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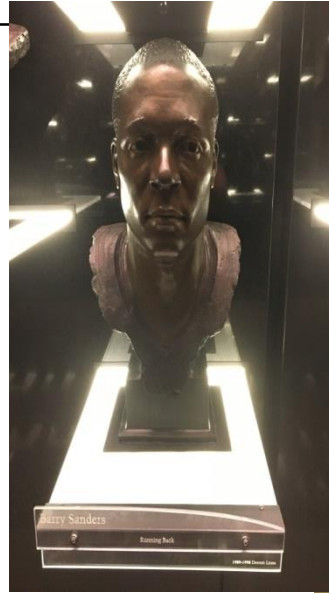
Leveraging Safety Resources

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About Me

- 12+ years experience in Safety
 - 10 years as a consultant for insurance carriers, broker, and consultancy
 - 2 years as Safety Specialist of 1,600 employee municipality
 - Currently HSE Business Development Director/Sr. Safety Consultant at Chubb Global Risk Advisors
- Married 6+ years
- 3 dogs, 3 cats
- Diehard Lions fan!



Objectives

- Recognize your need for safety and loss control resources
- Identify the best avenue for obtaining safety and loss control resources
- Compose a strategy for efficiently and effectively utilizing your available safety and loss control resources
- Provide a list of quality safety resources

Do You Need Safety/Loss Control Help?

- Does your organization know the applicable OSHA standards?
- What are your lagging and leading indicators?
 - What is your experience modification rate (EMR)?
- What are the safety requirements of your external stakeholders?
- Have you assessed the health hazards of your operations as well as the physical injury hazards?
- Based on your safety culture, is your lack of injuries because you're good or lucky?

Lagging vs. Leading Indicators

Lagging Indicators

- EMR
- OSHA Recordable Rate (TRIR/DART)
- Lost workdays
- Claim costs
- Indirect costs of injuries
- Near Misses (Potential SIF)

Leading Indicators

- # training hours
- # hazards corrected
- # safety coaching sessions
- Safety perception survey results
- Safety audit results
- Corrective action closure time
- Employee engagement
- Observations

EMR as a Multiplier

- Adds/subtracts the % over/below 1.00 to/from overall WC insurance premium
 - 1.0 EMR = \$50,000 WC premium
 - .75 EMR = \$37,500 WC premium
 - 1.25 EMR = \$62,500 WC premium
- Organizations with EMR > 1.0 may receive an additional multiplier called an ARAP which increases WC costs further
 - ARAP = Assigned Risk Adjustment Program

EMR Values – Generally Speaking

- Excellent: 0.40 – 0.75
- Good: 0.76 – .95
- Average: .96 – 1.05
- At Risk: 1.06 – 1.25
- At Risk to Adverse Projections: 1.26 – 2.00

The only part of worker's compensation rates you have control over is EMR (SOMEWHAT schedule credits).

Where to go for Safety/Loss Control

- Insurance broker
- Insurance carrier
- Safety consultant
- OSHA/INSAFE Consultation
- Industry associations
- Internet

Insurance Broker

- General Information
 - Not all brokers have safety professionals
 - Mostly provided on a fee basis
 - Services are typically centered around losses/claims
- Services provided:
 - Benefits
 - Training
 - Inspections
 - Culture related services
 - Leverage the carrier
 - Online portals (Zywave)
 - Larger companies can leverage broker commissions to kick in a few hours
 - Focused on you, not underwriting

Insurance Carrier

General Information

- Not all insurance “loss control” services are built the same
- May be free or fee based
- Availability often correlated to premium size, loss history, and carrier’s initiatives
- Services are typically centered around losses

Benefits

- Services provided:
 - Training
 - Template written programs
 - Inspections
 - Perception surveys
 - Ergonomic assessments
 - Audits
 - Industrial Hygiene
- Discounts:
 - Vehicle cameras
 - MVR monitoring services
 - Online training/DVD video rentals
 - Drug testing
- Visibility of taking action to underwriting

Safety Consultant

General

- Fee based (generally lower cost)
 - Get what you pay for
- Many options/competitive
- Must research experience and credentials of providers
- Services include compliance-based and targeting losses

Benefits

- More tactical technical training like rigging, scaffolding, mobile equipment etc.
- Boots on the ground experience
- Can provide part time or full time safety professional

OSHA/INSAFE Consultation

General

- Compliance-based inspections with no penalties
- Some public classes
- Assist with obtaining Indiana Safety & Health Achievement Recognition (INSHARP)

Benefits

- INSHARP employers exempt from programmed IOSHA inspections
- Learning from the regulator
- No fines imposed
- Free

Industry Associations

General

- Offerings vary based on association
 - Monthly seminars
 - Online training
 - Consultations
 - Toolbox talks
 - Written safety program templates

Benefits

- Typically free with membership
- Industry specific
- Learn from other businesses in your industry
- Benchmarking

Composing an Effective Strategy to Use Your Resources

- Gather all the info of the resources available to you
 - Schedule a meeting with your carrier loss control consultant, insurance broker, and the broker's loss control consultant
 - Have everything showcased
- Understand the expertise of the people available to you
 - Not all loss control professionals are the same!
 - Ask them technical questions on anything you know about safety or your industry
 - Ask if members of the team can cross territories that have special skills sets
 - Are there in-house CIHs, CPEs etc.

Composing an Effective Strategy to Use Your Resources

- Make sure everyone works together to serve you
 - All parties should be in communication and strategize together
 - DO NOT allow egos or turf wars
- Let them challenge you to do better/more
 - Let your objectives be known but don't turn your consultant into a yes man/woman

Composing an Effective Strategy to Use Your Resources

- Be an active participant in the process
 - Provide an accurate, self-aware portrayal of your organization
 - Set stretch goals and SMART objectives
 - Listen and take action
 - Scheduling, implementing recommendations, holding people in your organization accountable
 - Focus on continuous improvement
 - Hold progress calls with your loss control team to keep yourself/your company accountable

Composing an Effective Strategy to Use Your Resources

- Track all the improvements your organization has made and activities performed
 - Develop a summary or work with your consultants to do so and have your insurance producer to submit this to underwriting
- Don't be afraid to try someone else!
 - Have an accountability system
 - INSAFE inspection after another person does one to make sure nothing was missed
 - Ask employees what they thought about the training sessions
 - Set realistic timelines for completion of projects

Composing an Effective Strategy to Use Your Resources

Sample Strategy

- Determine where you need help
 - Loss analysis (carrier or broker)
 - Assessment of program (carrier or broker)
 - Physical hazard inspection (carrier)
 - Follow up with INSAFE inspection
- Implement recommendations (go to association for any free assistance)
 - Ergonomic assessments (carrier, broker, or consultant)
 - Industrial hygiene (carrier or consultant)
 - Training
 - Awareness – OSHA 10, basic safety (carrier, (1st) broker, (2nd) or consultant(3rd))
 - Competent Person (consultant)
 - Equipment specific (consultant)
 - Leadership and Safety System (carrier, broker, or consultant [if ISO])
 - Written program
 - Templates (carrier, broker, or association)
 - Customized (consultant)

Composing an Effective Strategy to Use Your Resources

- Ongoing safety program maintenance
 - Physical hazard inspections (carrier, broker, or consultant) [depends on frequency]
 - Monthly training, regular accident investigations etc. (consultant)
- Utilize discounts or free services to lessen the cost of your loss control program
 - Motor vehicle report monitoring service discount (carrier)
 - Online training discount (carrier, broker or consultant)
 - Drug testing discount (carrier or association)
 - Background check discount (carrier)
 - Safety video rental programs (carrier)
 - Webinars (carrier or consultant)
 - Free sponsored training events (broker)

Resources

- www.oshatraining.org
 - 148 FREE safety training courses (many are multiple hours and modules long)
- <https://alison.com/courses/health-and-safety>
 - Free online safety courses
- www.safetyawakenings.com
 - Largest database of free safety resources on the internet
- www.nationalresourcesafetycenter.com
 - Over 300 streaming safety videos (avail. In English and Spanish), 600+ DVD rentals
 - DVD Program - \$395 - \$595 per year. Streaming is based on purchased credits.

Resources

- www.safety.blr.com
 - Reference material, toolbox talks, LMS with online training
 - <https://ehsdailyadvisor.blr.com/> - Free daily newsletter
- Hardhat Uncovered podcast
 - Interview and discussion-based podcast dedicated to safety.
- PPE Vendors for demonstrations, training assistance, and expertise
- ASSP Book of Knowledge
- Make friend with a CIH
- Insurance carrier or broker loss control portals

Resources

- Washington Department of Labor
 - <https://www.lni.wa.gov/safety-health/>
 - <https://www.youtube.com/user/LaborandIndustries1>
- WorkplaceBC – Canada (British Columbia Province)
 - <https://www.youtube.com/user/WorkSafeBC>
 - <https://www.worksafebc.com/en>

Resources

- www.businessinsurance.com
 - Daily Briefing emails that cover workplace safety for updated news across the US.
- OSHA Directives (CPLs)
 - [https://www.osha.gov > enforcement > directives > directivenumber > CPL](https://www.osha.gov/enforcement/directives/directivenumber/CPL)
- OSHA Field Operations Manual (FOM)
 - [https://www.osha.gov > files > enforcement > directives > CPL_02-00-163](https://www.osha.gov/files/enforcement/directives/CPL_02-00-163)
 - Inspection process, abatement, penalties, complaint processing etc.
- OSHA QuickTakes
 - Biweekly newsletter from OSHA

Summary

- Determine the indicators that influence safety at your organization
- Learn about the services available to you
 - Carrier
 - Broker
 - Consultants
 - INSafe
 - Associations
- Evaluate the qualifications of the service providers
- Work as a team to develop a loss control strategy
- Be an active participant in the loss control program's implementation
- Use the right tool (right person/resource) for the right job

Discussion

- What loss control resources have you used? What successes and failures can you share?
- What services does your carrier and/or broker have available? How'd you learn about them?
- What are the safety and loss control challenges with your organization?
- Do you make worker's compensation buying decisions taking loss control resources into consideration? What services are you looking for?
- Do you use safety consultants as part time safety managers or to provide any services? What has been your experience?
- What is the knowledge of safety compliance (bare minimum) requirements at your organization? What is the knowledge of building an effective safety management system?

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