June Is National Safety Month!

Every year the National Safety Council (NSC) dedicates the month of June to safety at home, on the road, and, of course, in the workplace. Every year, the NSC chooses a topic for each full week of the month and offers you plenty of resources to use in your workplace, at no charge. Here’s the schedule:

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<tr>
<th>Week 1</th>
<th>Stand up to falls</th>
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<td>Falls are one of the most common causes of workplace injuries every year, so it’s no wonder this topic comes up repeatedly. You don’t have to be a construction company for this one to hit you hard. Falls are common in “safer” industries as well—all it takes is a little water on the break room floor for an average day to become a bad day.</td>
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<th>Week 2</th>
<th>Recharge to be in charge</th>
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<td>Sleep deprivation is another perennial risk—especially when your employees drive or operate machinery. This year, the NSC is offering some great ideas for getting enough rest and preventing fatigue-related accidents.</td>
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<th>Week 3</th>
<th>Prepare for active shooters</th>
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<td>Without a doubt, this is many people’s worst nightmare. While we all hope it never happens, be sure you and your employees are doing what you can to prevent violent situations in the workplace—and know how to react if one does occur.</td>
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<th>Week 4</th>
<th>Don’t just sit there</th>
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<td>Ergonomics is an easy-to-overlook topic, but it’s a vital one. Repetitive motion and lifting injuries can sneak up on even the most safety-focused businesses. The good news is that these injuries are also some of the easiest to prevent through a bit of employee education.</td>
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For more information on all of these topics, visit the NSC website at www.nsc.org. And if you have another safety concern in your workplace, June is a great time to address it. If you need assistance or additional resources, give us a call at 800-282-7648 and ask for your Summit loss prevention consultant.

Risk Managers: Mark Your Calendars!

The 72nd Annual Workers’ Compensation Educational Conference and 29th Annual Safety & Health Conference will be held this year from August 6 through 9, at the Orlando World Center Marriott. For more information on the conference and to register, visit wci360.com/conference.

If you’re able to make it, be sure to catch a few of our Summit team members who will be presenting on current claims topics: Jana Cauley, Maria Davila, and Bob O’Halloran.
A Message from Carol Sipe
Say it again: Safety!

Unless you’re new to our COMPress newsletter, I’m guessing you’ve seen us mention the topic of safety at least once or twice. I hope you’ll forgive us for sounding like a broken record, because honestly, I hope you’re sharing safety messages on repeat in your workplace, as well.

When it comes to safety, there’s always more to learn and there’s always something else that bears repeating.

Take a look around your workplace or review any workers’ comp claims you’ve had in the past few years. The topics you may want to cover during National Safety Month are probably easy to spot.

Not sure how to get started? Visit the National Safety Council at nsc.org, or give your Summit loss prevention consultant a call. Training resources are available for many topics, and we’d love to help you find the ones that best match your needs. Just call 800-282-7648 and ask for Loss Prevention.

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OSHA Drug-Testing Policy Update

Recently, OSHA stated that blanket post-injury drug testing policies deter proper reporting, but that drug testing in compliance with state law requirements (e.g., drug-free workplace laws) would not be prohibited. This new caveat has created a bit of confusion regarding when to test and how to document the reasons for doing so.

We recommend that you take a look at your state laws for drug testing and address post work-injury drug testing on a case-by-case basis in accordance with your state’s laws.

Please note: In the state of Tennessee, an employer who has established a drug-free workplace in accordance with Tennessee law is required to conduct drug or alcohol tests after a work-related injury.

OSHA Delays Electronic Record-Keeping Rule Compliance Date

OSHA will delay the July 1 compliance date for the electronic submission of the 2016 Form 300A. The record-keeping rule requires that certain employers submit injury and illness data electronically. The rule applies to establishments with 250 or more employees, and to establishments that have 250 employees but 20 or more in certain high-risk industries. As of this newsletter printing, no new compliance date has been set.
Hearing Loss Tops the Workplace Illness List

Did you know that, according to the Centers for Disease Control and Prevention (CDC), occupational hearing loss is the most common U.S. work-related illness? Roughly 22 million U.S. workers are exposed to dangerous noise levels at work each year. OSHA estimates that last year, U.S. businesses paid more than $1.5 million in penalties for not protecting workers from noise, and about $242 million is spent each year on workers’ comp for hearing disability costs.

The good news? While noise-induced hearing loss is irreversible, it is also completely preventable. OSHA has a long list of simple recommendations, all of which can contribute to a quieter work environment. Check out the list below.

Have questions or need more specific recommendations? Give us a call and one of our loss prevention consultants will be happy to help.

Reducing Workplace Noise

- Choose low-noise tools and machinery the next time you update your equipment.
- Place a barrier between the noise source and your employees, such as sound walls or curtains.
- Maintain and lubricate machinery and equipment.
- Enclose or isolate the noise source.
- Operate noisy machines during shifts when fewer people are exposed.
- Limit the amount of time each person spends at a noise source.

- Provide quiet areas where workers can take breaks from hazardous noises.
- Establish and enforce distance restrictions from noisy equipment.
- Use hearing protection devices (like earmuffs or plugs) as a last option, when the above measures are unfeasible or for workers with hearing that is already damaged. While helpful at reducing noise, these devices can restrict communication and lead to other workplace hazards.

Your Wrap-up and Premium Audit Requirements

Owner controlled insurance programs (OCIP) and contractor controlled insurance programs (CCIP) are insurance products held by one party on behalf of those performing work on a construction project or on a specific site. They’re usually designed to include multiple types of coverages for a project, including workers’ compensation. These programs, commonly referred to as wrap-ups, have been used traditionally for large, commercial projects with construction costs of $50 million or more, but are now being used for all sizes of residential and commercial construction projects.

Payroll reporting

Wrap-ups can involve federal, state, local or private entities, and the reporting of certified payroll for each project may be different. Wrap-ups require contractors to provide detailed, certified reporting of payroll by workers’ compensation class codes from the inception of the contract until work is completed. This reporting is usually done on a monthly basis, but some wrap-ups may require contractors to report the certified payroll electronically for each pay period.

It is important to note that most wrap-up contracts provide coverage for work performed only at the specified project site. Work completed by employees away from the project site would be covered by your Summit-managed workers’ compensation policy.

Workers’ compensation premium audit

In order to exclude the payroll and the related premium from your workers’ compensation policy, the following documentation must be provided to your Summit auditor during each premium audit:

- Wrap-up contract
- Certified payroll reports
- Premium statements
- Certificates of insurance

Contact your Summit underwriter or premium auditor for more information.
Summit offers a variety of services and programs aimed at controlling your workers’ compensation costs and making the most of your premium dollars. Here’s a sampling of some of the tools we have available at no additional cost to you.

- **Back2work**, Summit’s return-to-work program, gives you the tools you need to create a plan for your business.

- **Specialized provider network**, consisting of more than 21,000 doctors and specialists experienced in workers’ compensation.

- **Online Business Center**, where you can—
  - Make payments
  - Check claims activity
  - Print and download loss runs
  - Print certificates of insurance (COIs) or waivers

- **Tailored loss-prevention services**, including—
  - Safety consultations
  - Drug-free workplace assistance
  - Safety education, training materials and classes

- **For more information**, tips on workers’ comp and frequently asked questions, visit our website at www.summitholdings.com.

*Proprietary network in Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee. In Arkansas, Texas and Indiana, Summit uses contracted networks that offer our clients benefits comparable to our proprietary arrangement.

Customer Service
1-800-282-7648

**Report a Workplace Injury**
24 hours a day, 7 days a week by—
- Calling 1-800-762-7811,
- Faxing your report to 863-667-1871 or
- Visiting our website at www.summitholdings.com (login required).

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