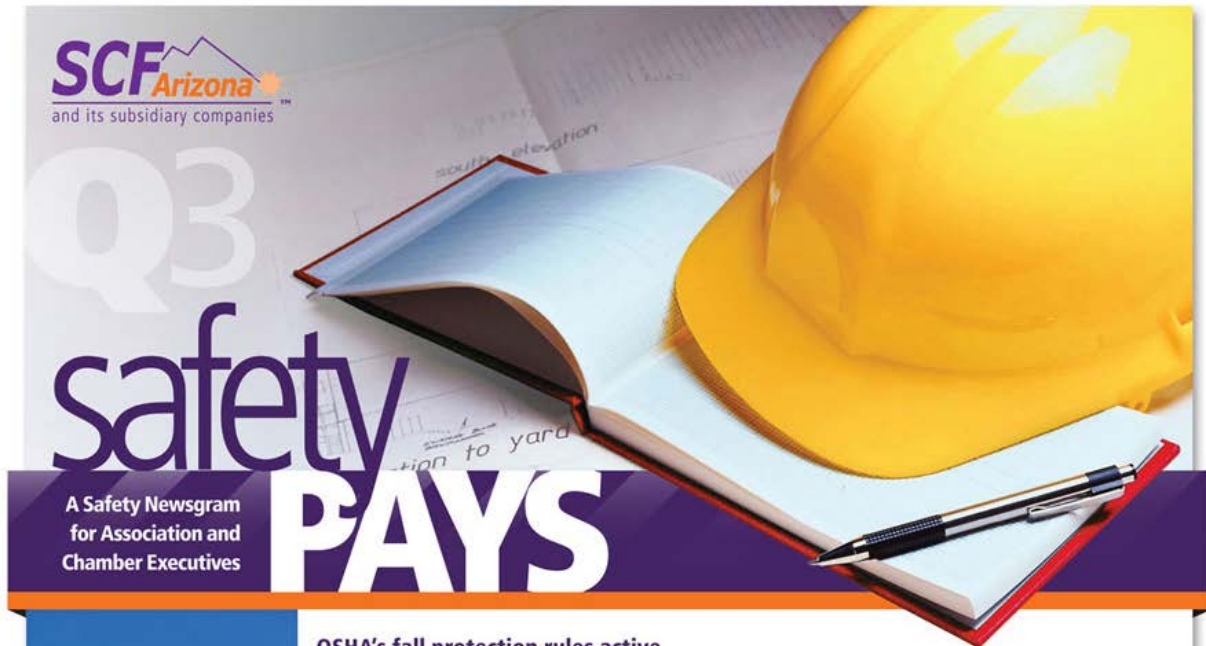


From: Trelhewy_Bruce
To: ["bweigele@albainc.org"](mailto:bweigele@albainc.org)
Subject: Safety Pays
Date: Wednesday, October 05, 2011 11:15:58 AM



OSHA's fall protection rules active

Falls on construction work sites remain a leading cause of traumatic injuries and death, according to the U.S. Department of Labor. These incidents account for 8 percent of all occupational fatalities from trauma.

While commercial construction businesses are required to provide fall prevention measures on their work sites, until recently, residential construction was not.

Last December 2010, the Occupational Safety and Health Administration (OSHA) issued a directive regarding the use of fall protection measures in residential construction. Previously, the regulations allowed employers in certain residential construction activities to use specific alternative methods, such as slide guards or safety monitoring systems, instead of guardrails, safety nets or personal fall arrest systems.

The new directive rescinded those guidelines and required states to adopt the stricter fall protections. As of Sept. 15, Arizona has had to comply.

In July, ADOSH instructor Bill Cooper told participants in a falls protection seminar that OSHA's directive affects roofers and anyone who climbs on structures to complete tasks such as wiring or pipe work – electricians, plumbers, solar panel installers, even those who light pilot lights.

The new directive puts pressure on employers to commit to their preventive measures in writing and to train their workers to specific job sites.

SCF enhances Web certificates process

SCF Arizona has made improvements to the process of issuing Certificates of Insurance online.

We have redesigned the process of renewing and issuing Certificates of Insurance for customers' on-demand convenience and to offer a more eco-friendly option.

Customers with registered accounts at www.scfaz.com can issue certificates online. In addition, SCF has adopted the use of the ACORD Certificate of Insurance form that is standard across the insurance industry. For a tutorial on the process and to see an example, visit www.scfaz.com.

Loss Control services

One way SCF Arizona is "at work for you" is with loss control consultants. These caring safety experts' responsibility is to help SCF policyholders identify and correct workplace hazards and potential hazards, to ensure their workers stay safe on the job.

The consultants work with policyholders to design strategies and create safe work environments that will help control and reduce workers' insurance and operating costs that can reduce your workers comp premiums. While a SCF Loss Control Consultant visit can result in saving money, an ADOSH inspection can result in a fine.

Eliminating workplace injuries is the first step in reducing workers' compensation claims, controlling the cost of workers' compensation premiums and ensuring your employees can go home to their loved ones at the end of the day.

The SCF Loss Control team's value proposition is: "We are here to help support your safe work environment, make it reliable, more effective, saving you money and keeping your employees safe."

Our safety consultants do this by collaborating with your management to develop a custom safety program that:

SCF continues to enhance its Web tools and services for your convenience. We value our customers and will continue working hard to meet their workers' compensation insurance needs.

Walking through your account

In our efforts to improve customer service and make it easy to do business with us, SCF has created a video guide to help policyholders access their Web policy services. The video explains how simple it is to create an online profile to manage the account.

An SCF online account provides customers on-demand access to a variety of tools and services, including instant quotes, issuing Certificates of Insurance, filing a claim and paying premium. Watch the film.

A policyholder new to online account management will be happy to know SCF offers a variety of step-by-step tutorials, helpful quick links and FAQs covering all our Web tools and services.

To learn more, visit www.scfaz.com.

- Improves your companies safety awareness and effectiveness through management accountability and training
- Improves communications and employee
- Improves management's ability to identifying and analyzing risks and develop ways to mitigate or control risks
- Improves accident investigation in order to prevent recurrence of an accident

E-mod change in store?

It's been a long time – 20 years – since the National Council on Compensation Insurance (NCCI) adjusted its experience modification (e-mod) rating split point: The amount of a loss which is considered primary and that which is considered excess.

As medical costs have driven the cost of claims to triple during the past two decades, the split point has remained the same. This means the portion of each claim that flows into NCCI's e-mod rating formula has lost its value, and the NCCI's Experience Rating Plan gives less weight to each employer's experience.

An e-mod is expressed as a number and plays an important role in determining a company's annual premium. An e-mod of greater than 1.0 adds to the cost of premium, while a number below decreases the cost.

To bring more balance to the split point, which is set at \$5,000, NCCI wants to increase it to \$15,000 – indexed for claim cost inflation during the next three-year period. It then would continue to be adjusted on an annual basis using a national inflation box index. The change would take place beginning Jan. 1, 2013.

NCCI, which recommends Arizona's workers' compensation rates based on data it gathers from insurance providers, says the proposal is "premium-neutral" overall, which means the average e-mod for employers will not change, because the change in primary and excess actual losses will be matched by a corresponding change in the primary and excess expected losses used in the e-mod formula.

For information regarding the NCCI's proposed adjustment, view its Webinar on Demand at this [link](#).

Avoid distracted driving

Distracted drivers are involved in accidents every 24 seconds, according to the U.S. Department of Transportation. What's more, vehicle crashes are the leading cause of occupational fatalities in the United States and the property loss from workplace traffic accidents cost employers billions of dollars each year.

The reasons for distractions include everything from texting or talking on a cell phone, to eating, drinking, grooming, talking to passengers, reading, looking at a map and even changing the radio station.

Driving takes concentration and attention. A split-second distraction can cause devastating effects, said Carl Hamilton, SCF Arizona Senior Loss Control Consultant.

These could include:

- Always wear a seat belt
- Do not engage in any activity that requires you to take your eyes off the road, your mind off of driving or your hands off the steering wheel
- Do not place or receive mobile phone calls while driving – especially in bad

weather, while in unfamiliar areas or in heavy traffic that demands your total attention

- Pull off the road to place or take a call
- Allow a fellow passenger to handle an incoming call, if you can't pull over
- Let an incoming phone call go to voice mail

A new Arizona law requires that motorists provide a one-lane "space cushion" to emergency vehicles stopped on the side of the road with their lights flashing. In other words, if the driver is in the right lane, and a Department of Public Safety officer has pulled someone off onto the shoulder, the motorist must move to the left to pass, leaving the right lane free of traffic.

Hamilton also advised developing these safe habits when driving:

- Create a "safety cushion" to allow adequate stopping distance between your vehicle and the car in front
- Use caution approaching any intersection
- Always look when making left-hand turns – a car in front of you may be obscuring oncoming traffic



- Always use turn signals – even to change lanes – and be sure to signal your intentions well in advance
- Drive in the right lane when possible to lessen the chance of a head-on collision
- Follow all the traffic signs, such as speed limits, yield, etc.

For more information on driving safety, SCF Arizona has six informational pieces: Motor Vehicle Safety Tips; Stay in your Seat – Air Bags/Seat Belts; Driving Essentials; Defensive Drive; Driving Skills; and Driving Dangers. They can be ordered by visiting our website, www.scfaz.com.

Bruce Trethewy

Sr. Marketing & Communications Specialist

At work for you



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