



Risk Engineering Virtual Consulting Report

Report valid for the following addresses

Paul Hanson Moving &
Storage demo
1827 Clay Street
Napa, CA 94559

This report consists of a summary of your company's exposures and corresponding loss control strategies to help you mitigate the risks your business faces. We believe that a company that understands its risks and implements appropriate controls to address them will be successful.

The exposures identified in the report are the result of an exhaustive review of several million claims to identify trends in your industry. Although the past does not predict the future perfectly, history provides valuable clues about loss control issues.

Zurich Services Risk Engineering industry specialists have built on this experience to create effective loss control strategies for each trend identified for your industry. These strategies reflect the best practices for your industry. Implementing these controls has played a part in the success of many companies and can be integral in your company's success, too.

The locations listed to the left identify those sites for which this report is valid. Even though the locations may be physically different, each location is exposed to similar hazards because of their similar or interconnected operations.

As a Zurich North America customer, an interactive, internet-based, online report is also available at our Virtual Consulting web site. This interactive report also includes specific resource links including Risk Topics, Risk Solutions, Videos, Training Seminars and important external websites. Accessing this additional information will provide further assistance on implementing control strategies. To access Virtual Consulting:

1. Log into www.zurichna.com. Click on "Online Services", then click on "Customers"
2. Click on the Virtual Consulting link (scroll down to find link in right hand box)
3. On the Virtual Consulting home page click on Customers
4. Enter **12345678** , **01/01/2008** and **64266000**
5. Click 'Go' to enter Virtual Consulting and your online, interactive report.

Your agent and Zurich Services Risk Engineering have provided this report to help your company reduce its exposure to accidents. For customized safety plans please go to www.zurich.oshafastfix.net. Your agent can also provide you with further information and tools from Zurich Services Risk Engineering. Alternatively, you can contact Zurich Services as indicated at the bottom of this page.

Your agent is available at:

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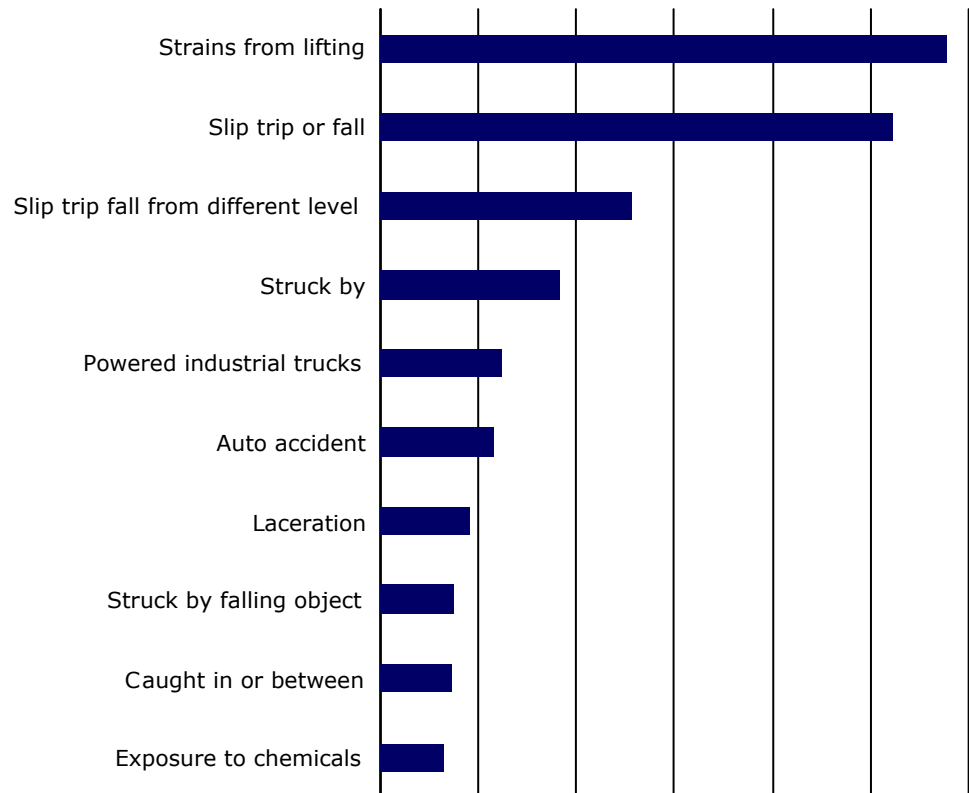
1 - (800) 852 - 1968



Exposure Information

Were you ever curious how your safety record compares with other truckers and warehouses? The chart below reveals the top hazards in the trucking and warehousing industry. Your company may not have experienced these issues yet, but they are experienced by truckers and warehouse workers each day. Employees, customers and visitors are injured and property and autos are damaged, because of these hazards. Anyone familiar with the industry can recall back strains from lifting, falls and serious injuries resulting from vehicle collisions. Reviewing the hazards is an excellent means to allow you to understand what could happen and serve as a point of discussion with employees. Implementing controls based on these hazards, however, will prepare for them and thereby lessen the risk they pose.

Major causes of loss



Control Strategies

Strains from lifting

Employee strains due to lifting are among the most common types of injury that the trucking industry faces today. The following strategies have proven effective in reducing employees' risk of strains:

- Redesign the work area to eliminate lifting, twisting and bending - file rooms are notorious for this kind of problem
- Adjust the size and weight of each load to reduce the stress on the employee
- Ensure employees utilize mechanical lifting aids whenever possible
- Even in office environments, hand trucks can help a lot.
- Alternate heavy tasks with lighter ones to reduce fatigue
- Train employees in proper lifting techniques and the use of mechanical lifting aids. The training should include, at minimum:
 - How a work injury affects your ability to enjoy activities away from work, and how it impacts your ability to perform your other responsibilities away from work;
 - How lifting affects the body;
 - The importance of keeping the back as straight as possible;
 - Keeping the elbows as close to the body as possible;
 - Planning the route to avoid obstructions
 - How to use the mechanical lifting aids safely and properly

Slip trip or fall

One of the common means by which drivers are injured is via ingress or egress of the vehicle. In order to address this issue, implement a program, such as The Three Point System, that addresses entering and exiting the cab as well as the trailer. This system should be supported and enforced by management, in order to prove effective.

Additional controls include:

- Drivers should be required to wear rubber-soled shoes at all times
- Equipment should be ergonomically designed to facilitate safe egress/ingress
- Drivers should only be required to climb on equipment only on rare occasions
- All surfaces should be equipped with non-skid surfaces
- Handholds should be mounted appropriately and examined during routine vehicle inspections
- Coupling and/or tarping devices should be accessible from ground level (e.g., via loading pit)
- Appropriate warning labels should be affixed to equipment
- Proper training and precautions should be emphasized for vehicles equipped with any ladders or catwalk used during routine operation or maintenance

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**Slip trip fall from different level**

Slips, trips, and falls from stairs, elevation, and different walking levels can be especially serious due to the impact from the height differential. To reduce this risk, review and implement the following controls:

- Improve traction via mats, floor surface treatments and regular cleanings.
- Regularly inspect and repair your flooring of cracks, torn carpeting, loose tiles, and other slip/trip causes, and hand railings for sturdiness.
- Regularly review lighting and correct for any misleading shadows or poorly lit areas.
- Remove electrical cords, plants, chairs and other items which cause undue congestion in walking areas.
- Restrict access to roofs, catwalks and other elevated areas to selected employees such as maintenance.

Struck by

Struck by incidents can result from many things such as a closing door or a moving piece of equipment. Implementing some controls, however, can significantly reduce the risk of injury from such incidents. Such controls include:

- Ensure that areas where flying debris could be expected are so marked and employees are wearing proper protection (such as safety glasses or safety shoes) while in the areas
- Ensure heavy or sharp items that employees access by hand are stored from waist height to the ground
- Ensure the storage configuration is stable
- Ensure low hanging items are marked
- Mark areas within the range of motion of equipment. Protective railing or painted caution lines on the floor may be necessary.
- Provide windows in commonly used doors

Powered industrial trucks

Forklifts can cause serious injuries, even death. The following controls have been shown to reduce the risk of employee injury due to forklifts:

- Certified operators through formal instruction specific to the workplace and including practical demonstration of skills by the employees
- Establish provisions for re-certification. Criteria may include in the event of an accident, near miss or observation of unsafe operations. Regardless, re-certification is required every 3 years or if a change in the type of forklift, being operated occurs.
- Implement daily, documented forklift inspections with protocol established for repairing identified deficiencies.

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Auto accident

We all understand the damage and injury that can come from commercial vehicle accidents. What's not fully understood is that the single biggest cause of work related fatalities is vehicle accidents. Preventing vehicle accidents is an important way of preventing worker injuries.

- Implement a fleet safety program to educate and promote safe driving behavior.
- Obtain Motor Vehicle Reports for each of your drivers, to make sure they are qualified to operate vehicles and equipment assigned.
- Limit who's allowed to drive your vehicles or equipment so that only qualified drivers get behind the wheel.
- Have drivers attend a Defensive Driving course or related driving course.
- Ensure vehicles are well maintained and serviced per manufacturer's guidelines.
- Replace aging vehicles regularly
- For special situations, consider contracting the transportation, if you are not confident that your vehicles can do so in the means necessary.

Laceration

Cut, puncture or scrapes may result from many things. The more common opportunity arises from mechanics and helpers working in the garage and drivers can also obtain these types of injuries. To reduce the risk of these types of injuries the following controls should be considered:

- Regularly scheduled facility inspections to identify hazards. Perform additional inspections whenever a new process, operation, material or new equipment is introduced into the work environment.
- Job safety assessments to determine job hazards and necessary controls. Those controls lead to Standard Operating Procedures with safety "woven" into the process. These SOP's become the enforceable work safety rules mentioned earlier.
- Additional safety training upon assignment to department about the specific hazards of the employee's job tasks
- Proper personal protective equipment should be worn for the job task at hand

To avoid Injuries from machinery used by mechanics, implement the following controls:

- Restrict machinery operation to properly trained employees only. Efforts to un-jam or repair equipment while it is running often cause severe injuries.
- Safety precautions, such as those found in the operator's manual, should be reviewed periodically, even with experienced operators. Document any training provided.
- Assess the machine guarding on all equipment. Older equipment may not have been properly guarded when built and guards may have to be retrofitted.
- Where safety guards have been provided, perform daily inspections of machinery or equipment to ensure that guards are functioning as intended and in place. Warning decals on the machines must remain legible.

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Struck by falling object

Implement the following controls to prevent employees from being struck by falling objects:

- Prohibit employees from climbing carton stock and retrieving inventory
- Train employees in the dangers of opening loaded trailer doors
- Train employees to assess the stability of overhead stock before removing
- Insure all shelving/racking is properly assembled and stability audited monthly.
- Store heavy items at waist to chest height
- Train employees to use team lift concepts or forklift on heavy items being accessed.
- Wear steel-toed shoes.

Caught in or between

Employee contact with the point of operation for machinery or equipment may result in serious employee injuries. A formal machine guarding assessment should be conducted on all equipment regardless of size. The machine guarding assessment should identify points of operation, pinch points, nip points, power transmission hazards, and other hazards needing to be guarded. Equipment identified as needing machine guarding improvements should have them installed immediately. All points of operation, pinch points, nip points, power transmission hazards, etc., need to be guarded.

Lack of an effective 'Lockout/Tag-out' program can also lead to these types of injuries. The steps to completing this program are:

- Identify for each piece of equipment the types of energy involved (i.e., hydraulic, pneumatic, electric, gravity, magnetic, etc.)
- Determine for each piece of equipment the point at which the energy can be isolated - what points must be protected to ensure that actualization does not occur
- Determine how to isolate the energy at the points above for each piece of equipment
- Test the equipment when isolated to ensure that it cannot be actuated
- Document how to isolate the equipment
- Train employees how to isolate and how to identify that a piece of equipment has been isolated
- Keep a copy of the isolation procedures with each machine for employee reference. In some cases, the equipment manufacturer may have already completed this analysis. Contact the company or dealer to determine if such information is available.
- Employees who operate reach lifts, order pickers or other straddle and scissor lifts must be trained never to stick their legs or arms outside of the industrial equipment to stop the unit. Doing so could result in crushed and or amputated limbs.

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Exposure to chemicals

Trucking operations often require employees or drivers to handle a variety of hazardous materials in the loading/unloading of freight. Most chemical related injuries are related the user's lack of knowledge of the proper use or handling of the chemicals. If a container has ruptured or is leaking a caustic, toxic or noxious substance, the following controls should be in place to reduce the risk of employee exposure:

- Conduct right to know training (education concerning the chemicals they are working with) for all employees who may come in contact with the hazardous materials
- Store MSDS sheets in a conspicuous place, as they contain information regarding how to
- Train employees to always wear the appropriate Personal Protective Equipment (rubber-soled shoes, gloves, aprons, safety hat and goggles, etc.)
- If the leaking container is identified at the shipper location then empower the employee to refuse to accept the container and contact their dispatcher or supervisor immediately
- Train employees to contact their supervisor or dispatcher if in doubt about any hazardous materials shipment

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