

MISSISSIPPI DEPARTMENT OF INSURANCE

REGULATION 2011-1

ESTABLISHMENT OF INSURER SAFETY PROGRAMS

TABLE OF CONTENTS:

Section 1. Authority
Section 2. Purpose
Section 3. Scope
Section 4. Definitions
Section 5. Safety Program Required
Section 6. Filings
Section 7. Severability
Section 8. Effective Date

Section 1. Authority

This regulation is promulgated by the Commissioner of Insurance (hereinafter "Commissioner") pursuant to the authority granted to him by Miss. Code Ann. §71-3-121 (Rev. 2000).

Section 2. Purpose

The purpose of this Regulation is to implement the requirements of Miss. Code Ann. §71-3-121 (Rev. 2000).

Section 3. Scope

This Regulation shall apply to all insurance companies authorized in this state to provide coverage for an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state worker's compensation laws.

Section 4. Definitions

For the purposes of this Regulation, the definitions found in Miss. Code Ann. §§71-3-3 and 71-7-1, as they may be amended from time to time, will control.

Section 5. Safety Program Required

- A. Every insurer shall establish a safety program for the health and benefit of the employees of its insureds.
- B. Insurer safety programs shall require that its insureds make readily available to their employees an explanation of an employee's rights under the Workers' Compensation Law, Miss. Code Ann. §71-3-1, et seq., and the Rules of the Mississippi Workers' Compensation Commission.
- C. Insurer safety programs shall require insured employers to implement and maintain a written policy for drug and alcohol testing in the workplace. Such policy shall comply with the requirements of Miss. Code Ann. §§71-7-1 et seq. and the rules and regulations for drug and alcohol testing of employees and job applicants by public and private employers promulgated by the Mississippi State Board of Health.

Section 6. Filings

Within 90 days of the effective date of this Regulation, each insurer shall file a copy of its safety program with the Commissioner of Insurance, for informational purposes only, in order to verify compliance with this regulation.

Section 7. Severability

If any section or portion of a section of this Regulation or the application thereof is held by a court to be invalid, such invalidity shall not affect any other provision of that section or application of the Regulation which can be given effect without the invalid provision or application, and to this end the provisions of the Regulation are declared to be severable.

Section 8. Effective Date

This Regulation shall become effective upon adoption.