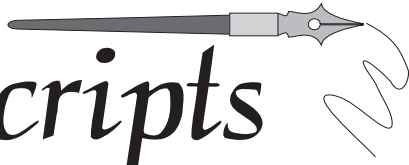


1979-2009  
30  
YEARS OF  
EXCELLENCE

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

# FundScripts

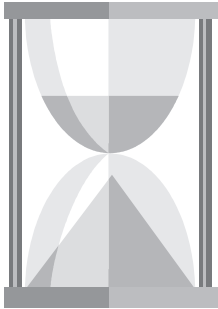


Volume 13, Number 2

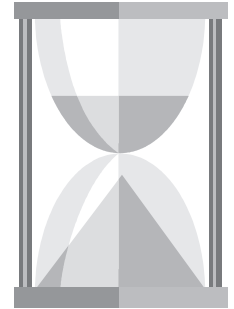
2009

## Inside:

- Safety Training Opportunities
- Ohio Coverage Changes



## Countdown to Safety



The Fund's Safety & Educational Program for 2009 requires all policies with an effective date through December 31, 2008 to have a company representative attend, by **October 31, 2009**, a two (2) hour safety seminar offered by one (1) of the Fund's seven (7) participating Trade Associations or by the Fund's loss control provider, J.V. Resources, Inc. (through the quarterly training sessions they provide for the Fund).

Look inside for just some of the training opportunities available for policyholders. You can also visit the Fund's website at [www.kyagcsif.com](http://www.kyagcsif.com) and click on the "Safety & Education Seminar Information" tab 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 the Trade Association of which you are a member or J.V. Resources, Inc.

## ONLINE CAPABILITIES

Get Online, Apply Online, Pay Online

The Kentucky AGC/SIF's website ([www.kyagcsif.com](http://www.kyagcsif.com)) has been used by registered agents and members since 2006. Registered agents have access to an entire listing of their members, access to estimated dividend returns for their members (available December-March each year), a year-to-date premium listing for their members, and the ability to download these reports to a savable file.

Registered members have access to their loss runs, access to their estimated dividend return (available December-March each year), reports showing their payments to date, and the ability to pay their monthly premiums online!!

Currently, Fund members that are registered to use the Fund's website can log in and pay monthly premiums through two (2) different options. These include a "mail-in" payment option and a payment by credit card option. Coming soon, registered members will also have the ability to pay premiums electronically through their bank account. The Fund continues to enhance its online capabilities for registered agents and members.

A new resource for registered agents and prospective members is the ability to submit membership applications online through the Fund's website. To access the online application, please visit [www.kyagcsif.com](http://www.kyagcsif.com), locate the Underwriting Express menu heading on the left-hand side of the home page, click the Online Application option and simply follow the user-friendly instructions to submit an online application. (**Note:** Additional underwriting information such as prior carrier loss runs and audits may be requested under separate cover.)

As a reminder, the Fund will consider prospective members with no previous workers' compensation insurance experience, provided the prospective members meet the Fund's Underwriting Guidelines. For a listing of the Fund's Underwriting Guidelines, please visit [www.kyagcsif.com](http://www.kyagcsif.com) or contact Marrissa Barr at the Fund Office.

If you have not registered on the Fund's website, you can do so at any time. Simply go to [www.kyagcsif.com](http://www.kyagcsif.com) and click on "Need to Register?" in the upper right hand corner of the page. Follow the step by step instructions and wait for a final email stating that the registration has been approved. If you do not have internet access, but still wish to use the credit card option to pay your monthly premiums, please contact the Fund Office for additional information. You can also contact the Fund Office if you have any questions regarding the above information at (502) 245-2007 or (800) 928-7135.

Sponsored by the Following Trade Associations:



# Safety Training Opportunities

Below you will find training opportunities provided by some of the Fund's participating Trade Associations. These seminars will meet the Fund's 2009 Safety & Educational Program requirement that is to be **completed by October 31, 2009** by all members with an effective date through December 31, 2008. You can also visit the Fund's website ([www.kyagcsif.com](http://www.kyagcsif.com)) and look under the "Safety & Education Seminar Information" tab for links to additional training as it becomes available.

## **AGC of Kentucky**

- |                         |                         |
|-------------------------|-------------------------|
| ⇒ August 25             | ⇒ September 29          |
| • 9:00 a.m. & 1:00 p.m. | • 9:00 a.m. & 1:00 p.m. |
| • Lexington AGC Office  | • Lexington AGC Office  |
| ⇒ August 27             | ⇒ September 30          |
| • 9:00 a.m. & 1:00 p.m. | • 9:00 a.m. & 1:00 p.m. |
| • Louisville AGC Office | • Louisville AGC Office |

Contact the AGC of Kentucky for additional participation information (including cost, registration, topics, etc.) Registration is required. Contact information is listed on the back cover of this edition of FundScripts.

## **Kentucky Association of Plumbing, Heating & Cooling Contractors**

- |                                    |                               |
|------------------------------------|-------------------------------|
| ⇒ September 11                     | ⇒ October 17                  |
| • 12:30 p.m. - 2:30 p.m.           | • 12:30 p.m. - 2:30 p.m.      |
| • Elizabethtown Country Hearth Inn | • Ramada Inn (Lexington)      |
| ⇒ September 25                     | ⇒ November 7                  |
| • 12:30 p.m. - 4:30p.m             | • 12:30 p.m. - 2:30 p.m.      |
| • Crowne Plaza (Louisville)        | • Comfort Inn (Bowling Green) |
| ⇒ October 10                       |                               |
| • 12:30 p.m. - 2:30 p.m.           |                               |
| • Ponderosa Steak House (Hazard)   |                               |

Contact the Kentucky Association of Plumbing, Heating & Cooling Contractors for additional participation information (including cost, registration, topics, etc.) Registration is required. Contact information is listed on the back cover of this edition of FundScripts.

## **Home Builders Association of Kentucky**

### **Builders Association of South Central Kentucky**

- |                               |
|-------------------------------|
| ⇒ August 20                   |
| • 3:00 p.m. - 5:00 p.m.       |
| • Builders Association Office |
| ⇒ September 29                |
| • 3:00 p.m. - 5:00 p.m.       |
| • Builders Association Office |
| ⇒ October 27                  |
| • 3:00 p.m. - 5:00 p.m.       |
| • Builders Association Office |
| ⇒ October 29                  |
| • 3:00 p.m. - 5:00 p.m.       |
| • Builders Association Office |

### **Home Builders Association of Northern Kentucky**

- |                                       |
|---------------------------------------|
| ⇒ September 3                         |
| • 9:00 a.m. - 11:00 a.m.              |
| • Equipment Safety                    |
| ⇒ September 23                        |
| • 5:30 p.m. - 7:30 p.m.               |
| • True Cost of Accidents              |
| ⇒ October 8                           |
| • 11:00 a.m. - 1:00 p.m.              |
| • Job Safety Analysis for Supervisors |
| ⇒ October 20                          |
| • 1:00 p.m. - 5:00 p.m.               |
| • CPR/First Aid                       |
| ⇒ October 27                          |
| • 5:30 p.m. - 7:30 p.m.               |
| • Hazardous Communication             |

# Home Builders Association of Kentucky

(Continued)

## Home Builders Association of Louisville

- ⇒ September 3
  - 9:00 a.m. & Noon - HBAL Office
  - Fall Protection
- ⇒ September 9
  - 9:00 a.m. & Noon - HBAL Office
  - Accident Prevention & Cost of Minor Injuries
- ⇒ September 22
  - 9:00 a.m. - HBAL Office
  - Electrical/Power Tool Safety
- ⇒ October 1
  - 9:30 a.m. - HBAL Office
  - CPR/First Aid/Bloodborne Pathogens
- ⇒ October 13
  - 9:00 a.m. & Noon - HBAL Office
  - General Electric Safety
- ⇒ October 27
  - 9:00 a.m. - HBAL Office
  - Excavating and Trenching
- ⇒ October 29
  - 9:00 a.m. & Noon - HBAL Office
  - Scaffolding Safety

## Home Builders Association of Hopkinsville

- ⇒ October 13
  - 6:00 p.m. - HBA of Hopkinsville Office
  - Auto Accidents and Business Autos

## Madison County Home Builders Association

- ⇒ September 8
  - 6:00 p.m. - 8:00 pm.
  - Central Bank Community Room (Richmond)

## Home Builders Association of Lexington

- ⇒ August 27
  - 9:00 a.m. - HBA Lexington Office
  - Scaffolding
- ⇒ September 24
  - 9:00 a.m. - HBA Lexington Office
  - Big 4 Safety
- ⇒ October 5
  - 9:00 a.m. - HBA Lexington Office
  - Big 4 Safety
- ⇒ October 14
  - 9:00 a.m. - HBA Lexington Office
  - True Costs of an Accident
- ⇒ October 27
  - 9:00 a.m. - HBA Lexington Office
  - Hazard Communication
- ⇒ October 29
  - 9:00 a.m. - HBA Lexington Office
  - General Safety

## Home Builders Association of Western Kentucky

- ⇒ September 15
  - 2:00 p.m. - HBAWK Office
  - Jobsite Safety
- ⇒ October 6
  - 2:00 p.m. - HBAWK Office
  - Jobsite Safety
- ⇒ October 20
  - 2:00 p.m. - HBAWK Office
  - Jobsite Safety
- ⇒ October 27
  - 2:00 p.m. - HBAWK Office
  - Jobsite Safety

Contact the respective Home Builders branch for additional participation information (including cost, registration, topics, etc.) Registration may be required for attendance of training sessions. Contact information is listed on the back cover of this edition of FundScripts.

## Ohio Coverage Changes

Changes in Ohio's workers' compensation law now require Kentucky employers to purchase Ohio workers' compensation insurance from the Ohio Bureau of Workers' Compensation (OBWC) from day one of the project instead of ninety (90) days as was Ohio's previous arrangement with Kentucky.

### **Please understand that the Fund has not changed their policy nor has Kentucky law changed.**

Ohio's Senate Bill 334 (now Ohio law), states that Ohio will recognize other states' coverage **IF** other states accept Ohio coverage on Ohio employers working in their states.

The **IF** is why this Ohio law is affecting all Kentucky employers no matter who they have their workers' compensation coverage through. Kentucky's law does NOT accept other states' coverage and has not for over 30 years. Therefore, Ohio will now not accept any Kentucky coverage. Furthermore, since Ohio is a Monopolistic State Fund, other carriers (including the Fund) cannot offer workers' compensation insurance in Ohio. The only avenue to purchase workers' compensation in the state of Ohio is through the OBWC.

The OBWC will fine employers working in Ohio if they do not have Ohio workers' compensation coverage. Therefore, if you are currently working in Ohio, or plan to work in Ohio, please contact the OBWC at 1-800-644-6292, 30 W. Spring Street, Columbus, OH 43215-2256, or visit their website at [www.ohiobwc.com](http://www.ohiobwc.com).

If you have any questions about this issue, please do not hesitate to contact the Fund Office at (502) 245-2007.

# Trade Association Contacts

## AGC of Kentucky

(502) 223-8845, (800) 456-0215

## Builders Exchange of Kentucky

(502) 459-9800

## Kentucky Crushed Stone Association

(502) 223-2379, (800) 234-5272

## Kentucky Association of Highway Contractors

(502) 223-3422

## Kentucky Association of Plumbing, Heating & Cooling Contractors

(502) 352-2575, (800) 527-4229

## Western Kentucky Construction Association

(270) 744-6261

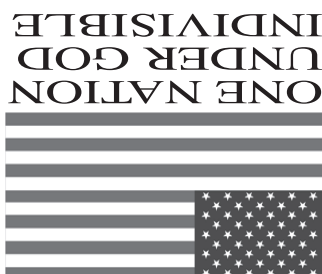
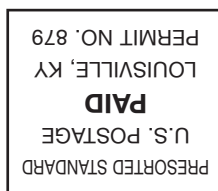
## Home Builders Association of Kentucky, Inc.

(Local HBA Offices listed below)

(502) 875-5478, (800) 489-4225

### Home Builders Association Local Chapters

- (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) 487-3341
- (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) 542-6281
- (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



*FundScripts*  
KY AGC Self Insurers' Fund  
P.O. Box 436949  
Louisville, KY 40253-6949  
502/245-2007