

SCF Arizona

A Safety Newsgram for Association and Chamber Executives

Safety Pays



Job code changes

As the nature of work changes, so must workers' compensation coverage to ensure that policies cover the proper risks. That means that gradually – during the next three to four years – employers may see some changes in what they pay.

More precisely, the nation has undergone a switch from being a heavy manufacturing country into an information-driven workforce. The insurance exposures for a workforce that gets its jobs done in front of a computer are different from those of an ironworker.

Since 2003, the National Council on Compensation Insurance, the nation's largest database of workers compensation insurance information, has been analyzing industry trends and has begun updating occupational classification codes to better reflect the risk exposure attached to each job.

UPDATED CLASS CODES REFLECT
A CHANGING WORKFORCE

Job code

continued

The NCCI's recommendations were submitted to the Arizona Department of Insurance for its approval.

The point of the NCCI review is to maintain the integrity of the classification codes, says SCF Underwriting Manager Bob Chavez. "Some of the class codes are being deleted and replaced with classifications that represent new technologies and how businesses operate," he explains.

Once a new classification code is implemented and applied to policies, the effect on insurance rates and premiums builds slowly, Chavez says.

One reason is the NCCI's rolling three-year analysis. In other words, 2010 rates are based on data from 2006-2008. Next year, 2006 data will be replaced by figures from 2009. The other reason for a gradual change is because in their initial years of use, new classification codes have to "borrow" rates from old classification codes that included the job description.

As classification codes change, SCF will use its resources to share the information with its association partners and policyholders.



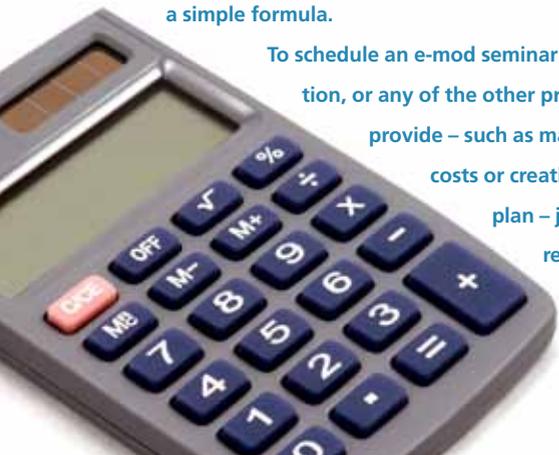
Know your e-mod

Your Association Coordinators – Tod Dennis, Mike Felix or Ed Redmond – can help take the mysteries out of an experience modification (e-mod) factor, so your members understand how their premiums are determined.

A low e-mod is one of the factors that can have a huge impact on your workers' compensation premium. And as much as you might hear people talk about it, trying to figure out what an e-mod is and how it works can be confusing.

With a new, easy-to-understand presentation, Dennis, Felix and Redmond can demonstrate to your association's members how the e-mod works and show them where money can be saved, by using a simple formula.

To schedule an e-mod seminar for your association, or any of the other presentations we provide – such as managing claims costs or creating a safety plan – just contact your respective Association Coordinator.



Phoenix Safety Works Expo

for you

The date for SCF's annual Safety Works Expo in Phoenix has been set for June 24, at the Fiesta Inn in Tempe.

Staying cognizant of the current demands of our policyholders, SCF will offer a one-day informational format with the latest safety education to make it more affordable for Phoenix-area businesses to participate.

The day's event will be jam-packed with several tracks of classes, touching on workplace safety in construction and general industry as well as seminars touching on how a business can create a safety plan and how safe companies save money.

Cost for the Safety Works Expo in Phoenix is \$59, which includes breakfast and lunch. **To register, go to www.regonline.com/PhxSW2010.**

A Safety Net

Using our website, www.scfaz.com, in more productive ways to emphasize workplace safety, SCF has introduced Safety Net, which can be accessed by clicking on the "Safety & Prevention" button on the home page.

Safety Net has newly produced videos that focus on specific areas of safety that can help your members reduce injuries and workers' compensation claims.

SCF's Audio/Video Specialist Elyse Rukkila recently completed videos on heat stress, ladder safety, protecting the eyes, hand and power tools safety and kitchen safety. These videos are available and can be played on your computer. Rukkila is working on more safety videos, which will be uploaded as they are completed. The topics include fall safety, protecting your hearing at work, hazardous chemicals and building a safety plan for your business.

Make Safety Net a regular place to visit on our website to view these safety videos with your members.

dangers

Forklift

The death of a Phoenix man on Jan. 29 after being struck by a forklift serves as a reminder of the dangers associated with the “modern muscle” of many industries.

Forklifts are a must-have in yard and plant operations because of their ability to handle heavy products and materials. They are used to stack heavy pallets or goods packed in heavy containers.

But every load is different and requires a trained forklift driver to make good judgments; otherwise, injuries or fatalities could occur.

According to national Occupational Safety and Health Administration statistics, 556 people lost their lives from 2003-2006 because of forklift accidents.

“I believe the most important aspect of forklift safety for drivers is proper training,” said SCF Loss Control Consultant Armando Sapien. “To comply with the OSHA standard, every employer that utilizes forklifts in operations must design and implement a certification program that is specific to the forklifts used.”

The OSHA requirement for training includes formal instruction, with classroom teaching, discussions, interactive computer learning, videos, written material and practical training through demonstrations performed by the company’s authorized trainer.



After this, the student must complete practical exercises, and the trainer evaluates the trainee’s performance.

“OSHA has outlined the specific training elements in its standard to include vehicle capacity, truck controls, vehicle inspection and many other elements,” Sapien said. “This training needs to be conducted before employees are assigned to a forklift.”

Forklift design is based on a stability triangle. The front axle acts as the base and supports the load’s weight. The sides meet at the steering point. Keeping the downward force of the load within the triangle keeps the forklift stable.

It is the operator’s responsibility to take into account this structure when considering the load or use of the equipment.

Forklift operators need to refresh their training every three years.

For information regarding forklift operations, visit www.scfaz.com, SCF Arizona’s website, and search for “Safe Operation of Forklift Trucks.” ●

COPY THAT

Safety Pays articles are available at www.scfaz.com in pdf format. If you need a Word document for reprinting, simply contact your SCF Arizona association coordinator.

Meet new board member



Gov. Jan Brewer appointed Phoenix attorney and former Majority Leader of the Arizona House of Representatives Stephen Tully to serve a five-year term on the SCF Arizona Board of Directors.

“Steve Tully brings to our Board great legal expertise in the field of insurance. This experience and understanding of our business will be an asset as SCF continues to be the leader in workers’ compensation coverage for all of Arizona,” said Don

Smith, president & CEO of SCF Arizona. “His insights and knowledge are great additions to our Board.”

Tully is a managing partner in the Phoenix office of Gordon & Rees, LLP, a national law firm with offices in 17 cities. He specializes in complex commercial litigation.

“SCF is a major contributor to our state’s business growth and development, and I’m looking forward to contributing to a company that has been named one of Arizona’s economic engines and one of Arizona’s best places to work,” said Tully. ●

Was Mad Hatter poisoned?

Tim Burton’s new movie version of Alice in Wonderland poses an interesting question regarding the Mad Hatter’s erratic, agitated behavior, played by Johnny Depp.

According to the National Institute for Occupational Safety and Health, the original Lewis Carroll story refers to a real 1865 industrial hazard in Great Britain. The characters commonly exhibited slurred speech, tremors, irritability, shyness, depression, and other neurological symptoms were associated with chronic occupational exposure to mercury.

Back then, hat makers toiled in poorly ventilated rooms, using hot solutions of mercuric nitrate to shape wool felt hats.

Depp’s Hatter has flamboyantly red hair. This presumably reflects the character’s chronic exposure to an orange-colored solution containing mercuric nitrate that was used in a process called “carroting.”

“Society has made great progress in recognizing and controlling industrial hazards since Lewis Carroll’s day,” said Dr. John Howard, Director of NIOSH.

Howard emphasized, however, “The Hatter remains a cautionary figure, since exposures to mercury and other hazardous industrial substances can still occur in the workplace. Symptoms from chronic exposures to mercury, lead, and other neurotoxic substances, even at low levels.”

NIOSH recommends that employers, workers, and health providers use the following precautions:

- Be aware of the hazards of substances you use on the job.
- Follow applicable regulations, guidelines, or practices to control exposures.
- Know the symptoms of work-related illnesses, and follow appropriate treatment.
- Prevent “take-home contamination” that may endanger family members.

Calendar

Watch for these seminars coming to your area. For additional classes and other information, visit www.scfaz.com and click on “Safety & Prevention” or contact SCF Arizona’s Risk Management Team at 602.631.2008.

MARCH 16

Safety Works Expo ● Tucson

APRIL 8

Return to Work ● Tucson

APRIL 21

Electrical Safety & Lockout ● Flagstaff
Heat Stress ● Flagstaff

APRIL 22

Construction Site Safety Mgmt ● Flagstaff
Hand & Power Tool Safety ● Flagstaff

MAY 6

Heat Stress ● Phoenix

MAY 18

Heat Stress ● Prescott
Medical Office Safety ● Prescott

MAY 19

Excavation Safety ● Prescott
Construction Site Safety Mgmt ● Prescott

JUNE 3

Excavation Safety ● Phoenix

JUNE 24

SCF Safety Works Expo ● Phoenix

JUNE 29

Bloodborne Pathogens ● Show Low
Hazard Communication ● Show Low

JUNE 30

Excavation Safety ● Show Low
Fall Protection ● Show Low

JULY 1

Safety Management ● Phoenix

JULY 15

Return to Work ● Tucson

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