

# SCF Arizona

A Safety Newsgram for Association and Chamber Executives

# Safety Pays



## Online **HELPLINE**

PILOT PROGRAM OFFERS NEW  
RESOURCE TO BUSINESSES

SCF Arizona has launched a pilot program with HELPLINE to provide employment law, human resource advice and counsel services to six of its Association Safety Program partners and a small sampling of their members.

The program's goal is to assess the viability of providing effective, differentiating value to ASP partners and their members, while enhancing their membership recruitment, retention and overall satisfaction during these difficult economic times.

SCF has received positive feedback on the pilot program implemented in July.

"[I] wanted to thank you for your help and for introducing HELPLINE Services. It appears to be a positive business tool our association members and employers will use," said Karen Chavez of the Arizona Roofing Contractors Association. "The services are critical in today's ever changing employment environment.


"New employment issues and problems arise when least expected. Having this fingertip resource could save valuable time and dollars. It's like

..... click away

one-stop shopping for all professional employment service needs, only you don't have to pay when you're done. It's a free benefit of buying workers' compensation insurance through SCF Arizona," she said.

Calling it a "win-win solution," Chavez said she will visit the site frequently during the testing period. "SCF Arizona is doing us a favor by allowing us to participate."

Nearly 83,000 wrongful termination charges were filed in 2007, a 9.3 percent increase compared to 2006, according to the Equal Employment Opportunity Commission. It is the largest increase since the early 1990s.



Legal issues arising from wage and hour disputes, discrimination, Family Medical Leave Act, American Disabilities Act, background screening, drug testing and immigration are challenging to Arizona businesses. Offering HELPLINE to ASP partners and their members is a way that SCF can help deliver legal solutions in a cost-effective manner.

You can visit [www.hrhelpline.com/scfaz/](http://www.hrhelpline.com/scfaz/) overview for a review of the SCF Arizona HELPLINE project and an explanation of how the program works. The site also carries examples of actual questions asked of HELPLINE attorneys.

Visiting the site provides a glimpse of how associations can brand themselves with the HELPLINE and tells how they can link themselves into the pilot project.

A two-minute video shows how association partners can co-brand themselves with HELPLINE. Access the video by going to <http://www.helplinevideo.com/azrca056/>.

To learn more, contact Brad Deuser at [bdeuser@scfaz.com](mailto:bdeuser@scfaz.com) or call him at 602.631.2038.

## Federal backstop

Reauthorization of the federal Terrorism Relief Insurance Protection Act resulted in some changes in the amounts applied to policyholders' premiums. The act, which took effect shortly after Sept. 11, 2001, makes the federal government a "backstop" for businesses hurt by a terrorist act, and now also for other catastrophic events.

Combining what previously had been separate payments into one resulted in an overall drop in the amount applied to workers' compensation premiums. Effective Sept. 1, policyholders were charged .02 per \$100 of payroll.

# for you

## Who's who?

Reorganization at SCF Arizona has resulted in some changes Association Safety Program partners should know to ensure they continue receiving quality customer service.

Regional managers are assigned to specific areas of the state, and a director of Sales & Marketing helps coordinate and promote the Association Safety Program.

Phyllis Senseman is SCF's new sales and marketing director. An Arizona native, Senseman has more than 25 years' experience in the insurance and financial industries, including 18 with Progressive Financial Concepts, a general agency of New England Financial, where she was a company vice president and its marketing director. She is a Life Underwriting Training Council Fellow of the American College.

SCF's offices in Flagstaff, Lake Havasu City, Prescott and Show Low are now under the leadership of Northern Arizona Regional Manager Larry Jefferies, who will be based in Prescott.

Jefferies has more than 30 years' experience in workers' compensation and associated business insurance areas. He has been involved in underwriting, field sales and a senior executive.

Southern Arizona's policyholders welcome Kearin M. Kasper, based in SCF's Tucson office, as their new regional manager.

Kasper was a senior vice president for Marsh USA in Denver. A resident of Oro Valley, Kasper has 15 years' experience in leadership positions and in consulting within the commercial property and casualty insurance industry.

The Greater Phoenix Area was split into East Valley and West Valley. The East Valley Regional Manager Mary Owens is a 30-year veteran of the insurance field. She has experience in sales, management, project implementation, staff training and development.

The new West Valley Regional Manager is John King, who most recently was a regional marketing manager for ZURICH/Farmers Insurance Group with oversight in the Western United States. He has a background in underwriting, sales, sales training, systems and competitive intelligence.



# On the rise

Another double-digit increase in medical costs

in 2007 put a damper on news that the number of workers' compensation claims filed continues to decline, a pattern that began in the 1990s.

Healthcare costs have increased each year since 1992 by more than 10 percent, which offsets the fact that fewer people are being injured at work. At SCF Arizona, more than 47,000 injury claims were filed in 2007, which is a 15.5 percent decrease compared to 2006.

However, because the cost of treating injuries continues to rise, and the Arizona Legislature voted in 2007 to increase benefit payments by \$600 in 2008 and 2009, state businesses are not experiencing lower workers' compensation premiums.

The Arizona Department of Insurance accepted the National Council on Compensation Insurance's recommendation to increase workers' compensation rates paid by Arizona companies by an average 7.9 percent, beginning Oct. 1. Actual increases depend on job classifications.

NCCI explained the recommended rate hike includes the statutorily ordered increase in benefits paid to qualified injured workers. Beginning Jan. 1, an injured worker could earn up to \$3,600 in lost time wages.

In the meantime, SCF Arizona filed with the DOI for a 10 percent discount on the rate to its policyholders.

Despite the NCCI recommendation and the DOI's action, Arizona's workers' compensation rates remain the sixth lowest in the nation, according to the biannual Oregon Workers' Compensation Premium Rate Ranking Summary.

## **COPY THAT**

*Safety Pays* articles are available at [www.scfaz.com](http://www.scfaz.com) in pdf format. If you need a Word document for reprinting, simply contact your SCF Arizona association coordinator.

## **Job-related deaths decline**

Workplace fatalities in the United States dropped by 6 percent in 2007, according to the U.S. Bureau of Labor Statistics. The annual report released by the Census of Fatal Occupational Injuries shows 5,840 deaths last year. In Arizona, 88 people lost their lives from a work-related accidents in 2007 compared to 112 in 2006.

Final results for 2007 will be released in April 2009.

Key findings of the 2007 report show:

- The number of fatal falls in 2007 rose to 835, an increase of 39 percent.
- Although vehicle accident deaths dropped, they still accounted for 40 percent of all workplace fatalities.
- Homicides increased 13 percent, to 610.
- Fatalities among Hispanic workers declined by 8 percent.

# Kings of safety



More than 140 people attended the Kingman Chamber of Commerce's safety workshop, June 19, at the Lingenfelter Center in Kingman, breaking all previous attendance records.

The twice-per-year workshops keep employers and their employees trained and informed in safety measures and play a critical part in keeping work-related injuries to a minimum.

The two sessions in June were conducted by Dave Hatten, CSA, owner of Safety Rules and CPR and Dr. Macrae Glass, owner of Glass Chiropractic.

Topics covered were back injury prevention, how to avoid slips, trips and falls, working in the heat and emergency preparedness.

The next workshop is scheduled for December. For information, contact the Chamber at 928.753.6253.

## Calendar

Watch for these seminars coming to your area. For additional classes and other information, visit [www.scfaz.com](http://www.scfaz.com) and click on **Policyholders/Safety & Prevention** or contact SCF Arizona's Risk Management Team at 602.631.2008.

- SEPT. 10**  
**Safety Works Expo** • Yuma
- SEPT. 17**  
**Behavior Based Safety Management**  
• Prescott
- SEPT. 18**  
**Hazard Communications** • Flagstaff
- OCT. 7-8**  
**Safety Works Expo** • Tucson
- OCT. 8**  
**Hazard Communication** • Prescott
- OCT. 15**  
**Back Injury Prevention** • Phoenix
- OCT. 29**  
**Bloodborne Pathogens** • Prescott
- NOV. 11**  
**Noise and Hearing Conservation**  
• Prescott
- NOV. 12**  
**Forklift Train the Trainer** • Phoenix
- DEC. 10**  
**Defensive Driving Training** • Prescott
- DEC. 17**  
**Electrical Safety** • Phoenix



## Humanitarian of the Year

The American Red Cross Grand Canyon Chapter named SCF Arizona President & CEO Don Smith its Humanitarian of the Year.

"Always focused on providing sound counsel and leadership, Don continues to be a generous personal donor and strong community advocate for the Grand

Canyon Chapter," the Red Cross stated announcing the award.

Smith served on the Grand Canyon Chapter's Board of Directors from 2002-2007 and was the board's chair his final two years.

Among specific incidents to which the Grand Canyon Chapter responded while Smith was on the board were the terrorist attacks of Sept. 11, 2001, The Rodeo-Chedesity fire of June 2002, the Indian Ocean tsunami that hit Southeast Asia in December 2004 and Hurricane Katrina in August 2005.

For association-related questions, e-mail or call an SCF specialist:

- Sandra Covington  
[scovington@scfaz.com](mailto:scovington@scfaz.com) • 602.631.2032
- Tod Dennis  
[tdennis@scfaz.com](mailto:tdennis@scfaz.com) • 602.631.2212
- Brad Deuser  
[bdeuser@scfaz.com](mailto:bdeuser@scfaz.com) • 602.631.2038
- Mike Felix  
[mfelix@scfaz.com](mailto:mfelix@scfaz.com) • 602.631.2009
- Wendell Macnab  
[wmacnab@scfaz.com](mailto:wmacnab@scfaz.com) • 602.631.2033
- Ed Redmond  
[eredmond@scfaz.com](mailto:eredmond@scfaz.com) • 602.631.2983
- Phyllis Senseman  
[psenseman@scfaz.com](mailto:psenseman@scfaz.com) • 602.631.2010
- Shane Urry  
[surry@scfaz.com](mailto:surry@scfaz.com) • 602.631.2000