoiding Slips, Trips & Falls
Fire Safety
Personal Protective Equipment
Back Safety & Safe Lifting

Safety Checklist

Auto Dealers
Taxi/Limousine

Safety Posters

Workshop Organization
Driving - Buckle Up
Electrical Safety
Fire Safety - No Smoking

Safety Basics

Fire Safety
Personal Protective Equipment
Chemical Safety (MSDS)
Safe Lifting Techniques
Components of a Safe Workplace
Electrical - GFCI
Workplace Violence Prevention

Safety Cop

Avoid Chemical Exposures with HazCom Training
Don't Overlook Basic Indoor Air Quality
Get Good Housekeeping Seal

Target Nursing Homes, Falls, Nail Care

The Occupational Safety and Health Administration announced a National Emphasis Program for Nursing and Residential Care Facilities to protect workers from safety and health hazards. Nursing and residential care facilities had one of the highest rates of lost workdays due to injuries and illnesses of all major American industries in 2010, according to the U.S. Labor Dept. OSHA's national emphasis programs include outreach efforts and inspections for the target industry for three years. Read the full directive at www.osha.gov/OshDoc/Directive_pdf/CPL_03-00-015.pdf.

Fall Prevention Campaign OSHA is working with trade associations, labor unions, employers, universities, community and faith-based organizations, and consulates to reach employers and workers – especially vulnerable, low-literacy workers – with educational materials and training on common-sense fall prevention equipment and strategies that save lives. OSHA developed the campaign with the National Institute for Occupational Safety and Health and the National Occupational Research Agenda (NORA) program. For more, visit www.osha.gov/stopfalls.

Toxicity Finding Salon workers may be at risk for exposure to hazardous chemicals in nail care products. OSHA reported that in May, California's Dept. of Toxic Substances Control tested 25 nail care products sold by California distributors. Of those claiming to be toxic-free, 10 contained toluene and four contained dibutyl phthalate.



Village of Tully - 95 Years



Customer Appreciation

In spring 2012, NYSIF representatives across the state visited customers to present plaques in recognition of their many years as NYSIF policyholders, some of whom – we are happy to say – proudly still had NYSIF plaques from previous years on display!



Town of Duanesberg - 85 Years



Blueberry Boulevard LLC - 85 Years



Kneses Tifereth Israel - 80 Years



Brighton Presbyterian Church - 80 Years



Great Lakes Paper Fibres Corp. - 80 Years



South Huntington Water Dist. - 80 Years



Pak Wik Corp. - 75 Years



Miller-Clark Animal Hospital - 75 Years



General Plating LLC - 75 Years



Roger Smith Hotel - 75 Years



Town of Alden - 75 Years



United Contractors of Utica - 50 Years

Workers' Comp. Advisor

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New York, NY 10007**

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Disability Benefits Claims & Service **1-866-697-4332**
Business office contact information www.nysif.com

Send WCA comments to jmesa@nysif.com



A NYSIF 'U' REFRESHER

NYSIF's education and information series for employers.



NYSIF Online Safety Resources

In addition to *Partners In Safety* (see pg.4), nysif.com has a large selection of safety resources. *Safety Basics* and *Safety Matters* cover numerous topics to help train your workers. *Safety Posters* raise awareness and foster employee buy-in. *Safety Checklists* aid inspections and keep workers working safely. There also are sections for the construction and healthcare industries, and guidance on risk management.

■ Visit <http://www3.nysif.com/SafetyRiskManagement/OnlineSafetyResources.aspx> for a full selection, including these links.

NYSIF Safety Matters: <http://www3.nysif.com/Home/SafetyRiskManagement/OnlineSafetyResources/SafetyMatters.aspx>

NYSIF Safety Basics: <http://www3.nysif.com/Home/SafetyRiskManagement/OnlineSafetyResources/SafetyBasics.aspx>

NYSIF Safety Checklists: <http://www3.nysif.com/Home/SafetyRiskManagement/OnlineSafetyResources/SafetyChecklists.aspx>

NYSIF Safety Posters: <http://www3.nysif.com/Home/SafetyRiskManagement/OnlineSafetyResources/SafetyPosters.aspx>

NYSIF Safety Matters Construction Series:
<http://www3.nysif.com/Home/SafetyRiskManagement/OnlineSafetyResources/SafetyMattersConstructionSeries.aspx>

NYSIF Safety Basics Healthcare Series:
<http://www3.nysif.com/Home/SafetyRiskManagement/OnlineSafetyResources/SafetyBasicsHealthcare.aspx>

■ **Safety Group Managers' Safety Set** - NYSIF compiled and packaged an extensive table of contents of industry- and topic-specific materials culled from the above list. Designed as a comprehensive resource for NYSIF safety group managers, these materials are appropriate for all employers, safety directors and risk managers.

[If you have a question for NYSIF 'U' e-mail jmesa@nysif.com]