

## **FUND MEMBERSHIP LOSS CONTROL** **REQUIREMENTS**

The following is a list of loss control requirements for the Kentucky Associated General Contractors Self Insurers' Fund Membership.

### **A. Annual Member Loss Control Review**

The review of members is performed on an annual basis by J V Resources, Inc. The following areas are reviewed:

1. Does the company have written loss control programs, which cover the work performed by employees?
2. Are employees trained in the company's safety rules, and are the rules followed?
3. Is employee training documented?
4. The number of employees and the crafts used by the member.
5. Are there first aid certified employees for emergency situations?
6. Are subcontractors used and if so are they insured with coverage for workers' compensation?
7. The loss history (# of claims, severity) for the current and previous year is discussed.
8. What action is being taken by the company to prevent further losses, if applicable?
9. Is hazard communication programming in place and are material safety data sheets (MSDS) covered with employees and available for their review?
10. The type of construction being performed by the member company at the time of the review.
11. If applicable, note safety violations and/or hazards found on the work site. What personal protection equipment is in use, available, or needed for work being performed?

A written report is sent to the Fund administrators (Ladegast & Heffner Claims Service) for review and is then copied to the individual member. This information is also provided for review to the AGC/SIF's Board of Trustees, who meet on a quarterly basis. This review and member cooperation with JV Resources is mandatory for all Fund members.

### **B. Initiation of Programs and Training**

Each member is required to initiate programming and provide safety training for employees. Cooperation with JV Resources' representatives, while performing additional reviews to monitor compliance, is also required. JV Resources' purpose during reviews is to assist companies in meeting the Fund requirements and improve in safety awareness.

### **C. Accident Investigation**

If an accident occurs (primarily a fatality or severe injury), the Fund member is required to assist JV Resources' representatives or any other entity assigned by Ladegast & Heffner Claims Service

in the investigation of the claim. Early, accurate information allows the claim to be professionally handled for the benefit of the member and the Fund.

**D. Training Assistance**

The Association with which a Fund member's company is affiliated has safety training materials available to assist in loss control efforts and should be used, if applicable. JV Resources, Inc. has a library of safety training videos, which are available, at no charge, for a one week period to Fund members. A list of the topics of these videos is provided to Fund members by JV Resources' representatives during the annual review. JV Resources, Inc. also holds safety training seminars on a quarterly basis. The seminars are free to Fund members and are held in various regions of the Commonwealth. The seminars are designed for owners and managers who are assigned loss control responsibilities for the member company