

# 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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# Experience Modification Rating

*One of the biggest drivers of your workers comp costs.*

Your workers' comp costs aren't fixed—they're driven by your loss history. Your experience mod (EMOD) is one of the biggest factors determining what you ultimately pay in premium.

## Where Businesses Get Caught Off Guard

- Each claim impacts your EMOD for 3 rating years
- Claim handling, reserve accuracy, and overall claim management can significantly influence your EMOD
- Many organizations overpay because their EMODs are not being actively reviewed or challenged

***EMOD = Ratio of actual losses to expected losses in comparison to similar businesses over time.***

- **Debit Mod:** Often tied to unresolved claims or gaps in loss control. (see example 1)
- **Credit Mod:** Typically reflects strong safety practices and active claims management. (see example 2)

## How LP Helps

- ✓ Identifies mod drivers before renewal
- ✓ Reviews and challenges claim trends and reserves
- ✓ Partners on safety and return-to-work strategies
- ✓ Advocates with carriers to ensure accurate and fair outcomes

Example 1 – Debit Mod	
Manual premium	\$100,000
Mod	x 1.25
Premium you pay	\$125,000

Example 2 – Credit Mod	
Manual premium	\$100,000
Mod	x 0.80
Premium you pay	\$80,000

If you are interested in reducing your risk, contact us at [risk@lpins.net](mailto:risk@lpins.net). We are happy to help!



# Workers Comp: *Indicators that Warrant a Closer Look*

Workers Compensation Claims with these characteristics may warrant additional review to ensure accurate handling and outcomes:

- ❖ Injuries Reported Without Witnesses or Corroboration
- ❖ Delayed Reporting
- ❖ Conflicting Accounts
- ❖ Inconsistent Medical Stories
- ❖ Difficulty Reaching Claimant
- ❖ 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 prior performance or personnel concerns prior to reporting alleged injury

***Individually, these don't confirm an issue, but patterns or combinations can increase risk and cost.***

## **What if something doesn't look right?**

Notify your LP producer or claims specialist early. We work with you to review the situation, coordinate with the carrier, and ensure the claim is handled appropriately from the start. Early visibility allows for better outcomes and helps avoid unnecessary cost escalation.

## **How LP Helps**

- ✓ Early claim review and guidance
- ✓ Coordination with carriers and adjusters
- ✓ Advocacy to ensure fair and accurate outcomes
- ✓ Insight into trends that may impact your costs

*If you'd like a second look at a claim or want to strengthen your claims management approach, we're here to help. Contact us at [risk@lpins.net](mailto:risk@lpins.net).*

# Heat Illness Prevention: *Health Standards*

Intro

**What is new?**

Add info

- ❖ text
- ❖ text
- ❖ tex

**How LP Helps**

✓ Add info

***Closing Framing***

*Call to action. Contact us at [risk@lpins.net](mailto:risk@lpins.net).*

# Wildfire Smoke:

## *Safety Precautions*

Intro - how to mitigate business risks related to wildfire smoke

**What is new?**  
Add info

- ❖ text
- ❖ text
- ❖ tex

**How LP Helps**

✓ Add info

***Closing Framing***

*Call to action. Contact us at [risk@lpins.net](mailto:risk@lpins.net).*