

Views

Handle Your Business With **KARE**

A Fully Insured Workers' Compensation Program
Endorsed by the Kentucky Chamber of Commerce
and Underwritten by the ACE-USA Group

The Newsletter for KARE Policyholders and Agents

Fall Edition 2001

Need to request a free safety video for your next safety committee meeting? Don't know where to begin in drafting your company's safety policy manual? Want to quickly locate a medical services provider for an injured worker? KARE policyholders can now do all of these things and more with just a quick click of the mouse on the new KARE web site — www.kareinsurance.com.

Last year, we conducted a comprehensive research study to determine how the Internet could be utilized by KARE to better serve our customers. "We studied customer feedback and gathered input from our insurance producer network, and we've used what we learned to develop a user-friendly site with many functional capabilities," says Ron Bell, Executive Director of the KARE program. "We think the new site will enhance our ability to communicate with our policyholders and their agents."

The new KARE web site provides up-to-date information about all aspects of the KARE program with sections for both policyholders and agents. Anything you might want to know about KARE is literally right at your finger tips.

invaluable services and resources offered by KARE's Safety Department.

For example, the Model Safety Program Manual, which is available free of charge to all KARE insureds, is an excellent guide for developing and administering an effective safety policy program. According to Ron Cunningham, KARE's Director of Safety, "Safety manuals are extremely important documents for establishing and maintaining safety procedures and protocol in the workplace. Every workplace should have one."

In addition, our free Safety Video Training Library has over 70 titles available for loan to KARE policyholders. These videotapes provide practical safety information and instruction on a wide variety of relevant topics and are a useful training tool.

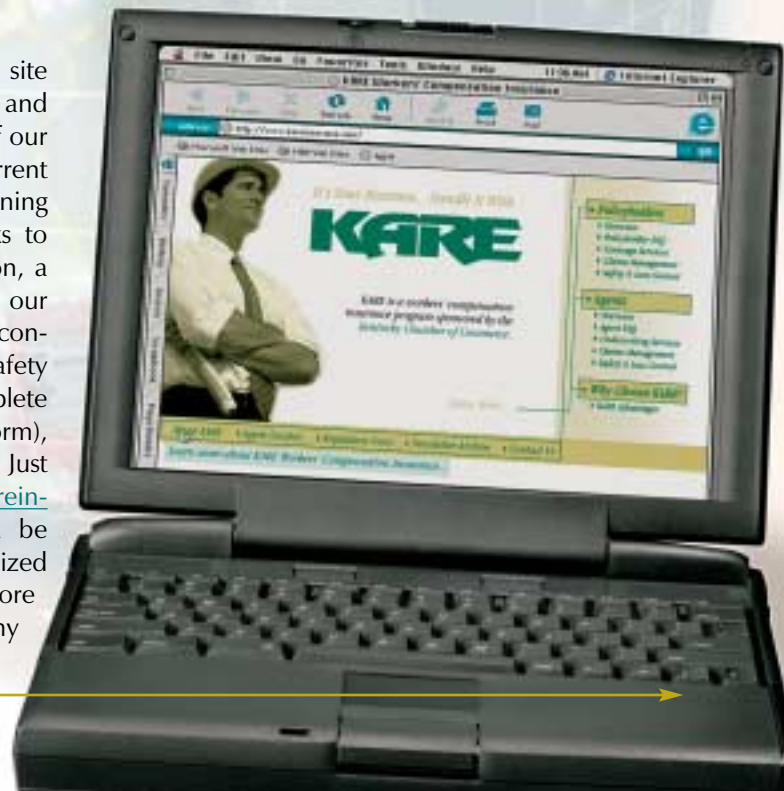
Also in the Safety and Loss Control Section of the site, you will find information on KARE's free Safety Workshops. Offered annually, these workshops cover the latest topics dealing with safety and loss prevention management as determined by the KARE loss prevention staff and prior workshop attendees.

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KARE Embraces the Web to Serve You Better

Safety Services & Resources

The Safety and Loss Control Section of the site describes KARE's many safety-related services and resources. You can view the table of contents of our Model Safety Program Manual, peruse the current list of titles available in our Safety Video Training Library, or check out our compilation of links to other useful safety-related web sites. In addition, a convenient online Safety Request Form allows our policyholders to request specific safety services (consultant visit, safety meeting presentation, safety inspection, etc.), request a copy of the complete Model Safety Program (on disk or in printed form), and/or borrow a safety video from the library. Just complete and submit this single form (www.kareinsurance.com/safetyrequest.html)—it couldn't be easier. Our hope is that with this more centralized and convenient method for making requests, more of our customers will take advantage of the many



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A loss control survey performed by an insurance company is more than a simple walk-through of your facility. It involves a comprehensive inspection of your operation and a subjective evaluation of your commitment to controlling potential

- A written safety program or written safety policies and rules
- Accident investigations conducted immediately following incidents and corrective actions taken to prevent recurrences
- Good employee relations and a low turnover rate
- Sound hiring practices
- Aggressive provisions for light or modified duty of injured workers
- Safety training for all new hires
- Regular safety training sessions for all employees
- Compliance with current OSHA standards, fire codes, EPA regulations, and DOT regulations
- Well maintained premises and equipment
- Good housekeeping and storage practices
- Methods to control fire hazards, including fire exits, alarms and emergency lighting
- Good loss history (low loss frequency and no large losses)
- Good control over physical hazards (machines guarded, hearing protection provided, and floors in good condition)

What You Need to Know About Loss Control Surveys

losses. In short, the loss control survey plays a critical role in the insurance carrier's decision on whether to insure your business and how much they will charge for the coverage if they do.

The purpose of a loss control survey is to identify potential loss exposures (risk) and to determine what measures are in place to control them. When a loss control representative identifies a deficiency in control measures, he/she will make a recommendation for corrective action. The loss control representative does not expect to find perfection. His/her motive is to determine if the deficiencies can be corrected and to gauge the likelihood that management will take the necessary steps to correct them.

The following are the things a loss control representative will look for to determine the level of your commitment to safety in the workplace.

By making these your goals and putting forth the effort required to attain them, you can ensure that your loss control survey will go smoothly. ■

KARE Embraces the Web *(continued...)*

Policyholders can view a detailed agenda and use the convenient Online Registration Form if they wish to attend. (For more information on this year's workshops, see the article on page 3 of this newsletter.)

Claims Management

The Claims Management section of the web site provides information about KARE's exemplary claims management program, as well as instructions for reporting a claim. Another particularly useful feature found in this section is easy access to the managed care network of occupationally oriented physicians made available to KARE policyholders by Bluegrass Health Network (BHN). Simply go to the Claims Management page in the Policyholder section and click on "Find a Provider" to search the BHN provider database and quickly find a physician or hospital in your area. According to Sue Barber, BHN Manager, "Printed directories are generally out of date the day they are published. An electronic, web-based directory, however, is much easier to manage and more reliable because it can be updated on a more frequent basis."



We Value Your Input

We encourage you to visit the new KARE web site and email your comments and suggestions to us at info@kareinsurance.com. Your feedback will be noted and taken into consideration as we continue to look for ways to improve, expand, and enhance the web site in order to serve you even better. ■

Worth Noting



The Kentucky Chamber of Commerce produces the following workshops, seminars, and publications, unless otherwise noted. For more information, contact Phyllis Wells at 502/695-4700 or pwells@kychamber.com.

OSHA Recordkeeping

September 28, Bowling Green | October 5, Louisville
November 1, Lexington | November 2, Louisville

A one-day seminar. Cost: \$299 for KY Chamber members and \$399 for non-members. Fee includes instruction, reference materials, lunch, and refreshments.

Accident Investigations

November 6, Lexington | November 8, Louisville

A one-day seminar. Cost: \$299 for KY Chamber members and \$399 for non-members. Fee includes instruction, reference materials, lunch, and refreshments.

Safety Committees

November 7, Lexington | November 9, Louisville

A one-day seminar. Cost: \$299 for KY Chamber members and \$399 for non-members. Fee includes instruction, reference materials, lunch, and refreshments.

Kentucky Employer's Guide to Preventing OSHA Fines & Citations

This user-friendly guide contains the information you need to prepare for an OSHA inspection. The guide also identifies the top 20 OSHA citations issued in Kentucky and shows you how to avoid them. (2000; 128 pages.) Cost: \$63 for KY Chamber members and \$84 for non-members, plus tax and shipping.

Kentucky Workers' Comp Handbook

This comprehensive book will help any employer better understand the requirements of the Kentucky Workers' Compensation Act. (1999; 224 pages.) Cost: \$57 for KY Chamber members and \$76 for non-members, plus tax and shipping.

Kentucky Employer's Guide to Hiring & Firing

This guide will provide you with the information you need to hire smart and terminate employees without legal ramifications. It's an essential tool for managers, supervisors, and every business owner. (2000; 125 pages.) Cost: \$66 for KY Chamber members and \$88 for non-members, plus tax and shipping.

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Free KARE Safety Workshops

Each year, the KARE safety staff conducts free safety workshops for KARE insureds. These workshops are designed to provide an opportunity for ongoing instruction and improvement in the area of workplace safety. To determine the most valuable topics, we survey workshop attendees after each program. The topics of the greatest interest to attendees then become the subject matter for the following year's workshops.

The 2001 Safety Workshops have been scheduled for October 11 in Owensboro, October 23 in Louisville, and October 25 in Lexington. This year's topics will be 10 Principles of Safety, Safety Communications in the Workplace, and Leadership for the Safety Professional.

For more detailed information about these workshops, please visit the new KARE web site (www.kareinsurance.com/phsafety.html#workshops) where you can read testimonials of previous attendees, view the full agenda, and register to attend using our convenient Online Registration Form. If you do not have internet access, you may register or obtain further details by calling Angela Hockensmith at 800-496-2734. ■



Each year, KARE recognizes a select group of its policyholders for doing an outstanding job in safety and loss control management. This year, 43 organizations received the award. Twenty-seven of these are first time winners and 16 are repeat

2000 KARE Safety Awards

winners. Special recognition also goes to Western Kentucky Plastics for also receiving the prestigious Governor's Occupational Safety and Health Award.

To qualify to receive the annual KARE safety award, an organization must: 1) maintain a loss ratio of less than 25%; 2) maintain a designated safety professional on staff; 3) maintain a light duty return-to-work program; and 4) remain in compliance with all federal and state OSHA regulations.

The following 43 organizations have earned this distinction during 2000:

- Apple Valley Sanitation, Inc., Hager Hill (1998, 1999)
- Barnett Industries, Inc., Covington
- Bowling Green City Schools, Bowling Green
- Cable Engineering, Inc., Louisville
- CGM Services, Louisville (1998, 1999)
- Cincinnati Drum Service, Inc., Ludlow
- Cincinnati Health Care Group, Florence
- Crofton Wood Products, Crofton
- Drysdale Trucking, Walton
- Eagle Mfg. Company, Florence
- Flexible Materials, Inc., Louisville
- Florence Water and Sewer, Florence
- Harry Owen Trucking, Elizabethtown (1997)
- Healthcare Recoveries, Louisville (1998, 1999)
- Healthessentials, Inc., Louisville
- Hicon, Inc., Cincinnati (1998, 1999)
- Holland Roofing Group, LLC, Florence (1996, 1997, 1998, 1999)
- Home-Towne Suites, USA, Inc., Lexington
- Hopkinsville Wood Products, Dawson Springs
- Hoskins & Muir, Inc., Louisville
- Interim Health Care, Edgewood
- Interstate Petroleum, Inc., Henderson (1998, 1999)
- J.R.S. Restaurant Corp., Middlesboro
- Kentuckiana Tank Wash, Inc., Louisville
- Kentucky Rebuild Corp., Independence
- Kentucky Reclamation Assn., Madisonville (1998, 1999)
- Mariah's (Sunbelt Management), Bowling Green
- Montebello Packaging, Inc., Lebanon
- Mount Saint Joseph, Maple Mount
- Nelson Tents, Inc., Cold Springs (1998, 1999)
- OKI Systems Ltd., Cincinnati (1998, 1999)
- Perfection Group, Inc., Cincinnati
- R. Lamb's Trucking, Inc., Nicholasville (1998, 1999)
- Robus Leather Products, Inc., Madison, IN
- Royce Campbell Trucking, Windsor
- Sanitation District No. 1, Ft. Wright (1994, 1995, 1996, 1997, 1998, 1999)
- Sharpe Marine, Inc., Somerset (1998, 1999)
- Trading Post Mobile Homes, Inc., Louisville (1997, 1998, 1999)
- Vector Construction Co., Erlanger (1999)
- Vendome Copper & Brass Works, Louisville (1998, 1999)
- Wayne Floyd Gate Co., Inc., Liberty
- Western Kentucky Plastics, Bowling Green (Governor's Safety Award)
- White Hydraulics, Inc., Hopkinsville

KARE would like to congratulate all of these fine organizations for their hard work in achieving safety excellence in the workplace. ■



Views

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