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RISKmanager



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INCIDENT & LOSS REPORTING WHY IT MATTERS

By Edgar Boord, Risk Control Consultant

BLOG

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SCENARIO

You're performing a task outside at work, and slip on an ice patch, but catch yourself before falling. You feel a quick pinch in your back and a bit of discomfort that afternoon. After taking some over-the-counter pain relief, it subsides, so you finish the workday and head home. You've had minor strains before that went away, so you decide it's not worth filing an incident report with your employer.

Fast forward a week... and the pain keeps getting worse. You can't carry out simple physical tasks, so you go see your personal physician. At this stage, the initial injury has worsened, and your physician sends you for additional scans and treatment. Without a workers' compensation claim number, you must initially pay the co-pay and receive the medical bills. You've sustained a muscle tear that could have been much less severe if treated promptly, but now requires months of physical therapy and restrictions on your physical abilities.

Additional steps must now be taken to submit an incident report and provide as many details as you can recall; however now you cannot recall much about the entire event. Additionally, conditions have changed, making it more difficult for corrective actions to be taken to prevent similar incidents from happening in the future.

In this article, we'll dive into the importance and benefits of timely accident reporting, and reporting all incidents, regardless of severity. Timely reporting benefits both the injured worker and the employer, while minimizing potential negative impacts.

RISKS

- Injuries may worsen without prompt assessment and treatment. Examples may include infections from cuts/lacerations, undiagnosed bone fractures or acute exposure to chemicals without the

necessary initial response measures (i.e., first aid, fresh air, etc.).

- Extensive treatment, ongoing physical therapy, surgery and even irreversible damage may result from delayed treatment.
- Your employer is not able to conduct an effective incident investigation to determine the root and surface causes, which limits their ability to resolve the issue and implement proper safety controls.
- Potential conflicts and discrepancies if not reported in a timely manner, creating additional hurdles regarding the claim and monetary reimbursement to the injured worker.
- Near misses go undocumented, allowing for unsafe conditions, improper work practices and other risk factors to go unchecked.
- Incident and loss trends/analyses are less accurate, which affects the employer's ability to identify areas of risk and implement efforts to enhance workplace safety measures.

CONSIDERATIONS

For employers:

- Establish thorough accident reporting procedures that include any responsibilities of the injured worker, supervisor, school nurse, claims coordinator and other responsible individuals.
 - This should include expected timeliness of reporting, who to report to, initial in-house assessment (i.e., school nurse) and the claims coordinator responsible for submitting claims, as well as any other parties involved and what is expected of them. Additionally, the procedure should include the proper incident report form, documentation of the necessary details and any other forms relating to the process for seeking medical attention (i.e., use of a provider panel of physicians).
 - Accountability in the reporting process may also help ensure all incidents are reported in a timely manner. To encourage employees to follow your school's incident reporting procedures, consider holding staff responsible for compliance with this policy. Those who violate this policy would then be educated

and/or disciplined in the incident reporting process and the importance of reporting in a timely manner.

- Establish procedures for follow-up, including any accident investigation procedures, investigation report forms, individuals responsible to perform the investigation, analysis of findings and corrective/preventative actions, as well as involvement of a safety committee to further establish necessary controls and corrective actions based on the findings of the investigation. For more information and considerations pertaining to accident investigations, please see our Risk Manager newsletter article on the topic: [Accident-Investigations-CMR-2020-Spring-Risk-Manager.pdf](#).
- Incident reporting procedures should be well communicated to all employees at least annually, with the procedures outlined for their review (i.e., employee handbook). Occasional reminders of the importance of incident reporting can also reduce lag time in the reporting and submittal process, allowing for timely compensation and reducing discrepancies in the reported information.
 - Responsible individuals involved in the reporting and investigation process (i.e., supervisors, school nurses, claims coordinators, safety committee, etc.) should be provided with the necessary information and processes they are responsible for following an incident.
- Be sure to establish any additional procedures for late shift personnel when primary contacts and responsible individuals are not present.

For employees/injured workers:

- Always report an incident, regardless of severity, to your supervisor and/or other responsible individuals as outlined within your employer's incident reporting procedures.
- Understand that reporting all incidents can only benefit everyone involved, including you! Timeliness can be vital to ensure a smooth process, submitting a claim in case medical attention is needed, and to reduce potential for further injury or illnesses that may stem from the incident if not treated.

- If you work a late shift, be sure you are aware of the process for filling out an incident report, as well as what to do if medical attention is required (i.e., point of contact, late shift co-workers, supervisor notification, etc.). Having this information ready for next-day reporting and claim submittal is essential for timely response, investigations and follow-up.

Other considerations:

- The importance of timely reporting of all incidents, regardless of severity, also applies to property, liability and other injuries outside the realm of workers' compensation (i.e., contractors, visitors, students, etc.).
- Near-miss incidents should also be reported/ documented. Although they may not result in injury or property damage, they can provide information and insight that is vital to preventing severe incidents in the future.
- If incident reporting and investigative procedures are not in place or may need improvements, consideration should be given to addressing those issues with the appropriate parties (i.e., safety committee, responsible administrators, claims coordinators, etc.).

CM Regent is here to help! We have a variety of resources available on our website, including a work-related incident report form, claim process guidance for employers and employees, and guidance for related processes and programs to further enhance incident prevention and response efforts (i.e., return-to-work, provider panel of physicians, and notice information/documents*). These can all be found on our website at the following link: [Forms - CM Regent](#).

In summary, the negative perception often associated with incident reporting can be a substantial obstacle for timely reporting, medical attention, capturing vital details and causal factors, and preventing a minor incident from turning into a severe injury or illness. In fact, timely reporting of all incidents can benefit you and assist in enhancing safety in the workplace!

*Some of these resources may not apply in your state.

Anchoring Shop Equipment

By Derek Neubauer, Senior Risk Control Consultant



Properly anchoring equipment is a critical but often overlooked part of shop safety. This affects schools both in vocational education shops and maintenance shops. Unsecured machinery can shift, tip or move unexpectedly, putting workers, students, staff and property at risk. Anchoring ensures stability, precision and compliance with safety standards. Equipment found in schools that should be anchored include: table saws, band saws, jointers, planers, drill presses, lathes, spindle sanders, vises, presses and grinders. Any equipment that exerts a significant amount of torque or vibration should be securely anchored to the floor.

KEY POINTS TO REMEMBER

- Anchored equipment minimizes vibration, movement and tipping hazards.
- Secure installation protects students and staff from injury during normal use and in emergencies.
- Proper anchoring helps maintain machine calibration and performance.
- Manufacturer guidelines often require fixed installation for heavy or high-force machinery.

RISKS OF UNANCHORED EQUIPMENT

- Machines can tip or slide during operation, causing crush or impact injuries.
- Vibration and movement may loosen components, leading to mechanical failure or loss of precision.

- Unsecured equipment may shift during power surges or emergency stops, endangering students and staff nearby.
- Fire or electrical hazards can arise if cords, fuel lines or power sources are stressed or disconnected by movement.

BEST PRACTICES FOR ANCHORING

- Follow manufacturer recommendations for anchor type, location and torque specifications.
- Use appropriate hardware, such as expansion anchors, epoxy bolts or concrete inserts, which should be rated for the machine's weight and load.
- Inspect anchors regularly for corrosion, loosening or wear, and retighten or replace as needed—over holiday and summer breaks would be ideal.
- Verify floor and foundation integrity before installation to ensure a secure, long-term hold.

Anchoring shop equipment is about creating a safer, more efficient shop environment. By securing this type of equipment, users can reduce the risk of injury, protect valuable assets and maintain accuracy. Regular inspections and adherence to manufacturer standards ensure every piece of equipment stays safe, stable and ready for use.



Have a safety question?

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MANAGING THE RISKS OF Crystalline Silica in Art Rooms

By Dennis Kane, Senior Risk Control Consultant

Many school entities offer pottery/ceramics and the use of clay as part of their art curriculum. However, many school entities aren't aware of the occupational hazards associated with the use of clay and its clean-up. The main risk in ceramics is crystalline silica, which is found in varying quantities in pottery clays and glazes. With proper handling and cleaning methods it is safe to use, but without those, exposure to crystalline silica can lead to serious health risks, including silicosis, lung cancer and other respiratory diseases.

What's the Risk?

Crystalline silica is a naturally occurring mineral. In art rooms it can be found in clay. When clay is dry, silica dust can become airborne, creating the hazards of inhalation. In short, dust is the risk. Inhaling crystalline silica dust can lead to:

- **Silicosis:** A progressive and irreversible lung disease caused by the buildup of silica dust in the lungs.
- **Lung Cancer:** Classified as a Group 1 carcinogen by the International Agency for Research on Cancer (IARC).
- **Chronic Obstructive Pulmonary Disease (COPD) and kidney disease:** Complications linked to prolonged exposure.

Educators who regularly handle, mix or sand ceramic surfaces and custodial staff who regularly clean these areas could be at an elevated risk if proper controls and procedures are not in place.

Risk Control Methods

1. Ask your supplier for low silica clay and/or quartz when possible.

- Substituting in lower risk materials, when possible, will help reduce exposure risk.



2. Keep clay moist.

- Work with wet clay whenever possible. Dry clay dust is the primary hazard.
- Clean up spills and scraps immediately, before they dry out.

3. Avoid dry sweeping.

- Never sweep dry clay dust. It stirs up fine particles into the air.
- Use a HEPA-filter vacuum or wet mop instead.

4. Use proper ventilation.

- Ensure the art room has adequate air exchange.
- Avoid using fans that blow dust around. Instead, use localized exhaust ventilation (LEV) systems when mixing materials. LEV systems capture the contaminants at its source, before it reaches the operator's breathing zone, and pushes that contaminant into a filtering device.

5. Wear respiratory protection.

- Prior to using respirator protection school entities need to consult an industrial hygienist to ensure exposure warrants its use and for

direction on compliance with respiratory protection regulations that can include medical surveillance and fit testing.

6. Practice wet cleaning.

- Frequently clean all surfaces and tools with a wet sponge, cloth or mop. Make sure to rinse these items and get clean rinse water frequently.

7. Label and store materials clearly.

- Label all materials with safety information to inform users of silica content.



8. Hazard Communication Training.

- Using the material's Safety Data Sheet, review with staff the safety details of the product, including how to safely use it.

In closing, the above best practices will reduce risk but to ensure exposure to crystalline silica dust in art rooms is below government standards, air sampling must be performed by a third-party industrial hygienist. These results will determine the effectiveness of control measures and allow your school entity's administration to determine if further controls are necessary. Through proper controls and best practices, a safe learning environment and a safe and healthy workplace can be provided.

Resources:

1. Occupational Safety and Health Administration. Silica, Crystalline – Health Affects. U.S. Department of Labor. <https://www.osha.gov/silica-crystalline/health-effects>
2. Occupational Safety and Health Administration. Silica, Crystalline – Frequently Asked Questions on the New Silica Standards. U.S. Department of Labor. <https://www.osha.gov/silica-crystalline/backgroundinfo#:~:text=How%20can%20silica%20exposures%20be,at%20or%20below%20the%20PEL>
3. The Berkley Potters Studio. Silica Dust Health and Safety Protocols. <https://berkeleypottersstudio.org/silica-dust-health-and-safety#:~:text=To%20mitigate%20the%20risks%20associate d,eye%20irritation%20from%20dust%20exposure>
4. Occupational Safety and Health Administration. Respirator Protection. U.S. Department of Labor. <https://www.osha.gov/respiratory-protection>

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Hands in the Dirt— **SAFETY FIRST!**

By Patrick Rucinski, Risk Control Consultant



Have a safety question?
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School gardens are vibrant outdoor classrooms where students can learn about science, nutrition and the environment through firsthand experience. Like any learning space, these areas come with their own set of safety considerations. From sharp tools and uneven terrain to allergens and insects, potential hazards can uproot these fun projects if not effectively managed. Establishing clear guidelines and fostering awareness helps create a safe and engaging environment where students can explore, plant and grow with confidence.

Students are often eager to dig in and explore, but without proper supervision and precautions, small hazards can quickly become bigger problems. Uneven ground, unmarked tools or unprotected garden beds can lead to various injuries. Exposure to insects, weather and UV should be taken into consideration when tending to the garden. Recognizing these risks early allows staff to plan accordingly and keep the garden a safe space for all.

- Improperly stored tools such as shovels and hand trowels left with blades up in the soil have the potential to create a trip and cut hazard.
- Loose paving stones, soil and compost piles can easily cause a student to slip or trip.
- Bee and wasp stings pose significant risk, especially for students with known allergies.
- Overexertion or dehydration could occur during outdoor activities on hot days without sufficient water breaks or shade.

Creating a safe and enjoyable school garden starts with proactive planning and consistent maintenance. By teaching proper habits and establishing clear procedures, schools can reduce the chance of injuries and incidents while fostering responsibility and teamwork. The following best practices focus on the most common gardening risks.

- **Tool storage:** Always store shovels, trowels and rakes in a designated area with blades and handles securely fastened. Hand tools in use should be stored upright against a stable surface, so they do not fall and create a trip/slip hazard.
- **Material storage:** Keep pathways clear of hoses, rocks and debris. Use good housekeeping

practices to ensure any uneven spots or holes are filled promptly.

- **Allergic reactions:** Students with known allergies to plants should refrain from garden activities. All students and staff should be aware of any plants or animals that could cause irritation or allergic reaction. When working with new plant or animal exposures, students who need an EpiPen® due to known allergies should have it easily accessible. Staff should be trained to administer an EpiPen for students unable to self-administer.
- **Environment:** Schedule garden activities during cooler parts of the day, provide shaded rest areas and encourage frequent water breaks. Remind students to wear hats, sunscreen and lightweight clothing on hot days. A first aid kit should be ready during all garden activities.



A well-maintained school garden can be a safe, inspiring space where students connect with nature and learn valuable life skills, but safety must always come first. By identifying potential risks, implementing clear safety practices and fostering a culture of awareness, schools can ensure their gardens remain both educational and enjoyable for everyone involved. Organizations like the National Farm to School Network and the U.S. Environmental Protection Agency (EPA) School Garden Program offer excellent resources on safe gardening practices, sustainability and student engagement. With the right preparation and guidance, every school garden can grow safely, one seed, one lesson and one student at a time.

A Sump Pump is NOT JUST A SET-IT-AND-FORGET-IT SOLUTION to Interior Flood Prevention.

By Mark Nease, Senior Risk Control Consultant



Are your boiler/mechanical rooms prone to flooding? If so, then you need equipment in place to remove that water before it results in flood damage. A feasible method of water removal is through a sump pump installed in a catch basin. A properly working sump pump will immediately pump water outside and keep your interior spaces dry. Relying on a sump pump, however, does not eliminate all risks of flooding.

Don't install a sump pump and then forget about it. You can't assume that it will work when you need it to, since there are still risks of flooding.

These risks include:

- Your predecessor replaced the sump pump with a light-duty unit, which worked for a few years and then suddenly broke. You never realized the pump broke until you discovered your boiler room was flooded.
- You have a commercial duty sump pump installed, but it broke over a holiday when nobody was on-site. You found out about the broken sump pump after it was too late, discovering a flooded room.
- Your underground catch basin may get incoming water, but it has typically gotten a small amount over the years. Since you haven't had a problem with water reaching the floor, you've become complacent about ensuring the sump pump will continue to work. A lengthy storm comes through and to your surprise, the pump was broken, causing major flood damage to your underground utility room.
- You have excessive incoming water and sometimes wonder if the current sump pump can keep up with removing it.

Consider some risk control best practices regarding sump pump installations and ongoing use:

- **Commercial duty:** Schools should have commercial/heavy duty sump pumps installed in interior rooms where water seepage can cause flooding.
 - Commercial duty sump pumps are typically hard-wired into the electrical system, and connected to the emergency generator should the main electricity fail.
 - Refrain from using the light duty/homeowner-type sump pumps, typically found with a cord/plug, since they can have a short lifespan.
- **Alerts of failures:** Commercial sump pumps should be connected to an alert system. These include:
 - An audible alarm that will sound when there's a failure of the sump pump and water begins flooding in.
 - A strobe light wired into a custodial/maintenance shop that is frequently occupied.
 - A telematics system to have critical alerts sent to mobile phones.
- **Redundancy:** For those areas that depend on frequent sump pump use, install a second commercial duty sump pump. Should the primary sump pump fail, you can have peace of mind knowing you have a redundant system with a second sump pump to begin extracting water.
 - This second sump pump can also capture water that the primary working sump pump fails to keep up with.
- **Inspections:** Provide daily documented inspections to ensure the sump pumps work. Refer to the operator's manual for information on how to perform a function test of the sump pump.

Take some time to perform a risk assessment of your mechanical room's sump system. Where possible, evaluate the sump pump make/model and if found to be non-commercial duty, plan to update it to a commercial unit. Be sure it's connected to your emergency generator power. Consider how staff can be alerted to a failure, even at the most inopportune times. Don't rule out the addition of a second sump pump for peace of mind or excess water intrusion. Finally, be sure assigned staff perform documented daily inspections to verify the adequacy of the sump pumps.



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