

June 2020/
July 2020

MINNESOTA LICA NEWS

LAND IMPROVEMENT CONTRACTORS OF AMERICA • MINNESOTA CHAPTER

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GREETINGS From Your PRESIDENT

MNLICA President's Report

Hello from SW Minnesota,

At the time of this writing seed is being put in the ground, tile is being put in the ground, and construction projects are under way. What a complete difference between this April's weather and April 2019's wet start!

The board of MNLICA is still planning on meeting June 18th in New Ulm. When we get closer to the date we will decide if we will meet in person or online. We will have to see what the Governor has decided at that point.

Unfortunately the National LICA convention that was scheduled for July in Niagara Falls, NY has been cancelled.

Something to check out sometime is on channel 22 on Dish Network. It has our Minnesota legislators on every week they are in session. It is from 8p.m. - 9p.m. You can call or text them questions to be answered by them. Only give what area of the state you are from.

Hope you are all having a safe and productive Spring as Summer is already sneaking up on us.

Remember to reach out to any potential MNLICA members and see if they would check out our website to check out all our benefits.

Also remember to try support our local small businesses! These are the people in our communities that we need to keep in business for the economic and overall strength of our area.

Thanks.

Steve Vis - MNLICA President

**TENATIVE BOARD
meeting
will be held on
THURSDAY,
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**MNLICA Web-Site; www.mnllica.org
E-mail: mnllica2@gmail.com**

HOW TO WEAR A CLOTH FACE COVERING

According to the Centers for Disease Control and Prevention, wearing face coverings can help prevent the spread of the coronavirus (COVID-19).



- Before entering the workplace, ensure your cloth face covering is snug and secure, and is secured with ties or ear loops. Make sure you are able to breathe comfortably and without restriction
- Remember — wearing a cloth face covering does not replace COVID-19 best practices, such as washing hands often, maintaining social distancing of 6 feet or more and avoiding touching of the face
- When it is time to take off a face covering, avoid touching hands to your face, nose and mouth. As soon as the face covering has been removed, make sure to wash your hands immediately
- Cloth face coverings should be washed between uses — before wearing again, face coverings should be washed in a washing machine

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CDC Expands List of Coronavirus (COVID-19) Symptoms

The Centers for Disease Control and Prevention (CDC) has expanded its list of coronavirus (COVID-19) symptoms to include:

- Chills
- Repeated shaking with chills
- Muscle pain
- Headache
- Sore throat
- New loss of taste or smell

Previously, symptoms were limited to **fever, cough and shortness of breath**. The complete list can be found on the CDC's [Symptoms of Coronavirus webpage](#).

The CDC also notes that the list of symptoms is not all inclusive and that individuals should consult their medical providers about other symptoms that are severe or concerning. As more is learned about the virus, additional symptoms could be added to the list.

Employer Action Steps

Employers should be aware of these additional symptoms as part of their ongoing efforts to reduce transmission among employees and maintain a safe and healthy work environment. They should be sure to have a written communicable disease plan or policy that accounts for any symptoms identified by the CDC.

Employers may also have to revisit their paid leave policies, as these symptoms are used, in part, to determine employee eligibility for paid sick leave under the Families First Coronavirus Response Act (FFCRA).

Highlights

Updating Employer Policies

Employer policies and/or response plans that address COVID-19 in the workplace may need to be updated to include these new symptoms.

Paid Leave Eligibility

Employers should re-evaluate how to determine employee eligibility for paid sick leave under the FFCRA in light of these newly identified symptoms.

Employers should be aware of these additional symptoms as part of their ongoing efforts to reduce transmission among employees.

Provided to you by Prins Insurance, Inc.

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COMPLIANCE



PERMITS

WATER, REST, SHADE

KEEPING WORKERS SAFE IN THE HEAT

OSHA's Campaign

OSHA's Heat Illness Prevention campaign, launched in 2011, educates employers and workers on the dangers of working in the heat. Through training sessions, outreach events, informational sessions, publications, social media messaging and media appearances, millions of workers and employers have learned how to protect workers from heat. Our safety message comes down to three key words: **Water. Rest. Shade.**

Dangers of Working in the Heat

Every year, dozens of workers die and thousands more become ill while working in extreme heat or humid conditions. There are a range of heat illnesses and they can affect anyone, regardless of age or physical condition.

Employer Responsibility to Protect Workers

Under OSHA law, employers are responsible for providing workplaces free of known safety hazards. .

This includes protecting workers from extreme heat. An employer with workers exposed to high temperatures should establish a complete heat illness prevention program

Provide workers with water, rest and shade.

Allow new or returning workers to gradually increase workloads and take more frequent breaks as they acclimatize, or build a tolerance for working in the heat.

Plan for emergencies and train workers on prevention.

Monitor workers for signs of illness.

Resources

OSHA's Occupational Exposure to Heat page explains what employers can do to keep workers safe and what workers need to know - including factors for heat illness, adapting to working in indoor and outdoor heat, protecting workers, recognizing symptoms, and first aid training. The page also includes resources for specific industries and OSHA workplace standards. Also look for heat illness educational and training materials on our Publications page.

<https://www.osha.gov/heat/>

EXECUTIVE DIRECTORS REPORT

Jeanie has been busy with this years directory, paying the bills, working on membership and helping me a lot with the newsletter.

As I'm writing this report the MNLICA Directory is printed and should be delivered to you any day. I'm hoping everyone is busy working on the spring projects and probably some jobs that didn't get finished last year. With the state of the economy, unemployment and job uncertainty, it makes me wonder what type of a year we're going to have. So far we have been truly blessed to have work to do and some good projects to do. Let's hope for a good year. At least it seems the weather has been cooperating (not to wet). Sh...let's not jinx it.

Our membership is down at this time, we have twenty-one members that haven't renewed their membership currently and two that are discontinuing (one is retiring and one is just discontinuing). We need new members as this will be a tough year for MNLICA/LICA. If you know someone that should join please talk to them about our organization and what it can do for you (exchanging of ideas, networking, friendships, LICA benefits, etc.).

Kevin and Jeanie



The LICA Portal

Safety material at your fingertips.

Each LICA Contractor member has access to the Zywave Resource Library. Log-in to your personalized LICA Portal & you can search for safety materials as well as view an up-to-the-minute newsfeed tailored to your business.

The screenshot displays the LICA Portal interface. At the top, there's a banner with the LICA logo and a 'Member Login' button. Below the banner, a navigation bar shows 'You are here: Member Login'. The main content area is titled 'Welcome to the LICA Portal!' and includes a brief description of the portal's purpose. To the left, there's an 'Account Login' section with fields for 'User name:' (containing 'NAT140004') and 'Password:', a 'Remember password' checkbox, and a 'Login' button. To the right, there's a 'FEATURED COMMUNICATIONS' section with a search bar and a list of featured items, each with a thumbnail, title, description, and a 'View' link. The featured items include:

- Risk Management**: Posted on Mon Sep 15 2014. Includes a link to 'P&C Pro-File Newsletter - September 2014' which covers OSHA's proposed injury tracking tool. Expires on 9/15/2015.
- Legal News & Compliance**: Posted on Mon Sep 15 2014. Includes a link to 'President Obama Signs Executive Order Protecting LGBT Workers' which discusses expanding discrimination protections. Expires on 9/15/2015.
- Employee Safety Meeting Resources**: Posted on Fri Sep 12 2014. Includes a link to 'Safety Matters: Set a Good Example' which discusses how to lead by example. Expires on 9/12/2015.
- Benchmarking, Surveys & Statistics**: Posted on Fri Sep 12 2014. Includes a link to '2014 Survey Results: Broker Services' which features results from Zywave's 2014 Broker Services survey. Expires on 9/12/2015.

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GENERAL INDUSTRY

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TARGET → ON SAFETY

Heat-related Illnesses

Overview

Heat and humidity can cause several different types of heat-related illnesses such as heat cramps, heat exhaustion and heat stroke. Knowing the signs and symptoms of each type of heat-related illness will help to keep you safe on the job. Normally, the body has ways of keeping itself cool by allowing heat to escape through the skin and evaporating sweat (perspiration).

However, if the body does not cool down properly or does not cool down enough, a person may suffer a heat-related illness. Anyone is susceptible to a heat-related illness, but the very young and elderly are at the greatest risk. Beyond that, heat-related illnesses can become serious or even deadly if unattended.

Types of Heat-related Emergencies

These are three types of heat-related emergencies:

- **Heat Cramps** are muscular pains and spasms caused by heavy exertion. This is generally the result of a loss of water and salt through sweating.
- **Heat Exhaustion** is caused by fluid loss and decreased blood flow to your vital organs. This condition can produce flu-like symptoms.
- **Heat Stroke** is the most serious heat-related emergency and occurs when the body's internal cooling system has failed. This is a life-threatening condition requiring immediate and aggressive action.

The Heat Index

The heat index is a method that combines air temperature and relative humidity to determine an apparent temperature. The human body normally cools itself through perspiration (or sweating), when the water in sweat evaporates and carries heat away from the body.

However, when the relative humidity is high, the evaporation rate of the water is reduced. This means heat is removed from the body at a lower rate, causing it to retain more heat than it would in dry air. The heat index is important to know when doing physical work outdoors, as higher combinations of heat and humidity can make the body more susceptible to heat-related illnesses.

TARGET-ON SAFETY

Preventing Heat Related Emergencies

Know the signs and symptoms of the various types of heat-related illnesses. Take time to monitor yourself and be aware of your co-workers. If working outdoors, avoid long periods of direct sunlight. Use cooling fans to keep air circulating around your body. This helps aid your natural cooling process. Wear lightweight, light-colored and loose-fitting clothes when working in warm and humid environments. Drink primarily non-caffeinated fluids. Caffeine actually works against you because it is a diuretic and will cause you to lose more fluids than you are ingesting. Drinking water or other electrolyte products are best. Never wait until you feel thirsty to start hydrating – you are well on your way to becoming dehydrated when you feel thirsty. It is critical to your overall health to stay properly hydrated, especially when working in hot and humid environments.

Heat-related Emergency Guide

The first step is always prevention. In hot and humid environments, always wear loose-fitting and lightweight clothes, take frequent breaks, drink lots of fluids, avoid caffeine (coffee and soda) and alcohol and do not stay in direct sunlight for long periods of time.

Signs & Symptoms

Heat Cramps	Heat Exhaustion	Heat Stroke
Heat cramps are muscular pain and spasms due to heavy exertion. Generally thought to be caused by a loss of water and salt through sweating.	Heat exhaustion is caused by fluid loss causing blood flow to decrease to vital organs. As a result of dehydration, victims often complain of flu-like symptoms hours after exposure.	Heat stroke is the most serious type of heat-related illness that is LIFE THREATENING and requires IMMEDIATE care.
Heat cramps usually occur during outdoor activities or strenuous activities. Can occur even when it does not seem very hot or humid.	Heat exhaustion is serious but not life threatening, if identified and treated properly. Without treatment, heat exhaustion can lead to heat stroke.	Heat stroke occurs when the body's heat regulating system fails. Body temperatures raise to a point that brain damage and death may result, unless the body is cooled very quickly.
Signs & Symptoms	Signs & Symptoms	Signs & Symptoms
<ul style="list-style-type: none"> Leg cramps Muscle spasms Stiff abdomen Weak, faint or dizzy Stiff abdomen Possible nausea Normal mental status 	<ul style="list-style-type: none"> Skin is cool and moist Excessive perspiration Pupils are dilated (large) Body temp near normal Headache Weak, dizzy or faint Disorientation Dark and decreased urine 	<ul style="list-style-type: none"> Skin is hot and dry No sweating Pupils are very small Victim is confused or unable to think straight Possible seizures Body temperature is very high (can be as high as 105° F)

Treatment

Heat Cramps	Heat Exhaustion	Heat Stroke
<ul style="list-style-type: none"> Move to a cooler location Seek medical help if victim loses consciousness Drink plenty of fluids 	<ul style="list-style-type: none"> Get medical attention Move victim to a cool area Lay victim on their back and elevate feet 8-10 inches If conscious, give water every 15 minutes Cool by fanning or spraying with cool water 	<ul style="list-style-type: none"> Call 911 immediately Move victim to a cool area Loosen clothing Douse body with water Apply ice packs or wet clothes to neck, armpits and groin

General Guidelines and Reminders

Do not underestimate the seriousness of heat-related illnesses. Do not give medication to reduce fever and do not allow the victim to drink any caffeinated or alcoholic beverages. In heat-related emergencies, do not overlook other medical conditions that might be complicated by excessive heat. When in doubt, seek medical attention as soon as possible.

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Understanding Your Workers' Compensation Experience Modification Factor

A key to understanding your workers' compensation premium is the experience modification factor, also known as your mod. Understanding your company's mod and the data used to obtain it helps you identify ways to minimize your workers' compensation premium.

Who calculates the mod factor?

Most states use the National Council on Compensation Insurance (NCCI) to collect data and calculate the experience modification factor. The NCCI is a private corporation funded by member insurance companies. The remaining states either operate an independent workers' compensation bureau or have set aside a state fund for workers' compensation. These states may or may not use the NCCI's classification system to determine experience modification factors.

How is a mod calculated?

The process of calculating the experience modification factor is complex, but the underlying theory and purpose of the formula is straightforward. Your company's actual losses are compared to its expected losses by industry

type. The formula incorporates factors that account for company size, unexpectedly large losses, and the incidence of loss frequency and loss severity to achieve a balance between fairness and accountability.

How does my mod affect my premiums?

The mod factor represents either a credit or debit that is applied to your workers' compensation premium. A mod factor greater than 1.0 is a debit mod, which means that your losses are worse than expected and a surcharge will be added to your premium. A mod factor less than 1.0 is a credit mod, which means losses are better than expected, resulting in a discounted premium.

What is the experience rating period?

The mod is calculated using loss and payroll data for an experience rating period. The experience rating period typically includes data for three policy years, excluding the most recently completed year. For example, if your anniversary rating date is Jan. 1, 2017, the experience period is 2013 to 2015. 2016 would be excluded.

Three years of data is used to provide a more accurate reflection of the losses, smoothing out the impact of an exceptionally bad or good year for losses.

Both actual and expected losses are divided into a primary and an excess portion in what is called a split rating method. Primary losses are designed to be an indicator of loss frequency (the number of losses) and are used at their full value in the mod formula. Excess losses are an indicator of loss severity (the amount of each loss) and are weighted in the formula so that they are less important.



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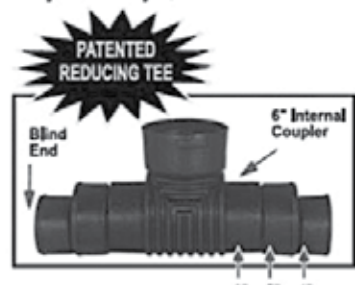
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VP Stu Frazeur	P	C			
Tres Mark Olsen	P	C			
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East Jay Engles	A	C			
East Dallas Loken	P	C			
East Mark Morreim	P	C			
East Karlen Nelson	P	C			
West Everett Garlisch	P	C			
West Open					
West Brad Herickhoff	P	C			
West Mark Machart	P	C			
Retired Jim Walker	P	C			
Assc Tim Dahl	A	C			
Ex Dir Kevin Bakken	P	C			
Ex Dir Jeanie Bakken	P	C			

A = Absent P = Present C = Cancelled Meet

THE AMERICAN FLAG

Red signifies valor and the willingness to sacrifice. Blue stands for vigilance and justice. White represents pure intentions and high ideals.

Original Taps Lyrics:

Day is done, gone the sun
From the lakes, from the hills, from the sky
All is well, safely rest
God is nigh.

Fading light dims the sight
And a star gems the sky, gleaming bright
From afar, drawing near
Falls the night.

Thanks and praise for our days
'Neath the sun, 'neath the stars, 'neath the sky
As we go, this we know
God is nigh.

Work Comp Insights | Understanding Your Workers' Compensation Experience Modification Factor

The emphasis of loss frequency over loss severity in the formula reflects the fact that loss frequency is a more significant indicator of risk and can be improved through proactive loss control programs.

In July 2011, the NCCI announced a proposal to raise the split point from \$5,000 over a three-year period to better correlate with claims inflation. The process of transitioning to the new split point began in 2013, with an increase in the split point from \$5,000 to \$10,000. In 2015, the split point included an additional increase as a result of claims inflation, and the NCCI now makes annual adjustments to the split point based on inflation.

As it stands, the NCCI's rating system will use a split point of \$16,500. This means that the first \$16,500 of every loss is considered a primary loss, and any amount over this point is considered an excess loss. For example, a \$9,000 loss would have no excess losses, as it falls below the current split point of \$16,500. However, a loss of \$25,000 would have \$16,500 in primary losses and \$8,500 in excess losses. Additionally, medical-only claims figures may be reduced by 70% in approved states.

Expected losses are calculated using your payroll data by state and class code and applying the expected loss rate (ELR). The ELR is provided by each state's rating bureau. These figures are also broken down into expected primary losses and expected excess losses.

How do your losses compare?

The final mod calculation compares your actual primary and excess loss figures to those expected for a company of the same size and industry type. To understand how workers' compensation losses at your business compare to state industry averages, contact Prins Insurance, Inc. to review your experience modification worksheet.

How can you control your mod?

Your mod factor has a direct impact on your workers' compensation premium. The key to controlling your insurance costs is accident prevention.

- The mod is calculated based on data reported to the rating bureau by past insurers. Incorrect or incomplete data can cause incorrect mod factors. Prins Insurance, Inc. can review loss and payroll data to ensure the calculation is complete and accurate.
- Losses remain in the experience rating formula for three years. The experience modification factor is influenced more by small, frequent losses than by large, infrequent ones.
- Safety programs, return to work programs and appropriate prevention procedures can help to reduce loss frequency.
- An effective self-inspection and accident investigation program are critical to managing claim frequency.
- Claims management programs can help your business manage outstanding reserves and focus on efficiently resolving open claims.
- Any claims should be reported to your carrier immediately.
- All injured employees should be provided with light duty upon their release from treatment so you can close claims and ensure the health of your employees.
- Supervisory roles should have set safety performance goals. Success in achieving safety goals should be used as one measure during performance appraisals.
- Employees should be trained on their responsibilities for safety, and should know to enforce violations.
- You should frequently communicate with employees on a formal and informal basis regarding the importance of safety.

A bear walks into a bar and says, "Give me a whiskey and...cola."

"Why the big pause?" asks the bartender. The bear shrugged. "I'm not sure; I was born with them."

Why did the scarecrow win an award?

Because he was outstanding in his field.

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Skinny Berry Parfait

(Wish Farms)

1 C Vanilla Nonfat Greek Yogurt
1 (3.4 oz) Packet Sugar-Free Vanilla Pudding Mix

4 oz Low-Fat Cream Cheese, Softened
2 C Sugar-Free Whipped Topping
4 C Strawberries, Blueberries, Blackberries and Raspberries

1 (10 to 16 oz) Angel Food Cake

Blend yogurt, pudding mix, cream cheese and whipped topping in a mixing bowl; refrigerate until serving.

Wash and pat dry the berries. Halve or slice strawberries. Cut the angel food cake into small cubes

Layer the cake, whipped topping mix and berries into small serving cups or glasses as desired.

Makes 8 to 12 servings.

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West Board Member Open

**2020 UPCOMING EVENTS MNLICA**

Web-site: www.mnlica.org

June 18th, 2020—Summer Board Meeting—Best Western Plus, New Ulm, at 6:00 p.m. (Tentatively)

August 20th, 2020—Fall Board Meeting—TBD

September 18th, 2020—Scholarship Fund Raiser Event—TBD

December 3rd, 2020—Winter Board Meeting—Best Western Plus, New Ulm, at 5:00 p.m.

January 13th, 14th and 15th, 2021—Winter Convention—Best Western Plus, New Ulm, MN (Tentatively)

February 2021—MSHA Class Dennison

March 2021—MSHA Class Courtland (Tentatively)



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the heritage of the wise, the thrifty and prudent,
the poor man's joy and comfort,
the silent partner of man,
the producer of food, fiber and fuel,
the basis of factories,
the foundation of banks.*

*All that man builds is from the land.
We often take it for granted, or even abuse it,
and yet many unthinkingly and unknowingly pass the land by.
What man finally does with the land
will be the deciding factor in his survival.*