

# FundScripts

Volume 17, Number 2

2013

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## BACK TO SCHOOL SAFETY TRAINING

For 2013, the Fund's Safety & Educational Program requires all policies with an effective date through December 31, 2012 to have a company representative attend, by **October 31, 2013**, a two (2) hour safety seminar offered by one (1) of the Fund's seven (7) participating Trade Associations, or by the Fund's third-party loss control provider J.V. Resources, Inc. (see Quarterly Seminar article on the back page of this issue).

Inside this issue, you will find some of the training opportunities available, or you may visit the Fund's website at [www.kyagscif.com](http://www.kyagscif.com) and go to the "Safety" tab and click on "Seminars" for links to scheduled opportunities to meet the annual requirement offered by your Trade Association or J.V. Resources, Inc.

## THE UNDERWRITER'S CORNER

### E-MOD CHANGES

As stated in the May edition of the *FundScripts*, we will focus one last time on the coming changes to the experience modification (e-mod) calculation. These changes will not become effective in Kentucky until **10/1/13**. More importantly, they will not affect Fund e-mods until **1/1/14** (the immediate Fund rating period after 10/1/13). So what are these changes and how will they affect you?

For the past 20 years, the National Council on Compensation Insurance (NCCI) has held the "split-point" in the e-mod calculation at \$5,000. The split-point is the point at which losses are used in the e-mod calculation. The first \$5,000 of a claim, known as the primary loss, is given full weight in the e-mod calculation and reflects frequency. The amount of a loss in excess of \$5,000, known as the excess loss, is given partial weight in the e-mod calculation and reflects severity. The split-point exists so contractors with one large loss are not severely impacted versus other similar contractors with multiple smaller losses. So why is this split point changing?

As stated above, the NCCI has not changed the split point value in over 20 years. As you can imagine, the average cost of a claim has since tripled. Thus, the \$5,000 split point is no longer relative as it does not accurately reflect current conditions. As such, the NCCI has resolved to increase the split-point incrementally over the next three years as follows:

- ◆ **YEAR 1:** The split-point will initially be increased to \$10,000
- ◆ **YEAR 2:** The split-point will increase to \$13,500
- ◆ **YEAR 3:** The splint-point will increase to \$15,000 plus two years of inflation adjustment (After this three-year transition period, subsequent split-point changes will be indexed to inflation.)

As a result of these changes, individual contractors will be impacted differently. For example, if none of a contractor's losses exceed \$5,000, they will likely see a decrease in their e-mod, as their actual losses are less than what is expected. However, if a contractor has losses that exceed \$5,000, that contractor's e-mod will likely increase. Why? Because more of the losses will flow into the e-mod resulting in losses that are more than what is expected. Whereas the cap was at \$5,000 for full weighting prior to the change, the 2013 value of \$10,000 means that any loss exceeding \$5,000 will be given full weight up to \$10,000.

If you do not understand, or need any further clarification regarding this issue, please contact the Fund Office at (800) 928-7135.

> ANNUAL SAFETY EDITION <



# TRAINING OPPORTUNITIES AVAILABLE

Below you will find training opportunities provided by some of the Fund's participating Trade Associations to meet the Fund's 2013 Safety & Educational Program requirement that is to be completed by October 31, 2013 by all members with an effective date through December 31, 2012. **Registration may be required.** (See Association contact information on the back page of this issue.)

## AGC of Kentucky

### September 10, 2013 - Frankfort, KY (AGC Office)

- 9:00 A.M. - 11:00 A.M. > Global Harmonization
- 1:00 P.M. - 3:00 P.M. > Focus Four & Fall Protection

### September 11, 2013 - Lexington, KY (Thermal Equip. Sales)

- 9:00 A.M. - 11:00 A.M. > Global Harmonization
- 1:00 P.M. - 3:00 P.M. > Focus Four & Fall Protection

### October 28, 2013 - Frankfort, KY (AGC Office)

- 9:00 A.M. - 11:00 A.M. > Global Harmonization
- 1:00 P.M. - 3:00 P.M. > Focus Four & Fall Protection

### October 29, 2013 - Frankfort, KY (AGC Office)

- 9:00 A.M. - 11:00 A.M. > Global Harmonization
- 1:00 P.M. - 3:00 P.M. > Focus Four & Fall Protection

### October 30, 2013 - Lexington, KY (Thermal Equip. Sales)

- 9:00 A.M. - 11:00 A.M. > Global Harmonization
- 1:00 P.M. - 3:00 P.M. > Focus Four & Fall Protection

### October 31, 2013 - Lexington, KY (Thermal Equip. Sales)

- 9:00 A.M. - 11:00 A.M. > Global Harmonization
- 1:00 P.M. - 3:00 P.M. > Focus Four & Fall Protection

## AGC of Western Kentucky

### October 23, 2013 - Murray, KY (Best Western Inn)

- 2:00 P.M. - 4:00 P.M. > Work-related Injuries

### October 30, 2013 - Paducah, KY (AGC Office)

- 2:00 P.M. - 4:00 P.M. > Work-related Injuries

## Builders Exchange of Kentucky

### September 30, 2013 - Louisville, KY (Builders Exchange)

- 8:30 A.M. - 11:30 A.M. > Kentucky OSH
- 1:00 P.M. - 4:00 P.M. > Personal Protective Equipment

### October 1, 2013 - Louisville, KY (Builders Exchange)

- 8:30 A.M. - 11:30 A.M. > Back Care & Ergonomics
- 1:00 P.M. - 4:00 P.M. > Hazard Communication

### October 2, 2013 - Louisville, KY (Builders Exchange)

- 8:00 A.M. - 12:00 P.M. > Injury Recordkeeping
- 1:00 P.M. - 4:00 P.M. > Fall Protection

### October 3, 2013 - Louisville, KY (Builders Exchange)

- 8:30 A.M. - 11:30 A.M. > Crane Standard
- 1:00 P.M. - 4:00 P.M. > Electrical Safety

## Kentucky Association of Plumbing, Heating & Cooling

### September 28, 2013 - Covington, KY (Conv. Center)

- Various Times > TBD

# Home Builders Association of Kentucky

## Home Builders Association of Hopkins County

### TBD

- October 16, 2013 > 7:30 A.M. - 9:30 A.M.

## Home Builders Association of Hopkinsville

### First Aid/CPR/Bloodborne Pathogens

- September 21, 2013 > 8:00 A.M.

## Home Builders Association of Lexington

### CPR

- September 13, 2013 > 9:00 A.M. - 1:00 P.M.

### Jobsite Safety Hazards

- October 3, 2013 > 9:00 A.M. - 11:00 A.M.
- October 31, 2013 > 9:00 A.M. - 11:00 A.M.

### Global Harmonized Systems

- September 10, 2013 > 9:00 A.M. - 11:00 A.M.
- September 17, 2013 > 9:00 A.M. - 11:00 A.M.
- October 31, 2013 > 12:00 P.M. - 2:00 P.M.

### First Aid

- September 6, 2013 > 9:00 A.M. - 1:00 P.M.

### Personal Protective Equipment

- September 20, 2013 > 9:00 A.M. - 11:00 A.M.

### Stairways & Ladders Safety

- October 29, 2013 > 9:00 A.M. - 11:00 A.M.

## Home Builders Association of Louisville

### First Aid/CPR/Bloodborne Pathogens

- September 23, 2013 > 7:30 A.M. - 10:30 A.M.
- October 28, 2013 > 7:30 A.M. - 10:30 A.M.

### Accident Prevention and the Cost of Minor Injuries

- September 17, 2013 > 9:00 A.M.
- October 22, 2013 > 9:00 A.M.

## Home Builders Association of Louisville

(cont.)

### Driving Safety/Ergonomics

- September 24, 2013 > 9:00 A.M.

### Personal Protective Equipment/Ladder Safety

- October 1, 2013 > 9:00 A.M.

### Trenching & Excavation/Power Tool Safety

- October 15, 2013 > 9:00 A.M.

### Fall Protection/Scaffolding

- October 24, 2013 > 9:00 A.M.
- October 29, 2013 > 9:00 A.M.

### Personal Protective Equipment/Electrical Safety Practices

- October 31, 2013 > 9:00 A.M.

## Home Builders Association of Northern KY

### Workplace Safety

- September 18, 2013 > 4:00 P.M. - 6:00 P.M.
- September 25, 2013 > 2:00 P.M. - 4:00 P.M.
- October 8, 2013 > 10:00 A.M. - 12:00 P.M.
- October 16, 2013 > 2:00 P.M. - 4:00 P.M.
- October 23, 2013 > 4:00 P.M. - 6:00 P.M.
- October 30, 2013 > 10:00 A.M. - 12:00 P.M.

## Home Builders Association of South Central KY

### AGC Workers' Comp & Job Safety

- October 17, 2013 > 3:00 P.M. - 5:00 P.M.
- October 29, 2013 > 3:00 P.M. - 5:00 P.M.

## Home Builders Association of Western KY

### TBD

- October 17, 2013 > 3:00 P.M. - 5:00 P.M.

# FundScripts

KY AGC Self Insurers' Fund  
P.O. Box 436949  
Louisville, KY 40253-6949  
502/245-2007



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## QUARTERLY SEMINAR

**J.V. RESOURCES, INC.**

On **September 25, 2013**, J.V. Resources, Inc., the Fund's third-party loss control provider, will hold a quarterly safety seminar from 1:00 P.M. to 3:00 P.M. in Bardstown. The seminar will take place at the: **Hampton Inn, 985 Chambers Boulevard, Bardstown, KY 40004**.

Various topics of interest will be reviewed including trench safety, ladder safety and fall protection, just to name a few. In addition to planned topics, attendees may request additional topics in advance when they register. There is no charge for the seminar, however, space is limited to 60 individuals, so enroll early to ensure a place.

To register, contact J.V. Resources, Inc. at (502) 245-8485 on or before September 13, 2013.

## TRADE ASSOCIATION CONTACT INFORMATION

### AGC of Kentucky

(502) 223-8845, (800) 456-0215

### AGC of Western Kentucky

(270) 744-6261, (800) 599-6261

### Builders Exchange of Kentucky

(502) 459-9800 - Louisville

(859) 288-0011 - Lexington

(513) 769-4800 - Cincinnati

### Home Builders Association of Kentucky

(Local HBA Offices listed below)

(502) 875-5478, (800) 489-4225

### Kentucky Association of Highway Contractors

(502) 223-3422, (800) 456-0784

### Kentucky Association of Plumbing, Heating & Cooling Contractors

(502) 352-2575, (877) 527-4229

### Kentucky Crushed Stone Association

(502) 223-2379, (888) 234-5272

- (1800) State-at-large (800) 489-4225
- (1803) Audubon (270) 826-7100
- (1804) Bowling Green (270) 781-3375
- (1805) Bluegrass (859) 239-0031
- (1806) Frankfort (502) 875-5478
- (1809) Eastern KY (606) 424-1383
- (1812) Northern KY (859) 331-9500
- (1815) Kentucky River (606) 436-6906

- (1818) Central Kentucky (502) 349-1370
- (1819) North Eastern KY (606) 836-6866
- (1824) Hopkinsville (270) 885-8319
- (1830) Hopkins County (270) 824-2108
- (1836) Lexington (859) 273-5117
- (1838) Logan County (270) 847-5283
- (1840) Lincoln Trail (270) 234-1706
- (1848) Louisville (502) 429-6000

- (1850) Three Rivers (270) 871-1145
- (1872) Owensboro (270) 688-0353
- (1880) Southeastern KY (606) 862-0228
- (1884) Western KY (270) 442-9572
- (1887) Lake Cumberland (606) 679-6311
- (1895) Scott County (502) 868-5522
- (1896) Madison County (859) 624-0830