

# Preventing Cold Stress

Keeping Your Workforce Safe Through Winter



## Layer Up for Protection

Proper layering protects against cold stress. Encourage moisture-wicking base layers, insulating middle layers, and wind/water-resistant outerwear. Replace wet gloves or socks immediately.

## Warm-Up Breaks & Hydration

Schedule frequent warm-up breaks, provide heated shelters, and encourage warm, non-caffeinated fluids. Stop work immediately if shivering, numbness, or fatigue appear.

## Train, Monitor & Respond Early

Review cold stress signs, reinforce buddy systems, and encourage early reporting of symptoms.

## Readiness Checklist

- Weather monitoring system in place
- Annual cold stress training completed
- Heated break areas  $\geq 60^{\circ}\text{F}$  provided
- Warm beverages available (no caffeine)
- Layered clothing & PPE enforced
- Scheduled warm-up breaks during freezing conditions
- Buddy system for isolated/extreme cold work
- Spare dry gear available onsite
- CO & heater safety reviewed
- Slip/fall controls in place
- Emergency response plan posted
- Weekly incident review completed

*If you have any questions about OSHA 300 logs or need help completing them, please contact us at [risk@lpins.net](mailto:risk@lpins.net). We are happy to help!*

# OSHA 300 Log

## OSHA Recordkeeping Reminder

**Failure to complete and submit your OSHA 300 logs can result in fines up to \$16,550.**

**Repeat offenses can result in fines up to \$165,514.**

### What Goes in an OSHA 300 Log?

- All reportable and recordable injuries from the prior calendar year must be documented.



### Important Deadlines

- **Complete and certify your 2025 OSHA logs** (Forms 300, 300A, and 301) **by February 1, 2026.**
- **Post the OSHA 300A Summary** in a visible location from **February 1 through April 30, 2026.**
- If your establishment is required to report electronically, **submit your 2025 OSHA data** through the Injury Tracking Application (ITA) by **March 2, 2026.**

### Who is Required to Complete OSHA 300 Logs?

- Employers with more than 10 employees.
- Employers in high-risk industries, or if specifically requested by OSHA or other agencies.

### Resources:

- To find OSHA 300 log forms please visit:  
<https://www.osha.gov/recordkeeping/forms>
- Is your industry exempt? Find out at:  
<https://www.osha.gov/sites/default/files/publications/OSHA3746.pdf>

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# What is an Experience Modification Rating?

How does this affect my business?

**Insurance premiums are affected by loss experience known as the Experience Modification Rate (EMOD or XMOD).**

The experience mod is a ratio of actual losses to expected losses based on businesses in the same industry over a **3-year period** (credit score for businesses based on losses)

- Average mod (new business with no history) = 1.0
- If your actual losses are **more** than expected, then your mod is **over 1.0**.
- If your actual losses are **less** than expected, then your mod is **under 1.0**
- A mod of 1.0 is **exactly average**.

**Your experience mod determines your final workers' compensation costs.**

Your premiums equal the basic, or manual, premium multiplied by your mod.

## Example 1 – Debit Mod

Manual premium     \$100,000

Mod                             x 1.25

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Premium you pay     \$125,000

## Example 2 – Credit Mod

Manual premium     \$100,000

Mod                             x 0.80

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Premium you pay     \$80

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# Red Flags When Reporting a Workers Compensation Claim



**Workers Compensation Claims with these any of characteristics should be investigated further:**

- Injuries Reported Without Witnesses**
  - Claims without witnesses can raise suspicion about the validity of the injury.
- Delayed Reporting**
  - Employees waiting days to report an injury may indicate potential fraud.
- Conflicting Accounts**
  - If coworkers describe different versions of the incident, it may prompt further investigation.
- Inconsistent Medical Stories**
  - Discrepancies in medical documentation or descriptions can signal fraud.
- Claimant Is Unreachable**
  - Difficulty in contacting the claimant can be a sign of potential fraud.
- Claimant is a short term employee** (hired within the last 3-6 months)
- Claimant is **reporting an injury immediately after returning** from a personal leave or time off
- Claimant has had personnel issues** prior to employee reporting alleged injury

**What should you do if you suspect a claim is fraudulent?**

- Notify the Producer or claims specialist on your account.
- An employer must make a note when initially reporting the claim that they have concerns or red flags (and note their reasoning). **DO NOT** wait until the claim takes a nasty turn before you mention the red flags. *If you have or need help at risk@lpi*