

Alabama Trucking Association Workers Compensation Fund

Certified Safety Program CSP-2010

(ATAWCF “Alabama Trucking Association Workers Compensation Fund”)

Purpose

The purpose of the Certified Safety Program (CSP) is twofold: 1) to recognize members who develop effective safety programs within their facilities, and 2) to provide members of the Alabama Trucking Association Workers Compensation Fund incentive to recognize the importance of workplace safety controls and to commit to the reduction of workplace injuries and to the safety and health of their employees.

ATAWCF strongly believes in the benefits of effective safety controls. An effective safety program will reduce employee accidents and injuries. ATAWCF is so convinced of the benefits of good safety controls that any Fund Member who completes the requirements of this program and maintains them in good faith and commitment could receive reduction in their worker’s compensation premiums.

Overview of the Program

The requirements of the program are broken down into nine areas of operation that affect the safety of employees and the control of workplace accidents and injuries. The program also includes a tiered incentive based upon reduction of your company’s loss experience.

The nine areas of operation are:

- 1) Management Commitment to the Reduction of Workplace Injuries
- 2) Communication of Management’s Commitment
- 3) Management Control
- 4) Policies and Guidelines
- 5) Identification and Control of Hazards in the Company
- 6) Hiring the Right Employee(s)
- 7) Employee Training and Awareness
- 8) Proper Reporting and Handling of Workplace Injuries and Claims
- 9) Compliance with federal, state and local regulations.

Assistance in Implementing This Program

Assistance in implementing the requirements of this program is available to you. Forms and information that you need to implement the requirements of this program can be found in the Loss Control Guideline Manual.

If you have questions or need other assistance or information to implement this program that you cannot get from the Loss Control Guideline Manual, you can contact the ATAWCF office at 334-834-7911 or Rick Hunter, Harold Smith, Scott Hunter, or Duane Calhoun, our Loss Control Engineers. Rick Hunter (334) 301-1166, Harold Smith (334) 301-0494, Scott Hunter (334) 301-0158, Duane Calhoun (334) 312-5098.

If you do not have a copy of the Loss Control Guideline Manual, you can obtain one from the ATAWCF office or our Loss Control Engineers also, online at www.atacompfund.org, members only safety library.

How to Implement the Program within your Company

Enrollment. To implement the program in your facility, simply complete all of the requirements and make the necessary changes. You will find a detailed list of the requirements included with this information.

After you complete the requirements, fill out the enclosed checklist and return it to our office by March 31st each year. Once we receive the completed checklist, our Safety Engineers will schedule a visit to your company. Upon verification of compliance, you will be issued a **Certified Safety Certificate**.

You may enroll in the program at any time throughout the year. However, if your enrollment checklist is received after March 31st, you will receive your certificate and the name of your company will be added to the member roster, but you will not be eligible for a safety credit until the following year.

Safety Credit. Program participants are eligible for a safety credit applied to their annual modified contributions.

Annual Renewal. You must complete the annual renewal commitment form and submit it to ATAWCF upon receipt of the renewal commitment; your company will be continued in the program and will remain eligible for the safety credit. Proof of continuing commitment to the Certified Safety Program is subject to confirmation during regularly provided ATAWCF Loss Control visits.

Note: Should your company fail to maintain the requirements and the intent of this safety program in good faith, you will be dropped from this program and you will lose your safety credit. If your company is dropped from the program, you may re-apply for participation the following year.

Requirements of the Program

In order for your company to be certified and to become eligible for the safety credit, each of the following must be met and maintained.

1) **Management Commitment**

In order for any safety program to be successful, management must be willing to lend complete support to and promote the importance of the safety program. Also, management must believe that accidents and injuries can be prevented and must be willing to lead by example.

This is the most important requirement of this program. This one requirement could very easily guarantee the success or failure of your safety program.

2) **Communication of Management Commitment to Safety**

A) **Develop and Post a Company Safety Position Statement.** A safety position statement communicates what your employee can expect from you regarding their safety in the workplace. It is important to establish, in writing, the company's position regarding the establishment of a safe workplace.

B) **Develop and Post a Company Safety Policy.** A formal policy must be developed and posted in plain sight of all employees stating the company commitment to providing a safe and healthful workplace for employees.

3) **Management Control**

A) **Appoint a Company Safety Coordinator.** A Safety Coordinator must be appointed to be responsible and accountable for the safety efforts. He/she should be the center point of the safety efforts and should be the catalyst to ensure that the program is maintained.

B) **Safety Coordinator Responsibility.** With the cooperation of the company supervisors and department managers, and with the complete support of the ATAWCF, the Safety Coordinator must have the responsibility to promote safety by: 1) coordinating workplace inspections and correcting unsafe conditions; 2) ensuring adherence to safety rules, policies and guidelines; 3) addressing actions adversely affecting employee safety.

4) **Policies and Guidelines**

A) **Safety Rules.** Safety rules, guidelines and policies must be developed and communicated among the employees. Safety rules serve to inform employees what is expected from them.

Sample safety rules can be found in the ATAWCF Loss Control Guideline Manual.

B) **Injury Reporting Policy.** An injury reporting policy must be developed and posted requiring all employees to report injuries to their supervisor immediately.

- C) **Pre-Selection of Medical Provider.** A medical provider (physician or clinic) must be appointed to handle workplace injuries. Selection of a provider must be made out of the ALA-MED Network if possible. Also, you need to inform your employees in writing that a provider has been selected and that any treatment by an unauthorized provider must be paid by the employee.
- D) **Accountability.** Employees must be held continuously accountable for conforming to company safety policies, guidelines and rules. Unless employees are held accountable, and unless safety rules, policies and guidelines are enforced, they are meaningless.
- E) **Drug and Alcohol Policy.** The company must implement a policy strictly prohibiting the use of alcohol or illegal drugs in the workplace. Further, the policy must also prohibit employees from coming to work under the influence of alcohol or illegal drugs.
- F) **Establishment of Drug-Free Workplace Via Testing.** Your company must establish a workplace policy on drugs and alcohol. This policy should include the testing of all applicants prior to hire and must include the testing of all employees after an on-the-job injury, sought the same day as the injury.

Note: ATAWCF will reimburse 100% of the cost of post-accident drug testing.

5) **Identification and Control of Hazards in the Company**

- A) **Monthly Self-Inspections.** Documented monthly safety inspections of the facility must be performed. Regular inspection and correction of unsafe conditions are critical to the continued safety of the workplace. Inspections provide a vehicle to quickly correct unsafe conditions before an accident occurs.
- B) **Compliance with Recommendations.** All unsafe conditions found during ATAWCF Loss Control inspections must be corrected within the time period allotted. (30) Days.
- C) **Information from Employees.** Company employees are one of the best sources for information on unsafe conditions and unsafe employees. As such, the company must be willing to listen to employees, and to correct unsafe acts or conditions brought to management's attention by employees in a timely manner.

NOTE: This is critical in demonstrating management's commitment to safety to employees.

6) **Hiring the Right Employee(s)**

- A) **Background Checks on Applicants.** Background checks must be completed on employee applicants. At the least, motor vehicle record, job history and reference checks should be done. It is also suggested that criminal history checks be performed.
- B) **Pre-Hire Drug Testing of Applicants.** Companies are required to submit all employee applicants to a drug test prior to hire.

7) Employee Training and Awareness

- A) **Quarterly or Monthly Safety Meetings.** The company must hold quarterly or monthly safety meetings. These meetings must be used to not only communicate management's commitment to safety, but also to discuss pertinent issues that affect employee safety (such as: 1) training on job specific hazards, 2) the safe use of equipment, tools and machinery, 3) use of protective and safety devices and 4) any other information necessary to equip employees to work safely).
- B) **New Employee Orientation/Job Training.** Employees must undergo new employee orientation prior to job assignment or job re-assignment. Orientation must include at least the following:
- Job-specific training on workplace hazards
 - Company policies, procedures, rules and guidelines
 - Workplace injuries including reporting
 - Personal Protective Equipment selection and use

8) Proper Handling of Workplace Injuries

- A) **Appointment of Claims Coordinator.** A Claims Coordinator must be selected. This person is responsible for completing the first report of injury and filing with Avizent. Avizent authorizes the initial medical treatment of injured employee; maintains contact with designated company claims coordinator; and ensures that all bills, medical reports and other documentation are responded to and handled in a timely manner.
- B) **Claim Reporting.** All claims must be submitted to Avizent within two business days following the date of injury, preferably via the internet or fax. **Fax: 1-866-277-7514 OR Email: firstreports@Avizentrisk.com**
- C) **Use of Pre Selected Medical Provider.** If medical treatment is necessary for employees injured on the job, referrals must be made to an approved, pre-selected medical provider. If you do not have an Industrial Medicine or General Physician for initial treatment, contact your designated Avizent claims adjuster for assistance. Exceptions to this are life-threatening emergencies, out of state initial care and other specific times as directed by your Avizent claims adjuster.
- D) **Post Accident Drug Testing.** The company must implement post accident drug testing. **ALL INJURED EMPLOYEES must be required to submit a drug test on the DAY OF THE INJURY.** If an employee does not require medical treatment or if the employee is late in reporting an on the job injury, the employee still must submit to the post accident drug test. Results of the drug test must be forwarded to Avizent's claim adjuster.

Note: Upon receipt of invoice, ATAWCF will reimburse 100% of the cost of post accident drug testing.

- E) **Use of Modified Duty.** The company must commit to accommodate modified duty for injured employees. We understand that it may not be possible in all instances to use modified duty. However, every effort must be made to return injured employees to temporary modified duty within treating physician's medical restrictions.
- F) **Documented Accident Investigation.** The company must investigate all accidents and injuries that occur. The investigation must be documented and results of the investigation should be kept in permanent employees files. Investigation results should be used to review the effectiveness of the company's safety program and to identify and correct areas in which the safety program is deficient.

9) **Compliance with Federal and State Regulations**

- A) **Compliance with all State and local Regulations.**
- B) **Compliance with Federal OSHA Regulations.**
- C) **Compliance with Federal Motor Carriers Regulations (DOT).**

Compliance with safety regulations will help insure a safe working environment.

Tiered Incentive Based Upon Loss Experience

Based upon individual member loss experience, participating companies are eligible for a safety credit toward their workers' compensation contributions.

The end of each September, a loss history will be pulled on each member of the CSP for the proceeding accident year to determine that member's eligibility for a safety credit. Based upon the member's Loss Ratio (see below for definition), the following applies to the next year's renewal:

- _____ Loss Ratio of 35% or less = 10 % Safety Credit
- _____ Loss Ratio between 36% to 50% = 5 % Safety Credit
- _____ Loss Ratio between 51% to 70% = 3 % Safety Credit

$$\text{Loss Ratio} = \frac{\text{Incurred Losses (Paid + Reserved)}}{\text{Company Annual Audited Premium}}$$

NOTE: Compliance with the Alabama Trucking Association Workers Compensation Funds Certified Safety Program does not indicate in any way your company is in total compliance with DOT or OSHA compliance programs.