



Self Insurers Fund *Bulletin*

A PUBLICATION OF THE SOUTH CAROLINA HOME BUILDERS SELF INSURERS FUND * FIRST QUARTER 2010

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New Computer System

by Andrew Woodham CPCU AAI
SCHBSIF marketing manager

For the past year the staff at SCHBSIF has been working toward the implementation of a new computer system to replace and upgrade the current one. We will go live with the new system the first of July, replacing our current 1996 edition. Our staff is excited about all the new features that will help us continue to provide our members workers' compensation coverage with very competitive pricing.

From our customers' perspectives the changes will be minor. For example, the monthly self audit format will be a little different but the information we are requesting is the same. Other enhancements such as web-based optional monthly payroll reporting and electronic payments are planned in the future.

Our Web site information portal will be temporarily down for about 30 days after we go live the first of July. During this down time, the information you would normally get from the web portal can be obtained by calling your customer service representative at 800-678-8178.

In addition to helping the SCHBSIF be better stewards of your workers' compensation program, the new computer system will be required if we are to transition to a mutual insurance company.

If you would like to comment on our new system, please send them to Andrew Woodham at awoodham@schbsif.com. ●



The South Carolina Home Builders Self Insurers Fund (SCHBSIF) provides a quality workers' compensation program for qualified builders and subcontractor members of the HBA of SC. The Fund

offers a cost-effective, stable and reliable workers' compensation program.

Designed by builders for builders, it also provides more effective control over workers' compensation costs and claims, which result in a direct savings for member companies. The SCHBSIF's workers' compensation program is available statewide through an extensive network of independent agents.

You may also contact the SCHBSIF office directly.

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Jobsite Safety Quiz

- All scaffolding must support:
 - Its intended load.
 - Two times its intended load.
 - Four times its intended load.
 - None of the above.
- When used for access to a higher level, a ladder must extend:
 - To the level being accessed.
 - One foot above the level being accessed.
 - Three feet above the level being accessed.
 - Ladders cannot be used to access a higher level.
- Safety harness systems must be rigged so the fall distance cannot exceed:
 - Six feet.
 - Eight feet.
 - Two feet.
 - Any distance as long as the worker doesn't hit the ground.
- Ground fault circuit interrupters are required: Only if the ground is wet.
 - For all temporary 120v wiring.
 - Only for hand held tools.
 - If bare wiring can be seen.
- Guard rails are required on open sided floors:
 - Only if they are permanent
 - If the fall distance exceeds six feet.
 - If the fall distance exceeds ten feet.
 - If workers are not careful.
- Protective eyewear is required when using or working around:
 - Striking tools.
 - Nail guns.
 - Saws, drills or other tools that cause flying debris.
 - Hazardous chemicals.
 - All of the above.
- If workers are on the roof after the roof sheathing is complete:
 - Toe boards can be used for fall protection.
 - Safety harness and lanyard systems are required for fall protection.
 - No fall protection is needed if the workers are careful.
 - No fall protection is needed if there is a safety monitor present.
- Ladders can be moved with workers on them if:
 - The worker holds on with both hands.
 - The ladder is less than twenty feet tall.
 - A stepladder is being used.
 - Never.
- The maximum span between the ladders when ladder jack scaffolding is used is:
 - Eight feet.
 - Ten feet.
 - Four feet.
 - The length of the walk board.
- The maximum height of wooden uprights for pump jack scaffolding is:
 - Ten feet.
 - Twenty feet.
 - Thirty feet.
 - There is no maximum height.

Correct answers: 1,c; 2,c; 3,a;4,b; 5,b; 6,e; 7,b; 8,d; 9,a; 10,c.

The SCHBSIF offers safety training to its members or local HBA's. Topics and length can be tailored to meet your needs. To schedule or for any other safety questions, call Danny Dilworth, Risk Control and Safety Manager, at 803.309.9603. ●

Great News Again!

The Board of Trustees is pleased to announce that for the second consecutive year the South Carolina Home Builders Self Insurers Fund (SCHBSIF) will distribute a refund of members' contributions in the amount of \$750,000. Members who participated in the SCHBSIF during all or part of the 2009 policy year are eligible to receive the refund.

The Board of Trustees recognizes the challenging times faced by many in our industry, and has again responded by refunding members' contributions which result from continued favorable Workers' Compensation claims experience. We anticipate distribution of the refunds will occur during late summer.

We believe that this refund demonstrates the value of participating in an insurance program designed by and for members of the Home Builders Association of South Carolina. ●