

SCF Arizona

A Safety Newsgram for Association and Chamber Executives

Safety Pays



Look at us now

As 2009 winds down, SCF Arizona has made tremendous strides in reinventing the organization to serve our association partners in more efficient ways and to reward our safest customers. We invite you to go to our website, www.scfaz.com, and see what we now offer online.

Our latest online addition is a Quick Quote option, which gives you a preliminary look within moments of what you might expect to pay for your workers' compensation insurance.

For those of you who prefer to do your online work late into the night, SCF Arizona's online services are now operating around the clock.

Other options include:

- Paying online with the use of American Express, MasterCard and Visa
- Viewing claims
- Entering payroll
- Printing certificates of insurance

SCF'S ONLINE SERVICES PUTS YOU IN CONTROL

Look at us now

continued



- Looking up the nearest Preferred Connection Network (PCN) health provider near your workplace
- Ordering free safety materials, brochures and videos

Of course the biggest change came with the startup of three new wholly owned subsidiaries – SCF Western, SCF General and SCF Casualty – allowing SCF to price business according to risk.

This also helps our Association Safety Program partners as well, because policyholders placed in SCF Casualty – companies with higher loss ratios and e-mods – are automatically ineligible to take part in the ASP, so associations' combined loss ratios are not affected by these riskier businesses.



Ah-flu!

It's flu season, and the bug can sweep through your workplace infecting employees and causing lost time. Keeping workers safe and well, and having a plan to prevent contagious diseases is as important as fighting against slips, trips and falls.

Dr. Robert England, head of the Maricopa County Public Health Department, says at least one in four will get the flu this season, and much of it will be spread in workplaces.

To protect your employees:

- **STRESS PERSONAL HYGIENE** – The flu virus spreads through the air or on surfaces such as door knobs, phone handsets or keyboards. Prevention can be as simple as thoroughly washing one's hands with soap and water or using an antibacterial antiseptic hand gel. Use tissues for sneezing or coughing; when they not available, use the inner elbow or shirtsleeve.
- **KEEP EMPLOYEES INFORMED** – Stay abreast of news and information regarding the flu and communicate it with your workers.
- **PLAN FOR ABSENTEEISM** – Develop a plan on how to cover for workers who do get ill. The Centers for Disease Control and the Occupational Safety and Health Administration urge employers to encourage workers to stay home if they become ill, so they are not coming into work and spreading the virus to others.

for you

Post it

The seriousness of methicillin-resistant staphylococcus aureus (MRSA), spinal meningitis or tuberculosis (TB) in the workplace has resulted in a requirement that a new poster be displayed in a conspicuous place at all businesses.

The requirement is the same as that for posting the "Notice of workers' compensation coverage" and the "Exposure to bodily fluids."

This new poster defines how employees may establish a workers' compensation claim related to MRSA, spinal meningitis or TB.

If you do not have this poster, go to www.scfaz.com to order form #61-262, or contact your Association Coordinator.

Posters also can be downloaded from the Industrial Commission of Arizona website at www.ica.state.az.us/forms/posters/index.html.

Inspector ADOSH

The Arizona Division of Occupational Safety and Health announced it will consider workers' compensation e-mods in its selection process on employers it will inspect.

The information may also be used to identify non-rated employers in industries that are identified through experience ratings. ADOSH says targets of unannounced compliance inspections are determined by a variety of methods.

For example, in construction industry, ADOSH may select a general scheduled inspection based on either a randomly generated list of construction projects or an observation of a hazard that falls within a local or national emphasis program. In general industry, ADOSH may decide to inspect based on higher-than-average injury rates, such as architectural metal product manufacturers.

Fire control

A fire extinguisher in the hands of a properly trained person can be a life-saving tool. However, most workers don't know the proper way to use one.

The U.S. Fire Administration (www.usfa.dhs.gov) recommends that people get proper training before using a fire extinguisher. Any local fire department can provide the training.

Fire extinguishers are coded for the type of fire you could be fighting:

- Class A – Ordinary combustible materials such as cloth, wood, rubber, paper and many plastics
- Class B – Flammable liquids such as grease, gasoline, oil and oil-based paints
- Class C – Appliances, tools or other equipment that is electronically energized
- Class D – Flammable metals
- Class K – Vegetable or animal oils or fats in cooking appliances

Some extinguishers can be used on more than one kind of fire and are as such: “B-C” or “A-B-C.”

Portable fire extinguishers are valuable for immediate use on small fires. They contain a limited amount of extinguishing agent and need to be used

efficiently so the agent is not wasted.

Use a fire extinguisher only if:

- You have alerted occupants and someone has called the fire department
- The fire is small and contained to a single object, such as a wastebasket
- You are safe from toxic smoke
- You have identified a means of escape

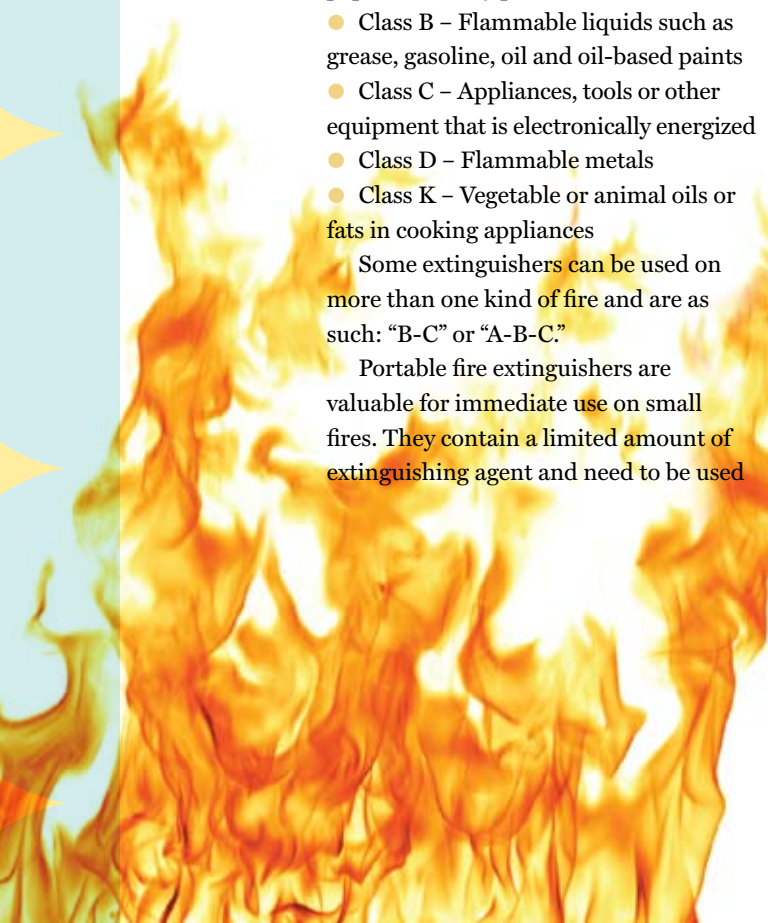
Regardless of what kind of extinguisher you have, keep it maintained to ensure that:

- It is in a conspicuous place
- The pressure is at the recommended level
- All parts are operating properly; hoses or nozzles are free of insects or debris
- The outside casing is clean and has no oil or grease on it.

FOR A BROCHURE ON HOW TO USE A FIRE EXTINGUISHER PROPERLY, CONTACT YOUR SCF ASSOCIATION COORDINATOR OR ORDER A BROCHURE FROM WWW.SCFAZ.COM. ●

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.



Take a break

The more repetitive a job task, the more at risk employees are for an injury caused by repetitive motion, overexertion or strain, all of which are considered ergonomic injuries.

Ergonomics is the science of designing the job, equipment and workplace to fit the worker to help eliminate repetitive strain injuries, which develop over time and can lead to long-term musculoskeletal

injuries. They account for more than half of the disabling occupational injuries in the United States, according to the U.S. Department of Labor.

Ergonomic injuries can be avoided, says Ray Diaz, SCF Arizona Safety Coordinator.

“Take a break,” he recommends. “Get away from the routine, and stop the repetitive motion. You have to be productive, but get up when you can, walk around, at least give your muscles a chance to rest.”

In addition, the National Institutes of Health offers these tips:

- **COMPUTER WORKSTATIONS:** The top of the monitor should be at eye level when sitting in an upright position; avoid using chair armrests to slouch; adjust height or width of chair armrests so they allow you to rest your arms at your sides and relax/drop your shoulders while typing on the keyboard; the working height of the desk should be approximately elbow height for light-duty desk work; the mouse should be placed adjacent to and at the same height as the keyboard.

- **PROPER LIFTING:** Get as close to the load as possible; stay in an upright position while squatting to pick up the object; tighten your stomach muscles; lift with your legs; pivot and turn with your feet, not your back; don't twist.

FOR INFORMATION ON PREVENTING ERGONOMIC INJURIES OR ON CONDUCTING AN ERGONOMIC ANALYSIS, CONTACT YOUR ASSOCIATION COORDINATOR. ●

Calendar

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

JAN. 7

OSHA 300 Recordkeeping ● Phoenix

FEB. 4

Medical Office Safety ● Phoenix

FEB. 11

Return to Work ● Tucson

MARCH 4

Forklift Train-the-Trainer ● Phoenix

MARCH 16

Safety Works Expo ● Tucson

APRIL 8

Return to Work ● Tucson

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