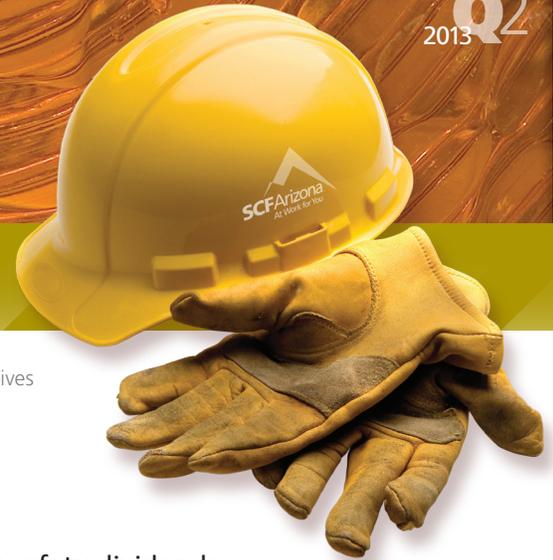


SAFETY PAYS

A Safety Newsgram for Association & Chamber Executives



Dividend Awarded

SCF Arizona announced it will pay out safety dividends totaling \$3.5 million for 2012 to qualified policyholders.

Ergonomic Strategies

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Driving Safely

Many employers have no driver safety training for their workers but whether your employee is on the road a lot or just runs down to the corner store on a company errand, he or she is exposed to the dangers of the road, street and highway.

Be Kind to Back, Neck

Back and neck injuries can occur at any time and may cause long-term pain if they go untreated.



Claims Management

SCF Arizona's Claims Division has been recognized for quality customer care and stellar claims management.

SCF Arizona Board Elected

SCF Arizona announced each of the six incumbent directors proposed for election to the SCF Arizona Board of Directors was elected.

Dividend Awarded

SCF Arizona announced it will pay out safety dividends totaling \$3.5 million for 2012 to qualified policyholders. It is the 42nd consecutive year the company's Board of Directors approved a dividend payment.

The state's largest provider of workers compensation insurance began paying safety dividends in 1969, and since that time has returned more than \$1.5 billion to qualified policyholders who maintain safe workplaces.

"SCF Arizona is pleased we can once again pay a dividend to qualified policyholders, who are our partners in keeping workers safe statewide," said SCF Board Chair Judith Patrick.

The amount paid to each qualified policyholder will depend on its annual premium and record of workplace injury claims.

SCF Executive Vice President Insurance Operations & President of Subsidiaries Rick Jones noted that policyholders in three of SCF Arizona subsidiaries – SCF Premier Insurance Co., SCF American Insurance Co., and SCF Western Insurance Co. – receive upfront savings on their premiums rather than a dividend payment at the back end.

"Dividends are never guaranteed. The Board based its decision on SCF's financial performance for the past year as well as conditions in the marketplace," Jones said.

SCF President & CEO Don Smith added, "In approving this dividend payout, the Board's action reflects SCF Arizona's commitment to support local businesses and allows us to reward our safest customers. We could not provide this dividend without the efforts of our employees, our Board and mostly our qualified customers who have earned their safety dividend by their efforts to keep their employees safe," Smith said.



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Ergonomic Strategies

Ergonomic injuries (commonly referred to as musculoskeletal disorders or MSDs) are tied to repetitive tasks, the overuse of muscles and bad posture when working. To overcome these problems, employers may want to consider “designing” the pain out of repeated tasks, analyzing work spaces, and other equipment and controls to more closely align with an employee’s physical capabilities and limitations.

Work stations that are designed ergonomically may help employers reduce incidents of back and shoulder strain among workers. Here are a few tips:

- Look for work stations with spring-leveling carts and elevating tables that place objects at waist level for lifting
- Adjust work areas to fit a worker’s height
- Encourage workers to shift positions or get up and stretch periodically to relieve fatigue and strain on their backs
- Consider using anti-fatigue floor mats to ease back pain

Some workers may suffer chronic strain in their shoulders and necks. Here are some suggestions to prevent shoulder and neck strain:

- Place desk workers’ telephones closer inside the work zone so they don’t have to over reach to pick up the handset
- Use hands-free phone head sets for workers who spend a lot of time on the phone
- Encourage static desk workers to stand up and stretch or move around occasionally
- Be aware if tall employees are stooping over or shorter employees are reaching improperly to perform tasks
- Make sure cutting tools are sharp so employees don’t have to twist arms, necks and shoulders to complete cutting tasks



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Driving Safely

Many employers have no driver safety training for their workers, but whether your employee is on the road a lot or just runs down to the corner store on a company errand, he or she is exposed to the dangers of the road, street and highway.

There are good reasons why employers may want to create and implement a safe driving program for their employees:

- Traffic collisions, especially fatal ones, can have a huge impact on the business' human and financial resources
- Driver safety training can minimize potential company and personal liabilities related to crashes involving workers who are driving on company business
- Driver training can help save lives and reduce the risk of serious injuries among your workers

According to [Bureau of Labor Statistics](#), fatal work-related events accounted for nearly two out of every five fatal work injuries in 2010. In Arizona, transportation deaths remained the leading cause of work-related fatalities in 2011, accounting for 38 percent of the state's 65 occupational fatalities.

Employers who use drivers should consider these steps suggested by the [National Institute for Occupational Safety and Health \(NIOSH\)](#):

- Conduct a driver's license background check before hiring a driver
- Require all drivers and passengers to use their seat belts.

- Create driving schedules that provide ample travel time for drivers to get where they need to go while observing speed limits and that do not exceed drivers' hours of service according to recommended driving regulations
- Train workers in safe driving practices and proper use of vehicle safety features
- Keep all vehicles maintained

A leading cause of vehicle crashes is distracted driving, which can include anything from using cell phones, texting, eating, reading, being under the influence of alcohol or drugs and more.

Aggressive driving also can be a concern, as tempers can boil over on the road. This is a traffic offense in Arizona. Drivers who express "road rage" pose serious dangers to other motorists.

The [Arizona Department of Public Safety](#) offers these tips if you believe you are encountering an angry driver:

- Get out of the way
- Do not challenge an aggressive driver by speeding up or attempt to hold your position in the travel lane
- Avoid eye contact, as this may further anger an aggressive driver
- Report serious aggressive driving – but if using a cell phone, pull over to dial

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Be Kind to Back, Neck

Back and neck injuries can occur at any time and may cause long-term pain if they go untreated.

According to a recent ChiroCare – a chiropractic network – study, employees often underestimate their back or neck injuries and do not seek medical treatment, which can lead to productivity losses and possible spinal damage.

The study found employees with back and neck pains often do not seek professional help, resulting in missed workdays. Despite their pain, 68 percent of survey participants decided not to seek treatment because they were concerned the cost of treatment would be too high.

However, by not seeking medical treatment, the study's results showed workers were then twice as likely to miss work and three times more apt to make on-the-job mistakes, as nearly 20 percent of the survey participants acknowledged their pain caused them to perform tasks incorrectly.

The [Bureau of Labor Statistics](#) reported joint sprains and muscular strains and tears can cause back and neck injury. In 2011, 22 percent of spinal injuries resulted from overexertion in lifting or lowering.

According to the BLS, the average recovery time for a back strain is seven days if the worker seeks treatment. However, the longer it takes for employees to seek medical care, the longer the healing process will be.

No matter the industry, all workers should learn and use proper techniques to protect their spinal cord and back and neck muscles. Brookhaven National Laboratory and the [Arizona Chapter of the National Safety Council](#) offer these tips for safe lifting practices:

- Be aware of any potential tripping hazards in the area
- Keep the back straight, do not stoop forward
- Lift from the squat position, bending at the knees and using leg muscles
- Carry the load close to the body, with elbows and arms tucked in
- Never twist from the waist when changing direction
- Keep feet planted and distribute weight evenly
- Lower the lifted object slowly using leg muscles

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Claims Management

SCF Arizona's Claims Division has been recognized for quality customer care and stellar claims management.

During an external industry audit, SCF Claims received the highest scores possible. The report stated: "Claims management at SCF is sound, responsible and meets best practices guidelines."

Here are some examples of SCF's claims excellence:

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- 92% of new claims are initiated in a single business day or less
 - It takes an average of 10 days from the time a claim is reported to determine compensability
 - SCF handled more than 17,000 new claims in 2012
 - In 2012, SCF paid \$86 million in indemnity benefits to injured workers and their dependents and \$123 million to medical providers
 - For every dollar spent on medical care, 52 cents are saved when using medical providers contracted with SCF's Preferred Connection Network
 - SCF uses in-house resources to ensure appropriate treatment and to control medical costs. These include a medical director, chiropractor, dentists and registered nurses
 - SCF has an experienced in-house legal staff, including state bar certified workers' compensation specialists, available for consultation and litigation
 - SCF Arizona recovers millions of dollars annually through subrogation. These monies are credited back to the overall claim's expense, potentially saving your clients from higher premium costs
 - SCF Arizona's claims adjusters use their years of experience, various tools and resources to set adequate reserves

To learn who is in the PCN, go to scfaz.com/pcn and enter a Zip Code, and the nearest providers or facilities will be identified.

Also, all claims can be viewed and monitored from the SCF website, scfaz.com.

SCF's online claims reporting is easy, and once a claim has been assigned a number and an adjuster, SCF makes the necessary report to the Industrial Commission of Arizona.

To contact SCF Arizona's Claims Division

or to receive more information:

- SCF Claims Phone – 602.631.2300

- SCF Claims Fax – 602.631.2888
- SCF Email – scf101@scfaz.com
- SCF Online: scfaz.com

SCF Arizona Board Elected

SCF Arizona announced each of the six incumbent directors proposed for election to the SCF Arizona Board of Directors was elected. Members also voted to adopt the SCF Arizona Mutual bylaws.

Elected to two-year terms were:

- Ken Kirk
- Ronnie Lopez
- Judith Patrick

Elected to one-year terms were:

- Don Smith
- Stephen Tully
- Jim Weeks



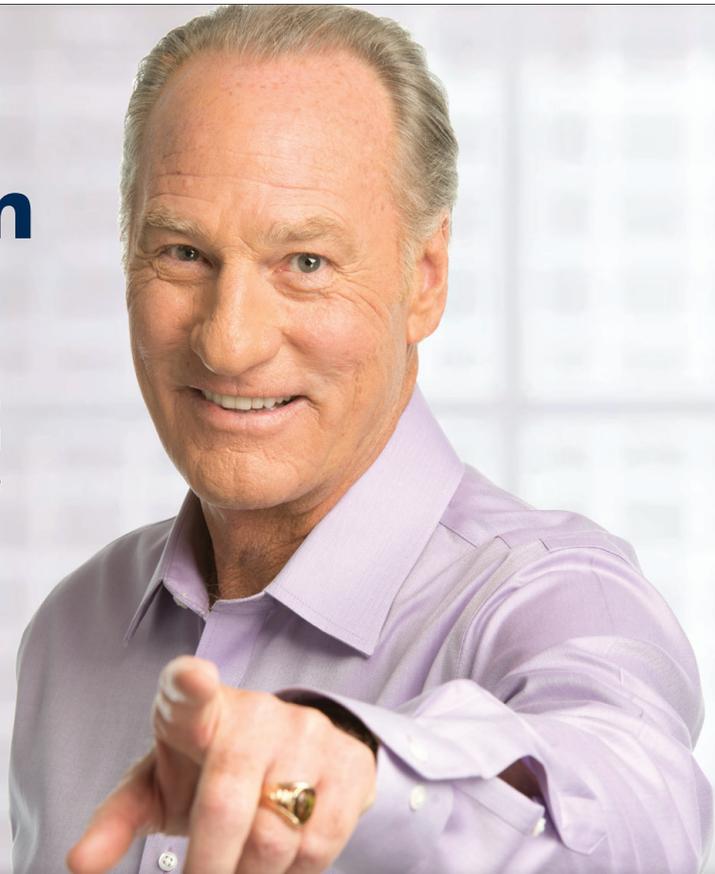
The SCF Arizona Board of Directors thanks all associations for their assistance in getting their voting eligible members to participate in the annual election.

It takes a team

We have a shared goal: to protect workers, their families, and your bottom line.

As the state's leading workers compensation insurance provider, **SCF Arizona** is proud to champion local businesses and the communities that foster them.

Make SCF a member of your business team. Visit scfaz.com to learn more.



At Work for You