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KENTUCKY ASSOCIATED GENERAL CONTRACTORS
SELF INSURERS' FUND NEWSLETTER
OUR A.M. BEST RATING IS A-, "EXCELLENT"

FundScripts

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2012

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IT'S GO TIME

2012 ANNUAL SAFETY REQUIREMENT INFORMATION

For 2012, the Fund's Safety & Educational Program requires all policies with an effective date through December 31, 2011 to have a company representative attend, by **October 31, 2012**, 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 this page).

Inside this issue, you will find some of the training opportunities available, or you may visit the Fund's website at 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. You may also receive additional information regarding training opportunities directly from your Trade Association, or J.V. Resources, Inc.

THE UNDERWRITER'S CORNER

FLEET SAFETY - A BRIEF OVERVIEW

It can happen in the blink of an eye, a motor vehicle accident (MVA) can forever change the lives of not only those directly involved, but many others as well. In workers' compensation, the events of a MVA are largely the same, however, there are additional issues that arise. For an employer, a MVA can bring about not only the emotional toll of a possible injured worker, but additional questions such as: Will my insurance rates go up? Will my policy be cancelled? Will the business face any fines?

In a 2006 comprehensive study conducted by the *National Council on Compensation Insurance (NCCI)*, researchers found that 1) MVAs are more severe than the average workers' compensation claim, 2) MVAs comprise a growing share of workers' compensation injuries, 3) MVA claims are more likely to be lost-time claims (i.e., more expensive), 4) average duration is more than 70% longer for MVAs 60 months after the injury date, and 5) MVAs are three times as likely to involve a claimant attorney than other claims.

In order to avoid the disruption caused by MVAs, it is important for entities with one or more company vehicles to implement a Fleet Safety Program. A Fleet Safety Program should consist of 1) Driver Selection Procedures, 2) Defensive Driving Training, 3) Vehicle Selection, Inspection and Maintenance Procedures, 4) Accident Investigation Procedures, 5) an Accident Review Board and 6) Evaluation of Driver Safety Performance.

Should you have any questions regarding Fleet Safety, contact J.V. Resources, Inc. at (502) 245-8485. You may also consult the Fleet Safety portion of your *Underwriting, Safety & Claims Manual* beginning on Page 221.

QUARTERLY SEMINAR

J.V. RESOURCES, INC.

On **September 26, 2012**, 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 Louisville. The seminar will take place at: **Builders Exchange of Kentucky, 2300 Meadow Drive, Louisville, KY 40218.**

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 12, 2012.

> 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 2012 Safety & Educational Program requirement that is to be completed by October 31, 2012 by all members with an effective date through December 31, 2011. **Registration may be required.** (See Association contact information on the back page of this issue.)

AGC of Kentucky

September 24, 2012 - Lexington, KY (Thermal Equip. Sales)

- 9:00 A.M. - 11:00 A.M. > Developing a Safety Culture
- 1:00 P.M. - 3:00 P.M. > Distracted Driving

September 25, 2012 - Lexington, KY (Thermal Equip. Sales)

- 9:00 A.M. - 11:00 A.M. > Developing a Safety Culture
- 1:00 P.M. - 3:00 P.M. > Distracted Driving

September 26, 2012 - Louisville, KY (KY Society of CPA's)

- 9:00 A.M. - 11:00 A.M. > Developing a Safety Culture
- 1:00 P.M. - 3:00 P.M. > Distracted Driving

September 27, 2012 - Louisville, KY (KY Society of CPA's)

- 9:00 A.M. - 11:00 A.M. > Developing a Safety Culture
- 1:00 P.M. - 3:00 P.M. > Distracted Driving

October 24, 2012 - Louisville, KY (KY Society of CPA's)

- 9:00 A.M. - 11:00 A.M. > Developing a Safety Culture
- 1:00 P.M. - 3:00 P.M. > Distracted Driving

October 25, 2012 - Louisville, KY (KY Society of CPA's)

- 9:00 A.M. - 11:00 A.M. > Developing a Safety Culture
- 1:00 P.M. - 3:00 P.M. > Distracted Driving

October 29, 2012 - Lexington, KY (Thermal Equip. Sales)

- 9:00 A.M. - 11:00 A.M. > Developing a Safety Culture
- 1:00 P.M. - 3:00 P.M. > Distracted Driving

October 30, 2012 - Lexington, KY (Thermal Equip. Sales)

- 9:00 A.M. - 11:00 A.M. > Developing a Safety Culture
- 1:00 P.M. - 3:00 P.M. > Distracted Driving

AGC of Western Kentucky

August 22, 2012 - Murray, KY (Best Western Inn)

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

September 26, 2012 - Paducah, KY (AGC Office)

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

October 24, 2012 - Paducah, KY (AGC Office)

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

October 31, 2012 - Paducah, KY (AGC Office)

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

Builders Exchange of Kentucky

October 22, 2012 - Louisville, KY (Builders Exchange)

- 8:30 A.M. - 11:30 A.M. > Various Topics
- 1:00 P.M. - 4:00 P.M. > Various Topics

October 23, 2012 - Louisville, KY (Builders Exchange)

- 8:30 A.M. - 11:30 A.M. > Various Topics
- 1:00 P.M. - 4:00 P.M. > Various Topics

October 24, 2012 - Louisville, KY (Builders Exchange)

- 8:30 A.M. - 11:30 A.M. > Various Topics
- 1:00 P.M. - 4:00 P.M. > Various Topics

October 25, 2012 - Louisville, KY (Builders Exchange)

- 8:30 A.M. - 11:30 A.M. > Various Topics
- 1:00 P.M. - 4:00 P.M. > Various Topics

HOME BUILDERS ASSOCIATION OF KENTUCKY

Home Builders Association of Hopkinsville

Ropes, Knots & Hitches

- August 30, 2012 > 6:00 P.M. - 8:00 P.M.

Bloodborne Pathogens

- September 15, 2012 > 11:45 A.M.

Home Builders Association of Lexington

Scaffolding

- August 21, 2012 > 9:00 A.M. - 11:00 A.M.

Excavating

- August 28, 2012 > 9:00 A.M. - 11:00 A.M.

Miscellaneous

- September 20, 2012 > 9:00 A.M. - 11:00 A.M.
- September 26, 2012 > 9:00 A.M. - 11:00 A.M.
- October 16, 2012 > 9:00 A.M. - 11:00 A.M.
- October 23, 2012 > 9:00 A.M. - 11:00 A.M.
- October 25, 2012 > 9:00 A.M. - 11:00 A.M.
- October 30, 2012 > 9:00 A.M. - 11:00 A.M.
- October 31, 2012 > 9:00 A.M. - 11:00 A.M.

Home Builders Association of Louisville

Personal Protective Equipment & Ladder Safety

- August 28, 2012 > 9:00 A.M.
- October 9, 2012 > 9:00 A.M.
- October 30, 2012 > 9:00 A.M.

Fall Protection/Scaffolding

- September 11, 2012 > 9:00 A.M.
- October 11, 2012 > 9:00 A.M.

Electrical & Power Tool Safety

- September 25, 2012 > 9:00 A.M.

Home Builders Association of Louisville

(continued)

Accident Prevention & Cost of Minor Injuries

- October 2, 2012 > 9:00 A.M.
- October 16, 2012 > 9:00 A.M.

Home Builders Association of Northern KY

Workplace Safety

- September 18, 2012 > 10:00 A.M. - 12:00 P.M.
- September 27, 2012 > 3:00 P.M. - 5:00 P.M.
- October 9, 2012 > 10:00 A.M. - 12:00 P.M.
- October 17, 2012 > 3:00 P.M. - 5:00 P.M.
- October 25, 2012 > 10:00 A.M. - 12:00 P.M.
- October 31, 2012 > 10:00 A.M. - 12:00 P.M.

CPR

- October 23, 2012 > 10:00 A.M. - 12:00 P.M.

Home Builders Association of South Central KY

AGC Workers' Comp & Job Safety

- August 23, 2012 > 3:00 P.M. - 5:00 P.M.
- October 30, 2012 > 3:00 P.M. - 5:00 P.M.

Home Builders Association of Western KY

What the DOT Is Looking For

- October 18, 2012 > 4:00 P.M. - 6:00 P.M.

Three Rivers Home Builders Association

Fall Safe

- August 18, 2012 > 8:00 A.M. - 12:00 P.M.

This list is not representative of ALL opportunities. Please contact your local association for additional dates and times.

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KY AGC Self Insurers' Fund
P.O. Box 436949
Louisville, KY 40253-6949
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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 Kentucky (606) 424-1383
- (1812) Northern Kentucky (859) 331-9500
- (1815) Kentucky River (606) 436-6906
- (1818) Central Kentucky (502) 349-1370
- (1819) North Eastern Kentucky (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 Kentucky (606) 862-0228
- (1884) Western Kentucky (270) 442-9572
- (1887) Lake Cumberland (606) 679-6311
- (1895) Scott County (502) 868-5522
- (1896) Madison County (859) 624-0830