

SCF Arizona's loss control consultants work with policyholders directly to identify and fix potentially hazardous situations to create safer workplaces.

SCF Arizona's Association Team works in conjunction with our ASP associations to identify safety concerns in their organizations and the educational resources to address them.

SCF offers online services so policyholders can pay and report on line, as well as view claims, download certificates of insurance, order safety videos, posters, brochures and more. To find more online tools or to use these features, go to www.scfaz.com.

Payoff

Each year SCF Arizona's Board of Directors determines if dividends can be paid. Dividends are never guaranteed.

If the Board declares a dividend, SCF Arizona policyholders in ASPs may earn a bonus safety dividend in addition to any potential individual policyholder dividend, based on the association's safety success. The bonus safety dividend is calculated on the total premiums and losses of all participating association members.

Your partner

SCF provides complete workers' compensation insurance services.

Our toll-free claims reporting center makes it easy for policyholders and injured workers to report injuries.

Assistance in implementing a Return to Work/Stay at Work program is available to help lower claims costs and reduce premiums.

SCF Arizona has in-house fraud investigators and a toll-free fraud hotline, and we work closely with the Department of Insurance to prosecute fraudulent workers' compensation cases to keep premiums low.

Service Centers

Association Safety Program
602.631.2032

Sales Hotline (Get a Quote)
888.706.4070

Claims
602.631.2300
800.231.1363

Policy
602.631.2600
520.292.4000 (Tucson)
866.284.2694

Certificate of Insurance Requests
602.631.2600
866.284.2694
Fax 602.631.2599
Fax 866.617.5680

**Employer's & Physician's
Initial Report of Injury**
Fax 602.631.2888
Fax 800.356.4867

Preferred Connection Network (PCN)
602.631.2230

Seminar Hotline
602.631.2379

Fraud Hotline
800.526.5226

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To obtain safety brochures, posters and other printed materials, visit our website
www.scfaz.com



SCF ARIZONA

Association Safety Program

a rewarding partnership



AT WORK FOR YOU



Eligible **ASP members** in good standing may earn a **bonus safety dividend**.

The Association Safety Program (ASP) is designed exclusively for SCF Arizona policyholders that are members of trade and business associations, that partner with SCF to make Arizona's jobsites safer.

The objectives of the program are to provide workplace safety education, to help reduce injuries and to keep workers' compensation premiums as low as possible.

At SCF, we want to reward policyholders for keeping their workers safe. We do this with lower rates, and by working with trade and business associations throughout the state to provide safety training specific to that group's greatest loss concerns.

How it works

Businesses that are members of a partnering association and that are qualified SCF policyholders in good standing from SCF Premier Insurance Co., SCF Western, SCF Arizona and SCF General may apply for an Association Safety Program. SCF Casualty policyholders are not eligible for an ASP.

The respective association and SCF will review and determine the policyholder's eligibility. Accepted applicants that are SCF General policyholders can become eligible for a SCF Arizona policy, which then entitles them to a rate deviation (currently 10 percent for 2009) on their premium at their policy anniversary following acceptance in an ASP. SCF Arizona policyholders that are eligible for the year's stated deviation and to an individual dividend, also can share in any potential bonus safety dividend the association may earn. Dividends are never guaranteed, and when the respective SCF board does so, the payment may take up to 10 months.

SCF Premier Insurance Co. and SCF Western offer upfront discounted pricing and are not expected to pay dividends and/or a bonus. SCF General policyholders likely will not receive any safety dividends or bonus, and SCF Casualty policyholders are ineligible.

Policyholders in all SCF companies can benefit from our workplace safety training and safety educational materials.

Each participating ASP member maintains an individual policy and remains responsible to SCF for payroll and premium reporting. The member may have an experience rating (e-mod), which may allow for a premium discount.

Maintaining a low e-mod along with a proactive safety program helps policyholders keep their workers' compensation costs in check. Joining an

ASP program will provide your business valuable safety information, networking and educational opportunities.

Safety comes first:

An active, unified approach to accident prevention can mean larger potential savings for members. When an injury does occur, however, we recommend the worker be taken to an SCF Preferred Connection Network (PCN) provider.

PCN is our statewide PPO comprising more than 3,200 medical providers that offer discounts from the Industrial Commission of Arizona Medical Fee Schedule. To see medical providers in PCN, go to www.scfaz.com.

Arizona law permits employers to direct injured workers to a provider for a one-time visit for treatment. By designating a provider from within PCN, you can save on the treatment costs and receive services from a healthcare provider familiar with the workers' compensation system.

Through ASP membership, small- and medium-sized employers can participate in safety programs usually reserved for larger businesses.

Increased membership in associations creates a larger pool of businesses and people from which to draw when creating safety committees and for beneficial safety training events.

