

# SCF Arizona

A Safety Newsgram for Association and Chamber Executives

# Safety Pays



SCF emphasizes  
**safety** in new  
association **plan**

## ASSOCIATIONS GIVEN TWO CHOICES FOR PARTICIPATION

During the past six months, SCF Arizona has been making minor modifications to the Association Safety Program (ASP), formerly the Association Dividend Plan, to place more emphasis on workplace safety.

A panel of association representatives and SCF executives agreed the ASP should encourage workplace safety education, training activities and assessments. The new program, which will be offered to associations beginning in January upon renewals, also gives the participating groups two options: Association Safety Action Plan or Association Safety Promotion Agreement.

The Action Plan requires the participating associations to create safety committees and provide to their members published workplace safety materials and training courses. Smaller associations lacking resources are permitted to partner with larger groups for seminars and training.

## Arizona ranks in the middle

The U.S. Bureau of Labor Statistics (BLS) says 4.5 of every 100 Arizona workers suffer a nonfatal workplace injury each year.

Montana has the highest rate at 7.2 recordable injuries per 100 workers, while Washington, D.C.'s 2.3 injuries is the lowest. Eight states are unreported in the BLS survey.

Nationally, the most common types of injuries remain strains and sprains as a result of overexertion.

The National Safety Council reports state-by-state injury data in its annual "Injury Facts." The report is available from the Arizona Department of Labor.

## Plan

continued

This Action Plan can be used like a "road map" for the year, to keep the association on the right path.

Associations that choose the Promotion Agreement are expected to develop workplace safety promotions such as ads or public service announcements. SCF Arizona will provide these associations assistance, if they need it.

SCF Arizona's Director of Marketing and Sales Rick Jones says the new ASP agreements offer a value-added relationship that promotes workplace safety.



### LEARN MORE

- To request more information on SCF Arizona's Association Safety Plan, download a brochure order form from [scfaz.com](http://scfaz.com), complete it and fax it to 602.631.2811 or e-mail it to [SCFAZsafety@scfaz.com](mailto:SCFAZsafety@scfaz.com).

## Job fatalities

Preliminary statistics show 5,702 workers died on the job in 2005, 62 fewer fatalities than in 2004, according to the Bureau of Labor Statistics.

The BLS reports:

- Fatal falls fell 7 percent to 767 deaths in 2005 after reaching an all-time high in 2004.
- The number of female workers killed dropped 3 percent to 402 women, which is the lowest total ever recorded by the census.
- Fatalities among workers younger than 20 rose nearly 18 percent to 166 people killed.
- The private construction sector accounted for 1,186 fatalities, which was 4 percent lower than in 2004.
- The number of Hispanic workers killed on the job rose 2 percent.

The BLS data can be downloaded from [bls.gov/news.release/pdf/cfoi.pdf](http://bls.gov/news.release/pdf/cfoi.pdf).

# safety expos

## SCF adds Safety Expo in Prescott

SCF Arizona, which presents Safety Works Expos in Flagstaff, the Phoenix area, Tucson and Yuma, will add Prescott to the schedule in May 2007.

Safety Works Expos provide attendees with seminars focusing on workplace safety and offers a display floor for vendors to demonstrate their safety equipment or explain their services.

The Safety Works Expo schedule in 2007 is:

March 13-14	Mesa
May 16	Prescott
July 18	Flagstaff
Oct. 9-10	Tucson
Nov. 7	Yuma

For information on the Safety Works Expo in your area, call Ray Diaz, 602.631.2008.

# Cost trends

## WC FEES GROW FASTER THAN BENEFIT PAYMENTS

Workers' compensation costs grew faster in 2004 than cash benefit payments for injured workers and medical provider payments combined, according to a report from the National Academy of Social Insurance.

The Academy's study shows that workers' compensation benefits rose to \$56 billion, up 2.3 percent in 2004, while employers' costs rose 7 percent to \$87.4 billion. The trend in rising costs to employers began in 2000, when workers' compensation fees and benefits relative to wages were at their lowest in 15 years.

The study also shows that benefit payments in 2004 fell from \$1.16 per \$100 covered wages to \$1.13. However, during the same time, employers' premiums rose an average 3 cents to \$1.76 per \$100 payroll.

In Arizona, the average overall premium rate set Oct. 1 by the Arizona Department of Insurance declined by 3.1 percent. The department also approved SCF Arizona's request to add an additional 8 percent deviation to that set rate.

Additional costs added to premiums include 3 cents per \$100 payroll to cover the federal Terrorism Risk Insurance Act rate and 1 cent to cover the domestic terrorism, earthquake and catastrophe industrial accident rate.



### LEARN MORE

- The complete study can be accessed at [asi.org/usr\\_doc/NASI\\_Workers\\_Comp\\_2004.pdf](http://asi.org/usr_doc/NASI_Workers_Comp_2004.pdf).

## SCF begins mailing audits

In December, SCF Arizona began mailing audit forms to policyholders. The mailing of these forms will continue for several months. Audits are an essential tool that SCF uses to ensure the accuracy of your premium. By returning the audits as quickly as possible, SCF will be able to process them and bring policyholders' accounts up to date.

SCF has a "frequently asked questions" link on its website, [scfaz.com](http://scfaz.com), for your review and general information regarding audits.

The mailed audit forms are easy to follow. For policyholders who have questions or need help, SCF has professional auditors standing by to answer your questions. You can contact them by telephone at 602.631.2600 or by e-mail at [PolicyAdministration@scfaz.com](mailto:PolicyAdministration@scfaz.com).

# OSHA scrutinizes landscaping



## SPANISH-SPEAKING WORKERS DRAWN TO FAST-GROWING OCCUPATION

Grounds cleaning, landscaping, building maintenance and lawn service work are among the nation's fastest growing occupations, and the Bureau of Labor Statistics expects that between 2000 and 2010, the number of jobs will increase to 779,000.

*Safety + Health* reports the landscaping industry is overwhelmingly male, comprising workers between 25 and 34 years old. It also says one quarter of the workers are Hispanic, and that employers say that about one half of their workers stay less than a year.

Because of the transitory nature of the occupation and the number of Spanish-speaking employees, landscaping services had an incidence rate in 2004 of 6.8 injuries for every 100 workers, which is 62 percent higher than the national average within the industry.

The largest portion of landscaping injuries involve sprains and strains from manually handling of landscaping tools, the BLS reports. Other hazards include:

- Electrical hazards from overhead power lines

- Poison hazards from pesticides and other chemicals
- Hearing hazards from the noise of powered equipment
- Heat from working outdoors
- Falls from trees or from equipment like bucket trucks
- Injury resulting from getting struck by motor vehicles

Because of the expected growth, incident rate and percentage of Spanish-speaking workers, the Occupational Safety and Health Administration is giving landscaping more scrutiny.

In the meantime, the U.S. Environmental Protection Agency now includes a complete page about pesticides on its Spanish-language portal located at [epa.gov/espanol/saludhispana/index](http://epa.gov/espanol/saludhispana/index).

The EPA says the page discusses health and environmental issues associated with the proper use of pesticides.

## LEARN MORE

- To order SCF Arizona's free landscape safety brochure (available in English and Spanish), download the form from [scfaz.com](http://scfaz.com) and fax it to 602.631.2801 or e-mail it to [SCFAZsafety.scfaz.com](mailto:SCFAZsafety.scfaz.com).



## Calendar:

**JAN. 3**

OSHA 300 Recordkeeping – Prescott

**JAN. 10**

OSHA 300 Recordkeeping – Phoenix

**JAN. 18**

Back Injury Prevention – Flagstaff

**JAN. 24**

Electrical Safety/Lockout/Tagout – Yuma

**JAN. 25**

OSHA 300 Recordkeeping – Yuma

**FEB. 6**

Fall Protection – Prescott

**FEB. 7**

Return to Work – Tucson

Forklift Train-the-Trainer – Phoenix

**FEB. 21**

Hazard Communication; Noise and Hearing Conservation – Yuma

**MARCH 13-14**

Safety Works Expo – Mesa

**MARCH 21**

Safety Management – Phoenix

**MARCH 22**

Behavior-based Safety Management – Prescott

**MARCH 28**

Fall Protection & Walking/Working Surfaces – Yuma

**MARCH 29**

Scaffold Safety/Ladder Safety – Yuma

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

Mike Felix  
[mfelix@scfaz.com](mailto:mfelix@scfaz.com) • 602.631.2009

Greg Hermie  
[ghermie@scfaz.com](mailto:ghermie@scfaz.com) • 602.631.2212

Michele Hesterman  
[mhesterman@scfaz.com](mailto:mhesterman@scfaz.com) • 602.631.2005

Michelle Jacobs  
[mjacobs@scfaz.com](mailto:mjacobs@scfaz.com) • 602.631.2002

Marc Olson  
[molson@scfaz.com](mailto:molson@scfaz.com) • 602.631.2003

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