

FightReady™

Zurich believes that all construction contractors should operate under the 100% drug and alcohol testing standard as recommended by both the Construction Industry Institute (CII) and Ironworker Management Progressive Action Cooperative Trust (IMPACT).

To help our customers achieve this standard, Zurich has aligned with the Park-Dickens Group to offer FightReady™, an automated tool designed to assist in the development and maintenance of state-specific drug and alcohol testing policies and procedures.

The challenge

In 2007, workers' compensation insurance covered more than 131 million U.S. workers at a total cost of \$85 billion to employers.¹ That same year, 10% of those workers were admitted drug users.²

Within the construction and mining industries, it is estimated that one in seven workers has a serious alcohol problem. In addition, workers in these industries are 25 to 45 percent more likely to have a serious alcohol problem than the average U.S. worker.³

Every state has specific legal requirements in regard to drug and alcohol testing policies for employers. Staying current on these changing requirements — especially if you work in multiple states — can often be a daunting process.

The solution

FightReady provides contractors with state-specific, pre-employment, post-accident, just cause and random accident policies and procedures to assist in managing workers' compensation claims that involve drug and alcohol intoxication. The tool uses state laws, regulations, statutes and court decisions to assist contractors in controlling their workers' compensation costs for drug- and alcohol-related claims.

A survey published by the Society for Human Resource Management in September 2011 found that the number of employers reporting high workers' compensation incidence rates prior to a drug-testing program decreased by approximately 50% after introducing drug testing.⁴ Drug testing has also been found to reduce claims as much as 12%,⁵ first aid injury reports by 18%,⁶ accidents by 51%⁷ and experience modification ratings as much as 11.4%.⁸

Product details

Elements of the FightReady tool include:

- **State-specific drug testing policies** designed to help detail the who, what, when, where and how of drug tests for both regulated and non-regulated employees
- **Implementation checklists** which provide items a program coordinator needs to follow and implement to help maintain state-specific compliance
- **Manager's guide** that offers the "must do" and "should do" for managers so that appropriate post-accident procedures are followed in the event of an on-site accident

In addition, this product also provides several key features including:

- **Automatic updates** – Software helps to keep customers current and compliant by systematically applying changes to reflect new laws, regulations, statutes and court decisions
- **Electronic alerts** – Systematic email/dashboard notification of material changes to policies and procedures
- **Document management** – Centralized repository for state-specific policies, checklists and manager's guides as well as training, lab collector and medical review officer (MRO) certifications
- **Announcements** – White papers, industry information and recent court decisions

Benefits

- Assists in reducing workers' compensation costs that involve intoxication
- Helps to reduce litigation costs by helping comply with current legal requirements
- Promotes an increase in work safety, quality and productivity through a drug- and alcohol-free environment
- Automates the complicated process of compliance with state regulations

For more information

For more information on FightReady, please contact your risk engineering account coordinator.

For a brief overview and demonstration of the FightReady tool, please visit www.fightreadyvideos.com.

Additional resources

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References

- ¹ Use of Workers' Compensation Data for Occupational Injury & Illness Prevention, Department of Labor, Bureau of Labor Statistics, Utterback and Schnorr, Editors, DHHS (NIOSH) Publication No. 2010 – 152, May 2010, at p. vii
- ² <http://oas.samhsa.gov/nsduh/2k7nsduh/2k7results.cfm>
- ³ <http://hr.blr.com/HR-news/Performance-Termination/Alcohol-and-Drugs-Testing/1-in-7-Construction-Workers-Has-Alcohol-Problem/>
- ⁴ <http://www.shrm.org/Research/SurveyFindings/Articles/Pages/IDrugTestingEfficacy.aspx>, slide 16
- ^{5 and 6} <http://www.princeton.edu/~amas/papers/246.full.pdf>
- ^{7 and 8} <http://www.news.cornell.edu/Chronicle/00/6.29.00/drug-testing.html>

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