

# REQUEST FOR PROPOSAL: Workers' Compensation Consultant

RFP#: INS 11007

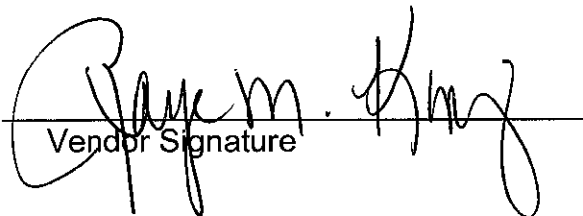
## Technical Proposal

### VENDOR INFORMATION:

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Vendor Signature

2-11-11  
Date

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WV PURCHASING  
DIVISION

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# **EXECUTIVE SUMMARY**

## **INTRODUCTION & BACKGROUND**

Commercial Insurance combines years of experience with leading-edge products to provide exceptional service and value to our customers. Our product offering includes insurance products and risk management services for commercial property; automobile liability and physical damage; workers' compensation; excess liability; marine; specialty coverages; surety; and employee benefits, including health, life, disability and payroll deduction personal lines programs.

Headquartered in West Virginia, we think globally but act locally, with personal services designed specifically for each individual client. Commercial Insurance shares information and resources with national networks of Agencies to ensure we can meet your every need, and find answers to your questions quickly and efficiently.

### **Our Value Proposition**

Our goal is to achieve long-term relationships focused on bringing value to your risk management and insurance programs. We commit to utilizing our collective talent to support your risk management and insurance goals.

We will deliver to you the highest quality property and casualty insurance programs and strategic planning consultation services in a manner that is most suitable to achieving your business goals.

We promise to identify activities that drive claim frequency and severity, and implement an action plan to contain losses. We will identify training needs and provide on-site assistance to actively address the State's loss sources and promote a safe work environment for your employees.

### **Situation Analysis**

You face many environmental challenges including safety issues, OSHA compliance burdens, carrier consolidation, rate fluctuations, and increased litigation activity. This challenging environment dictates a change in the way you purchase and manage your insurance programs. In order to compete in your marketplace you must adopt a total cost of risk management philosophy based on data-driven decisions and globally positioned communications.

### **Plan Implementation**

Securing the best insurance package for your business begins with planning. Analyzing all your risks is critical to successful implementation of your property and casualty insurance programs while conversations with employees, managers, and vendors will uncover areas that need additional attention. Commercial Insurance will partner with you by providing ongoing assistance, consultation, and service that will help you control your insurance expenses and promote workplace safety.

### **Data Analysis**

Data analysis allows you to manage and reduce your claims activity. By analyzing your losses with a sophisticated data analysis tool we can help you develop loss control plans that will target areas with the highest potential to reduce direct and indirect costs, reduce injuries, reduce administrative time, and reduce the risk of loss of your assets. Our data analysis services will help you better manage your insurance costs and will exceed your expectations.

### **Custom Communications**

Understanding the increased complexity of property and casualty insurance is a challenge. Staying abreast of the issues you face and developing strategies to meet the constant demands of business can give you a competitive edge. Our communication programs will help you stay on top of the changes affecting the property and casualty insurance industry and your risk management program.

# Commercial Insurance Advantages

## **UNIQUE MARKET POSITION**

- Independent and Entrepreneurial
- Large Regional Agency with Strong Market Relationship and Carrier Clout
- Established and Financially Viable

## **EXPERIENCED AND DIVERSE TEAM**

- Years of Experience for Professional Staff
- Industry Credentials
- Market Expertise in Wide Variety of Industries

## **NATIONAL NETWORK OF RESOURCES**

- Assurex
- Intersure

## **STRONG LOSS CONTROL & CLAIMS SUPPORT**

- Focuses Carrier in Proper Direction to Reduce Client Costs
- Act as Client Advocate with Carrier, OSHA, DOT
- Expertise in Special Loss Control Project Work
- Claims Expertise to Negotiate Best Outcome for Client
- Stellar Communication and Claims Management Capabilities

## **CONSULTATIVE RISK MANAGEMENT APPROACH**

- Identify Exposure to Risk
- Evaluate Options for Resolution
- Implement Selected Approach
- Monitor Outcome



# Team Commitment

Commercial Insurance's Property and Casualty Division is committed to developing long-term partnerships with our clients in an effort to develop and maintain effective loss control and safety programs. To support this goal, we will assign a team of professionals that is ready to meet your needs. From initial planning to ongoing implementation, the team provides exceptional service and will help you manage your claims and loss control exposures.

## The OIC Team

### **Frank A. Baer III, JD, CIC, CWCC - CEO**

Frank is responsible for oversight on the project. His years of experience have factored in his helping to analyze, design and implement the current West Virginia Municipal League Property/Casualty program for West Virginia public entities. He also helped design and manage the unique "All Lines Aggregate" structure for the City of Charleston's annual Property and Liability program. Frank also manages a Vermont-based captive insurance company for the State's largest hospital. Frank has been instrumental in the agency's progression into alternative insurance options and is hailed as the state's foremost expert in Captive Insurance programs. **West Virginia resident.**

### **Raye M. King, AAI, CWCC - President, COO**

Raye's primary role will be executive principal oversight. She will be involved in all documentation review, analysis review, as well as general oversight. Raye has been an integral part of the agency's effort to adapt and embrace alternative insurance purchasing and is heavily involved with clients during the decision process to move to or from traditional insurance to an alternative. These alternatives include large deductibles, captive insurance, and self-insurance programs. **West Virginia resident.**

### **Kathryn Simmons, CWCP, CWCC - Vice President, Workers Compensation Division**

Kathryn is responsible for coordination of all client service activities for consultant. Specializing in the industry for over 14 years, Kat provides Workers' Compensation consulting and Agency services for over 75 clients in West Virginia. She specializes in reducing insurance costs by developing written action plans to identify goals, coordinating strategies to prevent injuries, improving safety and claims management systems, and monitoring progress on identified goals. **West Virginia resident.**

### **Missy Greer, CWCC - Account Executive, Workers' Compensation Division**

Missy's primary role is to assist with the day-to-day account service activities and requests including correspondence, account file maintenance, certificate requests, etc. She has over 6 years of property-casualty insurance experience. Missy will also serve as a critical team member in the consulting phase of the project by working with Kathryn and the team members from THE OIC to ensure that all data is properly gathered, analyzed, and managed. **West Virginia resident.**

### **Jason Porter, CWCC, ASP - Vice President, Risk Management**

Working with Kathryn, Jason focuses on special loss control project work. This includes assessing, evaluating and analyzing the current operations of a business and its claim and premium history to identify management needs or problems in Workers' Compensation, workplace safety programs, safety and claims management systems, ergonomics, and administrative procedures. With over 10 years of property-casualty experience, Jason has been working to reduce client exposures and helping to improve the bottom line. **West Virginia resident.**

**Ashley Burton, Esq. – Associate Counsel, HR Director**

Ashley is a vital team member to any Workers' Compensation program. Through her various trainings she is able to offer clients avenues for best hiring practices and human resource programs to help fill the necessary gaps in programs and procedures. In addition, Ashley has taught employment-related seminars for years while practicing litigation, as her current role as Associate Counsel and HR Director at Commercial Insurance. **West Virginia resident.**

**Mark Stewart, CWCC – Account Executive, Captive Division**

Mark is the foremost expert in NCCI classification, audit disputes, and experience modification factor analysis. His expertise in these areas makes him one of the State's leaders in the industry and a key asset to all Workers' Compensation programs. In addition to his Workers' Compensation programs, Mark works hand-in-hand with Frank Baer on all Captive Insurance accounts. This expertise has been developed over several years and ensures that the clients are receiving the strong captive analysis programs currently available in the industry. **West Virginia resident.**

**Pam Spangler, Claims Management Specialist**

Pam monitors your claim status, handles claims investigation and management, and conducts claim reviews. Pam's objective is to manage our clients' risks by providing early investigation, utilizing unique strategies, and ensuring aggressive claim handling. She joined the claims team in 2006, bringing over 10 years of claims management expertise. **West Virginia resident.**

**Linda Jones, Claims Management Specialist**

Linda is your contact person for claims reporting. This includes making the initial submission of your claim and following up with insurance company claims personnel to ensure your claim is underway. Providing superior communication and personalized service, Linda has been a member of the claims team since 2006. **West Virginia resident.**

**Cherrie Lyttle, Claims Management Specialist**

Cherrie monitors your claim status, handles claims investigation and management, and conducts claim reviews. Cherrie's objective is to manage our clients' risks by providing early investigation, utilizing unique strategies, and ensuring aggressive claim handling. She joined the claims team in 2006, bringing over 12 years of claims management expertise. **West Virginia resident.**

**John Moredock – Account Executive**

John works in conjunction with the Workers' Compensation team to help deliver meaningful and progressive Risk Analysis reports for claims management. This includes population and utilization of the RALLE system to drill down into a clients experience and determine trend factors and possible safety and loss control measures that could be put into place. **West Virginia resident.**

**Wes Daubenspeck – Account Executive Risk Management**

Wes works with John and Jason to develop, implement, and train on various safety and loss control topics that are defined by a clients claims analysis. This includes a development of communication campaigns, laser approach to training requirements, as well as general shotgun approach to safety initiatives. **West Virginia resident.**

# WORKERS' COMPENSATION SERVICES

Our range of value-added services includes delivering you custom solutions for all of your property-casualty needs including: exposure analysis, retention analysis, claims analysis, loss control techniques, OSHA compliance and reporting, safety education and training, and developing safety policies and programs.

## **Risk Management**

- We promise to identify your exposures to loss.
- We promise to examine and recommend alternative techniques to control your loss.
- We promise to implement and monitor the techniques we recommend.
- We promise to seek continuous improvement.

We have many tools and resources available to help you achieve your risk management goals.

## **Exposures**

- Is your property valued correctly?
- Do you have employment-related issues?
- Do you have Workers' Compensation issues you don't know how to address?
- Is your net income protected?
- How much insurance do you need to protect your net income? Your assets?
- What deductibles should you have?

We will not take your business for granted. We promise to learn all we can about your business so we can provide you with expert recommendations and solutions to minimize exposures.

## **Loss Control Techniques**

- How can you avoid loss?
- How can you reduce the potential for loss?
- Can you separate your losses?
- Can you transfer risk through contracts?
- Did you know that 75% of commercial insurance expenses are claims-driven?

We promise to explore the answers to these questions and many more with you. We promise to look for ways to reduce your claims-driven expenses through aggressive cost containment strategies.

# PROPERTY & CASUALTY SERVICES

## Communications

Commercial Insurance is committed to keeping you and your employees informed. Through our online services we can provide you with payroll stuffers, workplace posters, ready-to-use employee newsletters, and safety alerts designed to help you control and avoid work-related losses.

## Education and Training

We provide on-site management and employee seminars. They are designed to help you increase safety and reduce losses, and they provide an atmosphere for team building. Together we can determine the topics that best suit your needs.

## Risk Management

Do you find it difficult to keep up with legislation affecting insurance, your industry, and your business? Do you need help recognizing and assessing all the trends that may have an impact on your business? Our *Risk Insights* publication helps you understand the latest issues affecting property and casualty insurance and to address those issues.

## Safety Handbooks & Policies

We are committed to helping you foster a safety-minded environment for your employees. Our dedicated staff of professionals will help you develop and implement safety handbooks and policies to promote your safety culture to your entire workforce.

## Claims Analysis

Trying to control your claims experience can leave you feeling powerless. We can help. Our tools and resources help you respond to, track, and manage losses as they occur. We can also analyze your aggregate loss history to determine where significant losses are occurring and develop strategies to mitigate them.

## Technology Solutions for the OIC –

At Commercial Insurance, we continually look for innovative risk management resources and value-added services to ensure your customer satisfaction. We use state-of-the-art technology to deliver these products and services to you.

### The OIC Client Portal

*MyWave® Portal* - We offer our clients access to MyWave Portal, a Web tool that allows you to collaborate with our agency online, participate in P&C surveys to find out how you compare to others from around the country, and easily connect with a nationwide network of peers in your industry.

*MyWaveRM®* - How do you currently support your safety initiatives? Whether you're looking for ready-to-print flyers that feature targeted safety issues to employees or searching for workers' compensation information, MyWaveRM combines information and collaboration tools, including document posting, to help streamline your everyday work tasks. You can quickly source insurance-related news, information, and resources 24/7.

*MyWaveOSHA®* - How are you currently recording your OSHA incidents? With MyWaveOSHA, you'll gain access to a customized Web site that provides full OSHA reporting and analysis capabilities, designed specifically to help you meet your OSHA compliance, reporting and analysis needs. You can easily source OSHA recordkeeping guidelines and related resources, generate log summaries, and the analysis feature will even enable you to compare your incident rates to similar industries across the nation.

# Your Client Portal:

## Click+Connect+Communicate

Welcome to a whole new way of working! Your client portal is a personalized Web site that allows you to effortlessly click, connect, and communicate with Commercial Insurance.

It's designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to collaborate with our agency online, quickly access timely news, information, and resources, or connect with over 326,000 peers in your industry, this is the place to be. It's easily accessible, hardworking, and just one of the many value-added services available to you when you partner with us.



"MyWave allows us to easily find out what other companies are doing in a variety of situations. I can get answers quickly from other colleagues in the industry; the interactive discussion forum has become my personal sounding board."

■ **Trevor**, Northeast region

### Document Posting

- Our document posting capabilities allow a seamless exchange of information sharing from our agency to you
- Accessible 24/7, postings from our agency are timely, relevant, and easy to locate in one convenient place

### Survey Benchmarking

- Participate in benefit plan and/or P&C program surveys
- Allows you to determine how your plans and programs compare to other employers across the U.S.

### Discussion Forum

- Through your client portal's interactive discussion forum, you have access to a vast and knowledgeable network of colleagues from across the country

### Documents on Command

- When you need to resource information fast, you have instant access to a library of downloadable safety, cost containment and employee communications articles – exactly when you need them!

### Resource Links

- Useful links to industry-related Web sites are all available from the convenience of your client portal.

### Safety Newsletters

- Want consumer-based safety articles packaged in a professional-looking format... in a flash? No problem! Your client portal supplies you with newsletters designed to support your key safety messages and programs.

### Online Services

- Instantly e-request information such as claims report submissions, certificate of insurance requests, property claim reports and much more.
- Simplify and manage your OSHA reporting all in one easily accessible spot.



"MyWaveRM is the perfect vehicle to further enhance our safety and loss control efforts. The information is absolutely tremendous!"

**Scott**, MyWaveRM Client User,  
Mid-Atlantic

## MyWaveRM®: Efficiency Meets Productivity

What's in your current Risk Manager's toolbox? Whether you're looking for flyers to help support your employee safety programs or searching for Workers' Compensation information, our Risk Management Center combines efficiency with user-friendly tools and resources you will use time and time again to streamline your everyday work tasks.

### **SafetyZone**

Look to *SafetyZone* for a series of ready-to-print newsletters covering a variety of industry-related topics designed to support your key safety messages and programs. Content is organized by general category that includes Auto Safety, Employee Protection, Organizational Safety, and Personal Risk Management.

### **Documents on Command**

We speak your language and understand your needs. When you need to access information fast, Documents on Command provides instant access to a library of downloadable articles,

brochures, forms, and reports covering a variety of insurance-related topics — precisely when you need it. Content is grouped by general category such as Cost Containment, Loss Control, and Employee Communications. Or, search by keyword to locate related information. You'll also have access to up-to-date state Workers' Compensation Statutes and related links for quick reference.

### **Resources**

Just as its name implies, Resources offers you quick and easy access to useful, industry-related links and articles from the convenience of your MyWaveRM® site. The links are grouped by general category, and you can search the entire library by key word, or restrict your search to a specific category to find what additional resources are available — fast!

### **Online Services**

Online Services is your personal hotline to our agency, allowing you to instantly e-request often-asked-for information, such as claims report submissions, directly from your MyWaveRM Client Center to our customer service department. Automated requests include:

- Motor Vehicle Record requests,
- Fleet Option requests,
- Certificate of Insurance requests,
- Auto Claim reports,
- General Liability reports, and
- Property Claim reports.

It's online, anytime!



"MyWaveOSHA is so easy to use and has totally simplified my OSHA reporting process. I can easily keep my OSHA log updated and source information about record keeping guidelines. You have just jumped to the top of my Christmas list!"

**Carolyn**, MyWaveOSHA User,  
Southeast

## MyWaveOSHA®: When it Comes to OSHA, We've Got You Covered

When it comes to OSHA, compliance is the name of the game. To help you simplify and manage your OSHA reporting, we've gathered the occupational safety resources you need into one easily accessible spot, with functionality and content designed to help you efficiently meet your OSHA reporting needs.

### Logical and Resourceful

The site's intuitive, user-friendly format will allow you to:

- Set up your reporting to reflect the groups or divisions within your company,
- Create accurate OSHA logs for each recordable accident,
- Generate accurate reports on demand and analyze related costs, and
- Compile your annual 300A Summary in seconds flat.

### OSHA Log Forms...Fast

When recordable accidents happen, you'll know exactly where to go to log your OSHA incidences. With online access to log forms, you can easily locate and create OSHA forms at the click of a mouse, quickly logging new incidents as they occur. You can also easily edit, view or delete log entries, which makes maintenance a snap and

guarantees your records are always current. Also, with the Log's handy at-a-glance view, you can stay up-to-date on your most current entries, viewing all the pertinent information entered into your OSHA Log Analysis at any time.

### Reports & Analysis

You'll be able to generate up-to-the-minute OSHA reports, drilling-down by injury type, body part, group or divisions and time period. The system stores your information from year to year, and by tracking work hours, it automatically calculates your incident rate and allows you to make comparisons to national averages based on your SIC (Standard Industrial Classifications) code as reported by the Bureau of Labor Statistics.

Best of all, with accurate reporting, we will be able to help you spot injury trends and work with you on the right corrective actions to take before they become serious problems.

### FAQs: Resources Right When You Need Them

We know you don't have time to hunt around for the OSHA information you need, so we included a link to FAQs, where you'll find useful information about OSHA record keeping guidelines and related resources. This includes:

- Basic OSHA recordkeeping concepts and guidelines,
- Legislative Updates to OSHA compliance,
- Guidelines to Determination of Recordability for OSHA 300, and
- Access to OSHA forms, along with explanations of the OSHA log and its use.

# Claims Cost Containment

Part of any solid loss control program includes claims cost containment strategies. Commercial Insurance is committed to providing you with proactive claims management services focused on minimizing overall claims expenses. This includes:

## Managing Claims

- Initial procedure set-up meetings
- Claim review meetings
- Advocacy assistance
- 24-hour emergency claim reporting

**Online Services:**

**MVR:** Request updated motor vehicle record. [open >](#)

**Fleet Options:** Add and delete vehicles and drivers to your fleet schedule. [open >](#)

**Certificate of Insurance:** Request a certificate of insurance. [open >](#)

**Auto Claim Report:** Report Auto losses to your broker. [open >](#)

**General Liability Report:** Report General Liability losses to your broker. [open >](#)

**Property Claim Report:** Report Property losses to your broker. [open >](#)

### Online Services: Property Claim Report

**Insured Info** | **Attach Document** | **Incident Info** | **Witnesses Info** | **Summary**

**Step 1 of 5:** Select who should receive this report.

**Insured Information**

Company name:

Insured contact:

Phone number:

Email:

[Next >](#)

## Claims Cost Containment & Fraud Strategies

From conducting an accident investigation to educational information on how to detect fraud, our claims cost containment resources will help you to minimize losses and protect your bottom line. This includes proper reporting, accident investigation, implementing a return to work program, educating employees, etc.



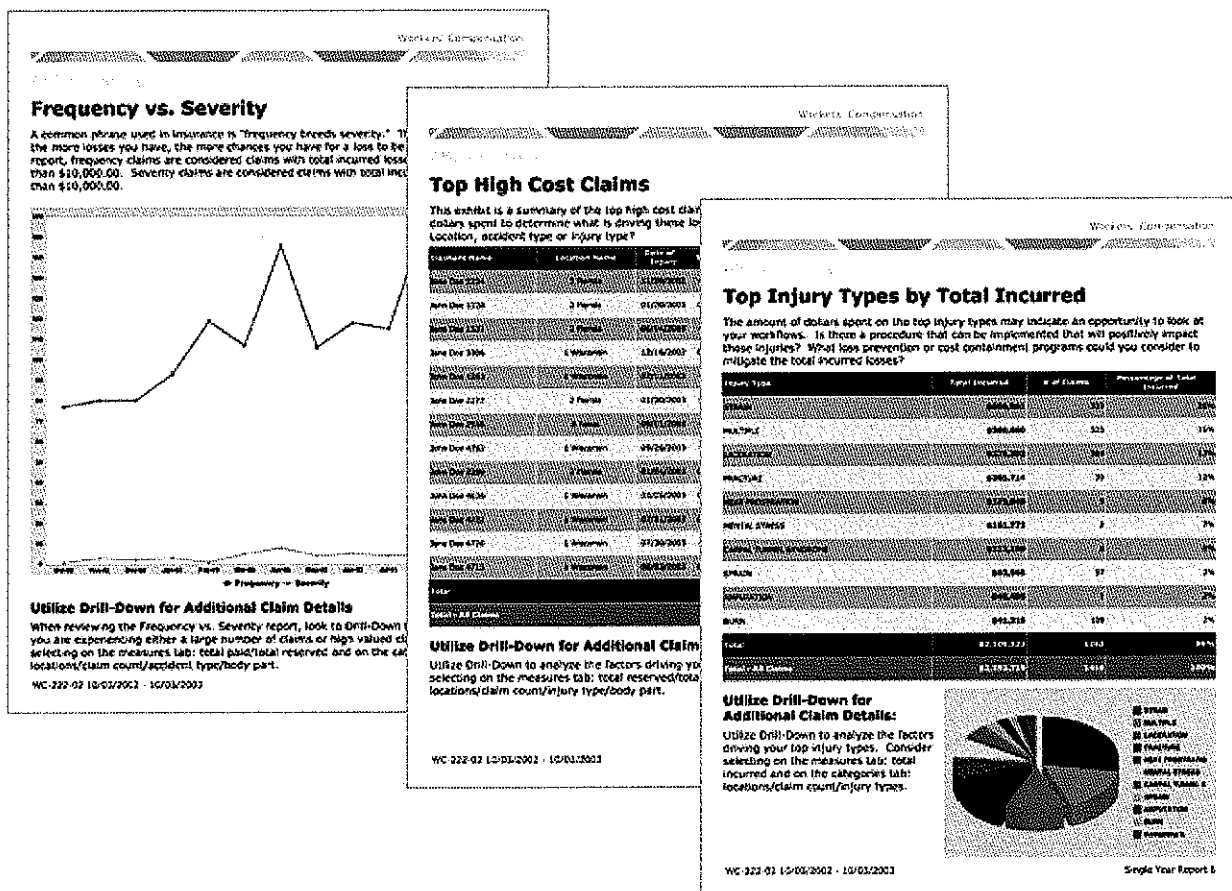
# Claims Data Analysis

Can you answer the following? If not, we can help you to take your claims analysis to the next level with our RALLE® Warehouse (Risk Analysis Loss & Liability Examiner) tool.

- What specific factors are driving total claims dollars and counts?
- Which departments or divisions can serve as models for best practices in resolving claims? How can you best reduce outstanding reserve dollars?
- What specific loss sources are driving frequency and severity rates?
- Which specific locations, departments, and loss sources are contributing to high cost claims?
- Are veteran employees or newer workers injured more frequently? What type of training is needed for these specific groups of employees?

## RALLE® Warehouse

Based on your own meaningful claims data, we can help you identify your core loss drivers behind your workers' compensation, auto, property and general liability claims. RALLE Warehouse uses claims data to generate a management report that offers standard and advanced reporting filtered by location, department and claimant, to name a few. While this summary isolates problem areas, the tool's drill-down function lets us dig deeper into claims information to identify the root causes of problems. We will work with you to identify frequency and severity issues, providing concrete information and analysis that help you to manage profitability and cost of risk.



# Loss Control Solutions – Evaluation and Action Plan

From strategic planning to implementation, your loss control solutions will be tailored to your needs. Our mission is to help you to reduce employee injuries, reduce your total cost of risk including insurance costs, promote continuous improvement in safety, and improve OSHA compliance. How do we achieve this? By providing strategic planning, program development, custom safety materials and execution through:

- Loss control evaluation
- Preventive action planning
- Active safety program support

We utilize the following tools to conduct a total cost of risk assessment and document a plan of action.

Loss Control Evaluator				
Evaluation Date:		Y10007		
This evaluator is designed to provide you with a framework to review your pre- and post-loss programs. Depending on the results, there are a variety of strategies you can employ to improve in areas of focus.				
<b>Evaluation Criteria</b>		<b>Provisional</b>		
Instructions: Enter a 1 to the appropriate column to indicate their response.		YES NO		
<b>Management Leadership</b>				
1. Does your company have an effective written safety program?				
2. Are site safety issues regularly included on agendas of Management committee meetings?				
3. Are accident frequency/severity rates improving?				
<b>Program Awareness</b>				
1. Is there an evidenced safety committee that meets on a routine basis?				
2. Are problems and results shared with entire workforce?				
<b>Employee Participation</b>				
1. Are employee representatives involved in the safety program?				
2. Are employees able to participate freely in safety activities without fear of reprisal?				
3. Is there a documented procedure in place for raising concerns of hazards or discrimination and receive timely employer responses?				
<b>Implementation</b>				
1. Does Management have the appropriate tools to implement a safety program?				
2. Is there an appropriate budget arranged to support the safety initiative?				
<b>OSHA Focus</b>				
1. Is the company required to comply with OSHA standards?				
2. Is the OSHA 300 tag up to date?				
3. Is OSHA employee training conducted on a routine basis?				
<b>Safety Analysis</b>				
1. Do procedures exist for hazard review of plant/machinery/new operations?				
2. Does the customer have an accident investigation program?				
3. Are all loss-producing accidents and near misses investigated for their causes and corrective action taken?				
<b>Inspection</b>				
1. Are routine physical inspections of the workplace and equipment conducted?				
2. Do supervisors dedicate time to develop work practices and other safety conditions in the work area?				
3. Do inspections include compliance with relevant OSHA standards?				
4. Has programs been made to promote a safer work environment?				
<b>Hazard Reporting</b>				
1. Do formal hazard reporting procedures exist?				
2. Are employees required to report hazards?				
3. Are employees encouraged to report hazards to management?				

Loss Prevention Action Plan				
Carrier Name:				
Provided by:				
Goals:				
1. Workers' compensation claim Total Incurred for all U.S. operations not to exceed \$(0.00)				
CORPORATE				
	ACTIVITY	RESPONSIBILITY	DUE BY	COMPLETED ON
1	Organizational Meeting of Loss Control and Claims			
2	Develop Loss Control Service Plan			
3	Overview of WC Program and Experience Mod			
4	Review/revise Safety Manual			
5	Presentation of Client Portal Capabilities			
6	Develop Service Instructions for Out-of-State Servicing			
7	Conduct Fleet Safety Audit			
8	Develop Fleet Safety Program			
9	Provide Annual MVR Check			

## Loss Control Solutions - Overview

Based on our loss control and risk assessments, Commercial Insurance will provide the OIC with loss control solutions tailored to its unique needs. To support your safety program initiatives and to control losses, we can provide access to a host of materials including:


- Hundreds of safety materials, including employee safety handbooks, formal workplace programs, and educational materials for employees.
- Workplace safety checklists designed to help you to audit your safety procedures and practices quickly and easily
- OSHA compliance reference, training and presentation materials to support your compliance needs
- Workers' compensation materials to help you control your mod and reducing lost-time injury rates
- Employer- and employee-specific safety education materials
- Ergonomics tools to reduce lost time injuries and keep employees healthy
- Safety committee resources
- Risk management and coverage insights
- Certificate of request resources
- Claims cost containment forms and resources

The following section highlights a sampling of the loss control solutions that we will provide to you.

# Loss Control – Employer Risk Management Solutions

Whether it's helping you understand what impacts your Workers' Compensation experience modification factor (mod), your employment practices liability risk or alerting you to new OSHA compliance requirements, we have the resources to keep you informed.

To help the OIC stay abreast of current risk, compliance and coverage issues, we will provide you timely news and information that ensures you're able to understand and manage your risk. A few samples of the type of information we will provide are featured below:



### Coverage Insights

#### Jones Act Coverage


Also known as the Merchant Marine Act of 1920, the Jones Act is a U.S. federal law that was established to provide protection for seamen and regulate maritime commerce in U.S. waters and between U.S. ports.

Although the Jones Act is designed to protect seamen's rights, Jones Act claims are different than claims brought under the workers' compensation or Longshore Harbor Workers' Compensation Act. Federal and state Workers' Compensation benefits include workers' injuries and the Longshore Act protects land-based marine workers, such as dock workers. Unlike these coverages, there is no state or federal agency involved in the administration of a Jones Act claim.

#### Jones Act Definitions

The Jones Act refers to workers as "seamen," places of employment as "vessels," and employers as "shipowners." To recover Jones Act benefits, a seaman's status depends not on the place where the injury occurs but rather on the nature of the seaman's service, his or her status as a member of a vessel and the vessel's operation as navigable waters.

A SEAMAN is defined as a member of the crew of a vessel or someone assigned to a vessel. This includes the ship's captain, officers and crew. In 1995, the United States Supreme Court, in the case of *Chandris, Inc. v. Latsis*, ruled that any worker who spends more than 50 percent of his time in the service of a vessel on navigable waters qualifies as a seaman under the act. Today, this serves as a general rule of thumb to determine seaman status.



### Risk Insights

#### Responding to OSHA Citations: Why Appealing is Often the Best Business Practice

##### An OSHA Inspector Visited, and I Received Citation(s). Now What?


The citation(s), which will be mailed from the OSHA area director shortly after the inspection takes place, will indicate the fine assessed and the abatement period for correcting the health or safety violation. Fines are assessed at four levels, and violations will not be grouped – each one will be fined. Violation classifications include: other than serious violation (up to \$7,000), serious violation (\$1 - \$7,000), repeated violation (up to \$70,000) and willful violation (\$5,000 - \$70,000).

When you know you violated an OSHA standard in the workplace and would not be able to present evidence to support otherwise, it is probably best to pay the fine. However, if you believe you have evidence to defend your business' safety and health standards, you may want to contest the citation. You can contest a citation for any or all of these reasons:

- The citation is not a health or safety violation.
- The citation is not properly classified.
- The citation is not based on sufficient time to abate the violation.
- The citation is not based on sufficient time to abate the violation.
- The citation is not based on sufficient time to abate the violation.

This cost is tremendously high, seriously take a look at whether or not the citation was just.

- The potential fine. Unsettled how fines are assessed so you can argue the degree of "fairness" used to determine this amount. It might not be the best business decision in the long run to accept a fine just because it seems negligible to your company's costs at the time.
- The potential for collateral litigation. If you accept the citation, you could also face other legal consequences. Third-party lawsuits, such as those brought about by employees and property owners, are a common side effect of workplace accidents. Also, if you are cited for a willful violation, some states offer double compensation for subjected employees. If the citation is not just, it might not be worth the potential legal risks.
- The potential for repeat violations. According to OSHA, a violation can be cited as repeated if the employer has been cited for the same or a "substantially similar" violation anywhere in the nation within the past three years. That means if you have a plant or construction site thousands of miles away from the original citation that violated a similar standard, you will receive a repeat citation.



### Coverage Insights

#### What is a Waiver of Subrogation?

The review of every contract you sign with all of the requirements and clauses is a highly important risk management consideration. This includes a contract's waiver of subrogation clause.

To understand what a waiver of subrogation does, it's important to understand what subrogation means. Subrogation is a basic insurance concept utilized in insurance contracts. If a loss occurs, typically happens through someone's negligence. In general, the negligent (or "at fault") party is liable for the cost of the loss. Your insurance carrier can "step into your shoes" and choose to sue the at fault party to recover the amount of a claim they paid for you. This is subrogation. You may not find the term subrogation in your contract, but it may be included – check for the term "Transfer of Rights of Recovery Against Others to Us," which some insurance policies use.

When a waiver of subrogation is required in a contract, it means that you are "giving away" or waiving your insurance company's right to subrogate against another party – most commonly the party you are contracting with. This is not an uncommon practice. In fact, most policy contracts, with the exception of workers' compensation, allow you to waive your rights of subrogation as long as it is done **BEFOREHAND AND PRIOR TO THE LOSS**. Often an endorsement is added specifying referring to the exact contract as a means of clarification. There are areas of caution:

1. **Workers' Compensation.** In some jurisdictions, Waivers of Subrogation are not available. Therefore, a careful review of the state statute is required. You should also obtain your workers' compensation carrier's position and agreement on waivers of subrogation.
2. **Waiver of subrogation requirements should be built into a contract.** The contract wording should be thoroughly reviewed to ensure the waiver of subrogation is being utilized appropriately for the situation. For example, mutual waivers may be beneficial in landlord/tenant contracts (where all parties waive their rights). However, in construction contracts, mutual waivers may not be acceptable nor prudent.


#### Why waiver of subrogation clauses are valuable

A waiver of subrogation clause is placed in a contract to minimize lawsuits and claims among the parties. The risk, once assigned to the insurer by the parties, is determined to slip them, without allowing the insurer to seek costs from a third party. This guarantees that if a loss occurs, the carrier's insurer pays the claim and the insurance proceeds can be used to fund the cost of repair without determining who was "at fault." Without a waiver of subrogation, litigation or arbitration is frequently needed to determine whose fault caused the accident. And there can cause long and costly delays.

#### Reviewing contracts an important risk management consideration

It's important when agreeing to any and all contractual language that it mirrors your policy. As your insurance partner, we are committed to helping you understand how your policy language impacts your contractual risks. Call us today to learn more about how we can assist you in mitigating your contract exposure. ☐

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### Risk Insights

#### Nanotechnology

The new hot topic today in the manufacturing, medicine, electronics and energy production fields is nanotechnology. Employers are both thrilled about the potential profit involved and anxious about the possible health risks. Nanotechnology is the control of matter on a molecular scale between one and 100 nanometers, and it involves processing tiny materials to produce nanoparticles or nanomaterials. To give a measure as to how small the building blocks are in these materials, a nanometer is about 50,000 times smaller than the width of a human hair and ten times smaller than the size of a typical, single germ.

Today, the National Institute for Occupational Safety and Health (NIOSH) reports that new consumer products manufactured using nanotechnology are coming on the market at the rate of about three or four per week. They are already used in paints, car parts, eyeglasses, cosmetics, dental work, tennis racquets and clothing, and they are expected to be used in the near future to purify water, create more efficient energy systems and provide great advances in medical care. However, researchers are not without doubts about this revolutionary technology. Concerns about the impact of nanomaterials and nanoparticles on the environment and on workers' and consumers' health have surfaced in the past five years.

#### The Danger of Nanotechnology in the Workplace

The biggest risk in using nanotechnology in the production of materials is that nanoparticles are so small that they can assume different physical, electrical or magnetic properties than they normally would as larger particles. According to the American Society of Safety Engineers, nanoparticles also have a greater ratio of surface area to mass, and thus they have a greater level of reactivity, combustibility and absorption capacity.

The concern in all these areas is that when ingested, inhaled or even exposed to skin, scientists are not sure how the tiny particles will react with the body systems. What is known is that if they get into the body in any way, the particles are small enough to permeate through tissue. Some evidence suggests that nanoparticles in the body create free oxygen radicals, which are atoms, molecules or ions with unpaired electrons and an open shell configuration. These particles are more likely to bond in unwanted side reactions, leading to cell damage and possibly cancer.

Situations that present significant (and potentially very harmful) exposures to your employees include:

- Working with nanomaterials without proper protection.
- Pouring or mixing nanomaterials.
- Working with nanomaterials when there is a high degree of agitation, like in extreme heat.
- Generating nanoparticles in the gas phase.
- Handling nanoparticles that are powders.
- Maintenance of equipment used to produce or fabricate nanomaterials.
- Cleaning of any dust collection systems.

#### Protect Your Employees

Researchers are also unsure if the current standards of ventilation and filtration systems will be 100 percent effective when working with nanoparticles because of their extremely small size. Because of the tremendous usefulness and prevalence of nanotechnology combined with scientific uncertainty of its effects, many compare this development to asbestos and the government control of its use in the 1950s. The European Union's Occupational Health and Safety agency issued a report citing nanoparticles as the number

# Loss Control – Employer Workplace Safety Solutions

To support your company's safety program initiatives and to control losses, we will provide the OIC access to a large collection of workplace safety materials that help you to develop, audit, enhance and support your safety program and workplace practices quickly and easily. Resources include site operations manuals, safety and return to work policies, safety committee materials, safe operating procedures and workplace safety checklists – to name a few.

## Fleet Safety Policy

Company ABCD

Location:

Effective Date:

Revision Number: 1

Our Company recognizes that our employees are our most valuable asset, and the most important contributors to our continued growth and success. Our Company is firmly committed to the safety of our employees. The Company will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

Traffic-related motor vehicle accidents are the leading cause of work-related fatalities. The environment in which these accidents occur involves numerous complex factors of which the majority is uncontrollable. The purpose of this Fleet Safety Policy is to provide the means to reduce such incidents, eliminate unnecessary injuries and fatal circumstances. We value our employees not only as an asset but also as human beings crucial to the success of their family, the local community.

To further this goal, our Company has developed a Fleet Safety Policy effective August 31, 2008. This Program will consist of six components: Recruitment, Job Requirements, Training, Preventative Maintenance, Accident Investigation and Company Vehicles for Personal Use. This policy applies to all employees as well as all current employees.

### Recruitment:

Company ABCD focuses its initial efforts on driver selection through a variety of resources, first being the job application. The application will require a prospective employee to list driving experience, employment, and history of vehicle driver. In addition, the prospective employee is required to provide a copy of any motor vehicle violations for at least the last ten years. References will be required.

Driver selection will be made upon completion of a formal interview and background check. This includes contacting references, review of the DMV, and a negative drug screen. Authority will be obtained to contact prior employers and personal references.

DMVs will be requested upon completion of a satisfactory interview and periodically thereafter, at a minimum of at least once per year. Management reserves the right to use its discretion in determining an unsatisfactory DMV. As a guideline, 12 violations in the past three years will be grounds for an unsatisfactory DMV prohibiting listing of a prospective employee or termination and/or disciplinary actions of an active employee.

Revised By: \_\_\_\_\_ Date: \_\_\_\_\_

This policy is intended to be a guide only. It is not intended to be a contract. It is subject to change without notice. It is the responsibility of the employee to read and understand this policy and to comply with it.

## PRE-CONSTRUCTION CHECKLIST

Client's Name  
Project Number  
Project Manager  
Site Manager  
Job Site Address

Are any permits required?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No
Is a bid action and date applied for?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No
Is a field office ordered?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No
Is a telephone installed? Has the number been given to the main office?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No
Is a project sign ordered?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No

Comments:

Has power been hooked up?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No
Is a gas machine set up?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No
Has a rubbish removal service been ordered?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No
Have temporary toilets been ordered?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No
Has a surveyor been hired?	Required Yes No	Provided/Performed by Owner Yes No Vendor Yes No	Done Yes No

## Ergonomics Workstation Checklist

This checklist is designed to help you evaluate your computer workstation and your office chair to prevent common strains and injuries associated with use.

### Chair

A well-designed and adjustable chair improves circulation and posture, and prevents back strains and fatigue. Check the following:

- ☐ Chair height (up/down) and backrest (up/down) are easily adjustable.
- ☐ Chair is equipped with a padded seat and back support.
- ☐ Front edge of seat pan is rounded and seamless.
- ☐ Seat is at least 13" wide x 15" long.
- ☐ Chair has non-slippery upholstery with porous "breathable" fabric.
- ☐ Backrest has height adjustable lower back support.
- ☐ Backrest is at least 31" tall x 14" wide.
- ☐ Seat tilts back only slightly as the backrest tilts back.
- ☐ Chair swivels easily on casters.
- ☐ Chair is supportive with five legs for stability.
- ☐ Base of chair is at least 24" around.
- ☐ Heights and width adjustable arm rests provided if needed.

### FOOT/LEG POSITIONS

Proper foot and leg positions help prevent strains in your neck and shoulders plus prevent cramping and stiffness in your legs. Check the following:

- ☐ Feet are flat on the floor or on a footrest.
- ☐ You have 1" - 2" of legroom between legs and workstation.
- ☐ Thighs are parallel to floor.
- ☐ Knees are at 90-130-degree angle.

### KEYBOARD (arm and wrist position)

Proper positioning of your keyboard, arms and wrist and improve comfort and reduce injury. Check the following:

- ☐ Keyboard is detachable and slightly angled at about 15-18 degrees.
- ☐ Keyboard is prevented from slipping.
- ☐ Wrists are relaxed and straight (neutral).
- ☐ Wrist rest or padded support arm rest used, if needed.
- ☐ Arms are close to body with elbows at 90-degree angle.
- ☐ Wrist/forearms are parallel to floor.
- ☐ Mouse is at same level as keyboard and within easy reach.

## SAFETY & HEALTH COMMITTEE RESPONSIBILITIES

In order to promote better communication between employees and management, a Safety & Health Committee has been established for our company's operations. Its primary function is to serve as a two-way channel of communication and to promote safety awareness throughout the workplace.

### ORGANIZATION

The Safety & Health Committee will consist of:

- Safety Coordinator
- Associate Safety Coordinator
- Production Manager
- Shop Supervisor
- Warehouse Supervisor
- Shipping Supervisor
- Two Machine Shop Employees
- One Warehouse Employee
- One Shipping Employee

The Employee Safety & Health Committee will meet monthly. The meeting will be chaired by the Safety Coordinator or Associate Safety Coordinator. Should a scheduled meeting have to be postponed, it will be held later in the month on a date and at a time determined by the Safety Coordinator.

### FUNCTION

1. Conduct Safety/Hazard/Inspection(s) of one or more departments as part of each meeting.
2. Review and update safety rules and safe operating procedures.
3. Review accidents and "near miss" incidents reported since the last meeting, and suggest means for preventing future occurrences.
4. Convey, review and comment on safety suggestions submitted by Employees.
5. Plan and carry out various safety promotion activities (such as contests, award programs, etc.).
6. Promote safety awareness among all employees through safe attitudes and day-to-day interactions.
7. Review safety impacts of equipment/facility changes and multi-shift operations.

When selecting members, take into account an employee's personal experience with safety. Someone from a specific work area with a history of accident or injury problems can bring valuable insights to the Committee. Volunteers or individuals who show they have an interest in safety are also good candidates. Likewise, individuals with a good safety record can bring their own experience to the group.

Rotate membership so that members exposed to Safety & Health Committee issues are "circulated" back into the workforce and others are brought in.

## Site Operations Safety Manual

## Table of Contents

### SECTION 1 – GENERAL INFORMATION

- Safety Policy Statement
- Job Site Rules and Regulations
- Responsibilities Defined

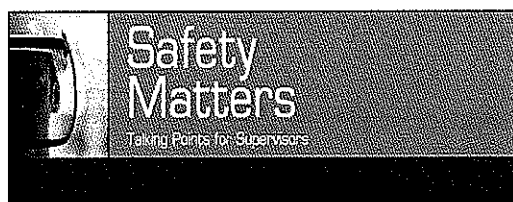
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## Site Operations Safety Manual

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# Safety Matters Toolbox Talks



## Hard Hats

There really isn't an excuse for not wearing a hard hat on jobs that require it. The miracles of chemistry and manufacturing have turned out head protection to fit every need and about every taste too. The colors are attractive and have proven to be positive factors on morale and in comfort. The color of a hard hat is also a factor in repelling the heat.

In some cases, the type of job a crew performs is identified by the color of their hard hat. This type of team identification—and protection—is also used by football teams, pilots in Air Force units, and other special groups.

From falling or flying objects to exposure to electrical shock, hard hats should be worn on all jobs where hazards exist.

Head injuries can occur in many ways, such as from falling tools, falling tree limbs, objects hanging from or dropping from overhead cranes—the list goes on and on.

The security offered by protective equipment, such as a hard hat, is broader than you may realize. A newspaper reported that a hard hat saved a young man on a sewer project. He was caught in the dirt closed in around

Never paint or alter a hard hat. The paint will soften the shell of the hat and do other damage.

Hard hats consist of four different classes—A, B, C and D. Each of these classes must meet certain requirements for withstanding voltage and impact as outlined in set standards. No single hard hat necessarily fills the protection requirements of all types of jobs, so naturally it is important to follow safety rules and always wear the type of hardhat specified and issued for your particular job.

Chin straps and winter liners are also used with some hard hats. But they shouldn't contain metallic parts or conductive material. Likewise, if liners or straps are used on jobs where there is danger of ignition from heat, flame, or chemical reaction, they should be made of non-burning materials.

An injury report never makes for pleasant reading. But it's particularly disturbing to read that the injured person was instructed to wear a hard hat, but chose not to.

Remember, a hard hat not only gives protection, but it's a symbol too. It shows that the guy who is wearing it has brains and is



## Don't Place Blame

Most of the blame for the cause of an accident is placed on the person who was injured. But the blame should be placed on the person who was responsible for the accident.

Let's take a look at some of the things that can go wrong on a job site. The first is the person who is responsible for the accident. The second is the person who is responsible for the accident.

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## "Toolbox" Safety Meetings - Tips for Trainers

As a safety manager, one of your top priorities is to provide a safe working environment for your employees. One way to do this is by conducting "toolbox" safety meetings.

Let's take a look at some of the things that can go wrong on a job site. The first is the person who is responsible for the accident. The second is the person who is responsible for the accident.

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## Promoting a Safety-Minded Work Culture

According to OSHA, one of the most effective ways to develop a safety-minded culture is to involve employees in ongoing "toolbox talk" safety meetings. These brief and informal meetings allow you the opportunity to gather workers together to alert them about potential workplace hazards.

To provide tools to frontline managers, we offer a complete line of *Safety Matters* flyers including:

- Hand Protection
- Hand Tool Safety
- Fire Safety
- Defensive Driving Techniques
- Safe Lifting Techniques
- Accident Prevention
- Ladder Safety
- Slips and Falls
- Power Truck Safety
- Hazard Communication
- First Aid Basics
- Welding and Cutting
- Avoid Heat Illness
- Lock Out for Safety

And many more!

general informational and is not intended as advice.

The following information is for informational purposes only.

# Loss Control – Employee Workplace Safety Communications

In addition to providing materials for employers, we also provide tools and resources for advancing employee safety awareness to benefit your company's productivity and bottom line. Our resources target specific safety issues and advance employee education on hundreds of topics such as ergonomics, safe work practices and personal safety responsibilities offered in a variety of formats such as:

- Industry-specific employee handbooks
- Employee newsletters
- *Playing it Safe* flyers and posters
- Safety quizzes
- Bulletin board postings



## Employee Safety Manual

A Guide to Safety Policies & Procedures  
to Support a Safety-Conscious Work Environment

### Legal Disclaimer to users of this form employee handbook:

The materials presented herein are for general reference only. Federal, state or local laws, or individual circumstances may require the addition of policies, amendment of individual policies, and/or the entire Handbook to meet specific situations. These materials are intended to be used only as guides and should not be used, adopted, or modified without the advice of legal counsel. These materials are presented, therefore, with the understanding that the Company is not engaged in rendering legal, accounting, or other professional service. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

### WHAT DO YOU KNOW ABOUT SAFETY?

Are you truly aware of the dangers of operating machinery? Are you on guard?  
Take this machine guarding quiz to determine how much you know about safety.

1. What is the purpose of a machine guard?
  - a) To slow production
  - b) To inhibit workers' movements
  - c) To prevent
  - d) To assist
2. If you notice that machinery is guarding:
  - a) The danger
  - b) A person
  - c) A person
  - d) A person
3. If you notice that machinery is guarding:
  - a) Turn
  - b) Take
4. Explain the function
5. List the potential

### Playing It Safe Newsletter

#### BEFORE YOU LIFT, READ THIS!

Safe lifting can help you avoid sprains, strains and other painful injuries when working with heavy or awkward loads. Here's how:

When lifting a load from ground level:

- Get as close as possible to the load
- Bend your knees, not your back
- Get a good grip on the object and test its weight
- Keep the load close to your body and lift using your legs

When lifting a load from overhead:

- Always stand on a stable surface before you attempt the lift
- Test the load to be sure you can lift it safely
- Take the object out of the shelf or support carefully, maintaining your balance
- Maintain control of the load, and bring it down to waist level

When lifting from a shelf, desk or counter:

- Pull the load close to your body and test its weight
- Shift the weight of the load to your legs by keeping it close
- Avoid reaching and lifting at the same time

#### Pest! What's Your Body Trying to Tell You?

Working with a computer doesn't have to be a strain. To make your work more pleasant and less stressful on your body, be on the lookout for warning signs which indicate that your working conditions are stressful:

- Eye strain and headaches: Adjust your screen frequency & may be too bright enough, and make sure it's positioned at a comfortable angle away from where you are sitting
- Stiff hands, arms, shoulders: Conditions indicate that you aren't taking or lower the keyboard so that it's at a 90-degree angle from the torso
- Stiff back: These conditions indicate slouching, or working in a chair that doesn't support. Try placing a rolled towel or your back to ease the strain
- Numbness in your legs and feet: Restricting blood circulation. Try using chairs with a footrest during your

#### Did You Know?

- The "save" icon on the Word toolbar is a floppy disk
- There are 6,000 new viruses popping up each day

Workplace safety tips brought to you by the insurance specialists.

### Four Simple Safety Rules for Drivers

We expect our drivers to follow these four simple safety rules to help you arrive at your destination safely:

- Conduct a basic safety check of your vehicle before driving.
- Use seat belts at all times. Let other workers ride with you only when the vehicle has a seat belt for each person.
- Always drive within the speed limit.
- Do not drive if you are tired or feeling ill.

We're Counting on You to Put Safety First!

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Fig. 5. The change in the content of glycerol mono- and diglycerides of fatty acids in the oil of the seed of *Thlaspi arvense* during the ripening of the seeds.





# OSHA Compliance

Commercial Insurance will help you to meet OSHA program and training requirements with materials geared to your business. Our resources include:

- How to prepare for an OSHA official visit
- Full program planning and training resources, including:
  - ✓ Formal programs
  - ✓ Training presentations and presenter's notes
  - ✓ Employee training handouts and quizzes
  - ✓ Sign-in logs for easy recordkeeping compliance

**Program Description**

The program will be designed to get chemicals that contain or could contain health hazards at points of release under conditions of normal operation or during emergencies. The following materials are essential to the OSHA requirements of the program:

1. Company products used in the program in a liquid and aqueous form or that produce fumes when used in a "reactive" container
2. Airborne (non-chemical)
3. Airborne (non-chemical) that can be converted to liquid (aqueous) form (chemicals, or fumes, or both, will be converted to liquid form)
4. Fumes and vapors (chemicals) that can be converted to liquid form (chemicals, or fumes, or both, will be converted to liquid form)
5. Fumes and vapors (chemicals) that can be converted to liquid form (chemicals, or fumes, or both, will be converted to liquid form)

**Program Objectives**

By the end of the program, participants will be able to:

- Identify the hazards of the chemicals that are used in the program
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**Hazard Communication Program**

**Program Description**

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**Important Things For You to Remember...**

**Hazard Communication**

**YOU HAVE A RIGHT TO KNOW ABOUT:**

- YOUR SAFETY PROGRAM
- HAZARDOUS CHEMICALS
- PORTABLE SAFETY DATA SHEETS

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**OSHA**

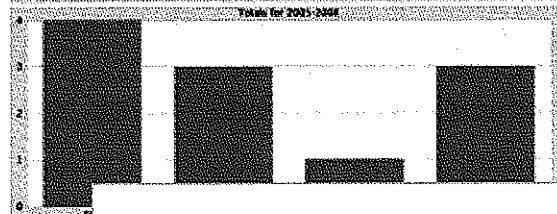
**Hazard Communication**

Standard 29 CFR Part 1910.1200

Presented by: [O. Qm/Name]

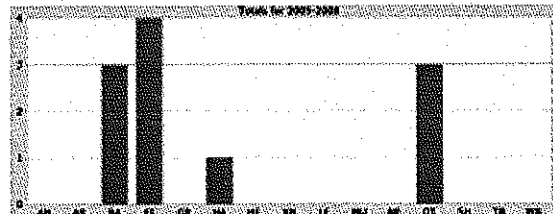
- Up-to-the minute recording of OSHA Log incidents
- Incident reporting and analysis
- Drill-down by injury type, body part, groups or divisions, and time period
- Instant calculation of incident rates and comparisons to national averages based on your SIC code, including printing of annual 300A Summary
- Referencing compliance standards

ABC Company					
Chicago Plant					
OSHA Recordable Incidents by Division by Department					
Department	2005	2006	2007	2008	Total
Paper Converting (001)	1	3	0	0	4
Maintenance (002)	2	1	0	0	3
Packaging (003)	0	1	0	0	1
Pulp Processing (004)	2	1	0	0	3
Total	5	5	0	0	10



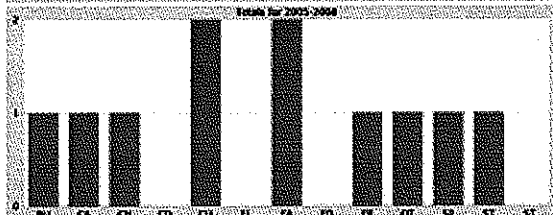
**ABC Company**  
Chicago Plant  
**OSHA Recordable Incidents by Division by Body Part**

Department	2004	2005	2007	2008	Total
Arrest/Call (AC)	0	0	0	0	0
Arm (AR)	0	0	0	0	0
Back (BA)	1	2	0	0	3
Finger (FI)	3	1	0	0	4
Grip (GR)	0	0	0	0	0
Hand (HA)	0	1	0	0	1
Head/Eye (HE)	0	0	0	0	0
Knee (KA)	0	0	0	0	0
Leg (LE)	0	0	0	0	0
Muscle (MU)	0	0	0	0	0
Neck (NE)	0	0	0	0	0
Other (OT)	1	2	0	0	3
Shoulder (SH)	0	0	0	0	0
Trunk (TR)	0	0	0	0	0
Wrist (WR)	0	0	0	0	0
Total	5	3	0	0	8



**ABC Company**  
Chicago Plant  
OSHA Recordable Incidents by

Department	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Burn (BU)								
Caught in-between (CA)								
Chemical (CH)								
Concussion (CO)								
Cut (CU)	1	1	0	0	0	2		
Electric Shock (EL)	0	0	0	0	0	0		
Fall (FA)	0	2	0	0	0	2		
Foreign (FO)	0	0	0	0	0	0		
Fracture (FR)	1	0	0	0	0	1		
Other (OT)	1	0	0	0	0	1		
Sprain (SP)	0	1	0	0	0	1		
Strain (ST)	1	0	0	0	0	1		
Struck by (ST)	0	0	0	0	0	0		
Total	5	4	0	0	0	7		



# Workers' Compensation

Our Workers' Compensation resources help you to understand what contributes to total claim costs and ways to minimize your risk. From understanding your experience modification factor, or mod, to establishing Return-to-Work program activities, a sampling of our workers' compensation solutions for frontline managers and employees includes:



## Fighting WC Fraud in the Workplace

According to CNA, companies that treat their workers fairly and with concern have the lowest job injury and lost-workday costs. Workers' compensation is a business expense.

As a supervisor, here are the Top 12 proactive things you can do to fight WC fraud in the workplace:

1. **Educate your employees.** Employees should understand both their rights and responsibilities. Hold regular safety meetings on the topic, and use posters, handouts and e-mails to reinforce the message. Reinforce the message by providing your employees with a copy of the company's safety policy.
2. **Maintain a safe work environment.** Establish a formal Safety or Injury Prevention Program to monitor safety hazards.
3. **Investigate all injuries in the workplace.** Examine every injury report to determine if the injury was work-related. If it was, report it to the appropriate authorities. If it was not, report it to the appropriate authorities.
4. **Keep records.** Employees who feel unsafe should be able to report the problem to you. Keep a log of all safety incidents and make a clear policy of looking forward to finding them before they become a problem.
5. **Provide a safe work environment.** Provide a safe work environment by ensuring that all safety equipment is in good working order and that all safety equipment is used properly.



## Workers' Compensation Fraud



The WC (workers' compensation) insurance system is a no-fault method of paying workers for medical expenses and wage loss due to on-the-job injuries. While the majority of WC claims are handled through the National Insurance Crime Bureau, reports of fraudulent claims are estimated each year. To help you detect possible WC fraud, experience shows a claim may be fraudulent if two or more of the following factors are present:

1. **Monday Morning.** The alleged injury occurred either "first thing Monday morning" or late on Friday afternoon but not reported until Monday.
2. **Employment Change.** The reported accident occurred immediately before or after a date change, the end of a contract, or the termination of an employee.
3. **Job Termination.** If an employee files a claim for termination, ask:
  - Was the alleged injury reported by the employee prior to termination?
  - Did the employee request that unemployment benefits prior to obtaining workers' compensation benefits?
4. **History of Claims.** The claimant has a history of frequently changing physicians, addresses and names of employers.
5. **Medical History.** The employee has a pre-existing medical condition that is similar to the alleged work injury.
6. **No Witnesses.** The accident has no witnesses, and the employee's own description does not logically support the value of injury.
7. **Conflicting Descriptions.** The employee's description of the accident conflicts with the medical report of injury.
8. **History of Claims.** The claimant has a history of numerous litigious or litigious claims.
9. **Investment is Required.** The claimant requires a diagnostic procedure to confirm the nature or extent of an injury.
10. **Late Reporting.** The employee delays reporting the claim without a reasonable explanation.
11. **Hard to Reach.** You have difficulty contacting a claimant at home, when they are allegedly disabled.
12. **Unemployment.** Does the employee have another paying job or do volunteer work?
13. **Unusual Circumstances.** There is an unusual coincidence between the employee's alleged date of injury and their need for personal time off.
14. **Unusual Problems.** The employee has had to borrow money from co-workers or the company, or has received pay advances.
15. **Unusual.** The employee has a history that could cause an injury similar to the alleged work injury.

Remember: If you identify signs or other indicators, investigate further. If a claim does not meet these criteria, it may not be fraudulent.

## WORKERS' COMPENSATION AUDIT CHECKLIST

Under the estimated premium earnings used to calculate your workers' compensation insurance premium, an annual premium audit determines the actual costs for the policy period. There can be vast differences between the estimated and actual premiums, so the audit process is extremely important. To become audit-ready, there are 10 steps to follow before the audit arrives.

### BEFORE THE AUDITOR ARRIVES:

1. **Get an agreement with the auditor.** Get an agreement with the auditor and obtain a name and phone number in case you need to contact the auditor. If you do need to cancel and reschedule, do so promptly.
2. **Identify primary contact person.** Identify a primary contact person who is familiar with all of the company's departments and could have knowledge of the payroll records that the auditor will be reviewing.
3. **Review the prior year's billing statements and auditor's worksheet.** Review the prior year's billing statements and auditor's worksheet to understand the issues that the auditor will be reviewing. If you cannot find the information, contact the auditor for clarification.
4. **Review the company's payroll records.** Review the company's payroll records to ensure that all employees are properly classified and that all payroll records are accurate.
5. **Review the company's workers' compensation records.** Review the company's workers' compensation records to ensure that all claims are properly reported and that all claim records are accurate.
6. **Review the company's safety records.** Review the company's safety records to ensure that all safety incidents are properly reported and that all safety records are accurate.
7. **Review the company's return-to-work records.** Review the company's return-to-work records to ensure that all return-to-work programs are properly implemented and that all return-to-work records are accurate.
8. **Review the company's workers' compensation records.** Review the company's workers' compensation records to ensure that all claims are properly reported and that all claim records are accurate.
9. **Review the company's safety records.** Review the company's safety records to ensure that all safety incidents are properly reported and that all safety records are accurate.
10. **Review the company's return-to-work records.** Review the company's return-to-work records to ensure that all return-to-work programs are properly implemented and that all return-to-work records are accurate.



## Understanding Your Workers' Compensation Modification Factor

Are you interested in learning about how your workers' compensation modification factor (mod) is calculated? This page provides information on how the mod is calculated and how it affects your workers' compensation premium.

What determines the mod factor?

More recent and the National Council on Compensation Insurance (NCCI) is used to calculate the experience modification factor (EMF). The EMF is a ratio of your company's actual losses to the expected losses for your industry.

How is a mod calculated?

Calculating the experience modification factor is complex, but the underlying theory and purpose of the formula is straightforward. Your company's actual losses are compared to the expected losses for your industry. The formula incorporates factors that take into account company size, industry, and the difference between the actual and expected losses.

What is a credit vs. a debit mod?

The mod factor represents either a credit or a debit. A credit mod means that your company's actual losses are less than the expected losses, resulting in a lower premium. A debit mod means that your company's actual losses are more than the expected losses, resulting in a higher premium.

What is the experience rating period?

The mod is calculated using loss and payroll data for an experience rating period. The experience rating period typically includes data for three policy years, including the most recently completed year. For example, for a mod factor calculated on January 1, 2008, the data would be used for the January 1, 2005-2007 period.

The annual rate is the National Council on Compensation Insurance (NCCI) rate.

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The annual rate is the National Council on Compensation Insurance (NCCI) rate.

## Report Workplace Injuries Promptly

No matter how minor an injury seems, our company requires all employees to report on-the-job injuries immediately to their supervisor. Prompt reporting:

- Identifies potential safety hazards;
- Increases the process for workers' compensation benefits;
- Allows us to provide you with a safe working environment.

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# **Attachment A**

## **PROJECT GOALS AND OBJECTIVES**

**2.4.1 Goal/Objective 1: To find a consultant to assist the Office of the Insurance Commissioner (OIC) in formulating an optimal program for addressing West Virginia State Agency Workers' Compensation coverage needs. The consultant will have knowledge of, and be able to explain and evaluate, the various means of providing coverage. These include, but are not limited to: full transfer of risk; self-insurance; captive; fronting; bundled v. unbundled services; as well as any others that may be of benefit to the State.**

*Commercial Insurance Service, Inc. (CI) is a third generation insurance agency headquartered in Charleston, West Virginia since 1932. As an aggressive and progressive insurance agency under the leadership of Frank A. Baer, III and Raye M. King, CI has been leading the way to alternative and progressive insurance purchasing for more than 20 years. These programs include alternatives such as Self-Insured Retentions, Captive options with fronting carriers, self-insurance with excess placement, and large deductible options. A detailed analysis of all options is available to the client and prepared and reviewed with leadership.*

*As in the past, CI is able to develop the necessary documentation, workflows, and procedures to allow the various agencies to purchase Workers' Compensation coverage either as a group or of their own accord. This process includes a detailed evaluation of the insurance carrier and agency/broker. Servicing aspects of workers' compensation are critical both from the ability and technology available from the carrier and the ability of the support agency/broker.*

**2.4.2 Goal/Objective 2: To find a consultant to assist the OIC who is fully familiar with State and Federal laws and regulations that affect Workers' Compensation coverage for the State of West Virginia and its agencies.**

*CI is completely familiar with the State and Federal laws and regulations that specifically affect Workers' Compensation coverage. The two staff attorneys, as well as the Workers' Compensation team, are very well versed in the regulations surrounding this area. In addition, CI understands the purchasing process and guidelines for procurements over certain limits.*

**2.4.3 Goal/Objective 3: To find a consultant to assist the OIC who can analyze State Agency Workers' Compensation needs and provide written recommendations including pre- and post- loss goals, loss prevention, reduction, and mitigation strategies.**

*CI is equipped to do a complete analysis of possible Workers' Compensation programs available in the current marketplace. Utilizing a proprietary program to balance each funding method against the other will allow the State the ability to determine which funding mechanism would be best for the State and its agencies. Also available is the use of our Risk Analysis Loss Liability Examiner. See Tab 5.*

**2.4.4 Goal/Objective 4: To find a consultant to assist the OIC who can compare and contrast State Agency Workers' Compensation plan risk financing options and assist in the selection of the most appropriate technique(s).**

*CI has, on numerous occasions, prepared bid packages that include specific data, specifications and qualifications to possible vendors. CI would suggest utilizing a proprietary document delivery system. This will allow both CI (as the consultant) and the State Officials (working with CI) to track and monitor the utilization of data being provided. This system allows for tracking editions of documents, management across multiple security levels, as well as being able to work remotely with each State Agency's data. It would be CI's recommendation that a strong data tracking system be utilized to help ensure the State's confidential information. See Tab 6.*

**2.4.5 Goal/Objective 5: To find a consultant to assist the OIC in selecting, establishing, administering, and evaluating value-added services such as premium auditing, claims administration, and return-to-work programs.**

*CI understands the role of the consultant to be as follows: to assist the State in gathering, analyzing, and processing the Workers' Compensation data into a streamlined, useable format to allow for funding methodology development and process. This position will also require the development and review of current policies and procedures surrounding the implementation, utilization, and measurement of the State's Workers' Compensation program. In addition, the consultant will be required to assist the State in the development and management of information for a bidding process, once a funding methodology has been determined. The consultant will also be responsible for assisting the State in analyzing all of the proposed bids that have been submitted for Workers' Compensation procurement.*

**2.4.6 Goal/Objective 6: To find a consultant who can assist the OIC in developing needed policies and procedures for effective administration of the program ultimately developed.**

*Commercial Insurance takes a multi-disciplinary approach to evaluating and analyzing the policies and procedures that would be needed for an effective administration of the States Workers' Comp program. This will include, but not be limited to, interviews with Division heads to evaluate programs and policies currently in place, effectiveness of the policies, and enhancements or changes that would need to be made to the policies for a successful Workers' Compensation program. The areas for review include human resources, safety and loss control, return-to-work, claims management, claims submission, claims investigation, root cause analysis, and fraud investigation.*

# Attachment B



## **MANDATORY REQUIREMENTS**

**2.5.1 The vendor must demonstrate that it has the training and experience necessary to meet all the projects and goals listed in 2.3.**

*See attached resumes for all team members. It should be noted that the educational range of the team members includes Juris Doctor, Masters in Business Administration, Bachelors, and High School level personnel. All individuals from the Supervisor on up have trained and worked with CI's current Captive Insurance programs and have received their CWCC (Certified Workers' Compensation Counselor). In addition, the project team leader has received the CWCP (Certified Workers' Compensation Professional) from Michigan State University. On our team we have a Certified Safety Specialist, a Certified Insurance Counselor, Associates in Insurance, and an Associate Advisor in Insurance. See all Curricula Vitae under Tab 4.*

**2.5.2 The vendor must provide the OIC with the names and contact information for other clients for whom the vendor has supplied the same or substantially the same services.**

*Commercial Holdings, LLC  
(304) 344-1623*

*Todd Jones – tjones@amfmwv.com  
Kristy Dickens – kdickens@amfmwv.com*

*Charleston Area Medical Center  
(304) 388-6251*

*Larry Hudson – larry.hudson@camc.org  
Steve Bell – stephen.bell@camc.org*

*Kanawha Stone  
(304) 755-8271*

*Virginia King – virginia.king@kanawhastone.com  
Scott Withrow – scott.withrow@kanawhastone.com*

**2.5.3 The vendor must provide the OIC with a detailed defensible work plan demonstrating how it would address the OIC's needs as outlined in this RFP including specific lines, as the successful program must be up and running by September 1, 2011. The vendor should estimate how many hours it believes will be necessary to complete the work needed from inception of the contract. The vendor should provide the resumes, experience, and training of its key staff. The vendor should prepare a proposed timeline with a compilation of major phases/activities to be accomplished from inception of the consultant contract to implementation of the program, and include proposed deliverables within the timeline.**

*CI realizes that the key element to the success of the consultant will be to properly manage the necessary data to develop a complete Workers' Compensation program. Below you will find a detailed timeline of events and data gathering milestones for a successful navigation to Phase II.*

Principal Time	Manager Time	Support Time	DESCRIPTION OF TASK
6	12	3	Project team initial meeting to determine flow of communication, set meeting times and dates, determine overall timeline milestones and drop dead deadlines. This will involve all team members from CI that are manager, supervisor, and above.
1	10	5	Develop timeline in Passport system as well as documentation tracking platform.
3	40	55	Develop requested information document to be given to current commercial Carrier. This will include claims information, payroll history by classification, and e-mod history. Gathering of all above mentioned data, organization and, dissemination for any needed clarifications.
3	15	10	Claims Analysis Phase I: This will include an overall 30,000 foot claims analysis of the entire program broken out by department.
2	51	15	Individual agency interviews to determine current Workers' Compensation related policies and programs in use and the effectiveness of each.
2	32	15	Detailed analysis of all claims over \$50,000 to determine from a loss control and underwriting standpoint the probability of said loss recurring and if proper prevention methods have been implemented.
1	18	10	Program analysis 30,000 foot view.
10	29	20	Detailed Workers' Comp program outline based on claims experience, available options currently in West Virginia. This analysis will include a breakdown of options between self-insured <u>with</u> and <u>without</u> excess insurance coverage; captive insurance options; retrospective rating programs; large deductible programs; and guaranteed cost analysis. It will also include the pros and cons of including <i>all agencies</i> or having tailored options for <i>each agency</i> available through the program, depending on each individual agency's performance, risk tolerance, and funding available for purchasing Workers' Compensation.
5	43	20	Develop necessary data package for Phase II actual coverage procurement. This will include developing a detailed listing of all agencies, contact information, payroll history, claims history, detailed analysis of all claims over \$50,000, current safety and workers compensation programs currently in place.
Unknown	Unknown	Unknown	Undetermined needs based on project development and THE OIC direction for additional support and guidance not outlined.
33	250	153	TOTAL Hours

**2.5.4 The vendor must demonstrate its experience in structuring a Workers' Compensation program for at least one State government or other large public governmental entity within the past five years.**

*CI has worked with and continues to work with the City of Charleston. We play a key role in the placement of Excess Workers' Compensation coverage as well as evaluation of program changes.*

**2.5.5 The vendor must demonstrate its experience in managing risk for a large deductible plan or a self-insured plan for a State government or other large public governmental entity within the past five years.**

*Currently CI has under management several large deductible programs, captive insurance programs, and Self Insured Retention programs. Each client is consulted on at least a quarterly and sometimes monthly basis for a continued update on the program's progress. In the past two years CI has negotiated and successfully placed a large number of "alternative" programs. We have been able to successfully take over long-standing clients from other agencies due to our aggressive and cost-conscious process.*

**2.5.6 The vendor may provide other management consulting services related to this project for the OIC as needed. These additional services may include appearances by personnel of the consultant before legislative and executive bodies or others to respond to questions, give reports, and educate state agencies about the proposed risk management programs. These services may also include the preparation of written reports concerning risk management programs as deemed necessary by the OIC.**

*CI understands that we may be required to provide data in various formats and communication styles including presenting the data to various parties as deemed necessary by the OIC. The scheduling, format of data and information to be disseminated will be determined in conjunction between CI and the OIC.*

**2.5.7 The vendor must identify and briefly describe your ability to provide any of the following services, either by your firm or by contracting with a third-party on behalf of your client:**

- 1. Insurance Policy Procurement – CI has been procuring insurance policies for West Virginia employers since 1932. Our ability and success rate is defined by our growth and emergence as being the largest independently owned insurance agency in the State of West Virginia. Policy procurement is an everyday function of CI's company.*
- 2. Claims Administration Services – CI has the ability to assist the State and its agencies in successful claims administration through various methods including developing with the State's IT department a proprietary program for claims submission. CI has a great deal of experience in working with various funding methods to utilize the available carrier resources and to assist in the claims administration process. CI also has the ability to analyze and equate the various claims management software available in the industry. This includes, but is not limited to, the analysis of a Third Party Administrators program. We would be able*

*to utilize CI's claims advocates for random claim file audits. For complete claims audits, an evaluation process should be developed and contracted to a third party. This will allow for all claim files to be reviewed and financially managed within a set time frame, as well as with an overall cost reduction goal. The insurance carrier or Third Party Administrator may also have this capability built into their pricing structure. CI will be able to help evaluate the current structure and determine modifications to the process as needed.*

- 3. Establish risk pool participation and funding requirements for the Phase II program. CI is very familiar with Risk Pods and establishing the programs in WV including rating, underwriting, policy development, and account management.*
- 4. Loss Control Services – CI has the ability to provide loss control services to assist with training and prevention methods that could be utilized with the State to help proactively address claims trends and claims prevention. Please see Tab 8 for sample seminar and programs.*
- 5. Return to Work Program – CI serves as a key partner in helping to develop, implement, train, and monitor Return-to-Work Programs. This includes coordination between employer, injured employee, medical provider and, if necessary, third party non-profit agency. There are several companies, such as Voc Works, that manage the placement of employees into non-profits for transitional duty work when accommodations at the normal work location are not available. CI will help the State develop and monitor the overall success of a Return-to-Work program, with the overall goal being to reduce the number of lost time days -- therefore reducing the overall Workers' Compensation costs.*
- 6. Rating/Underwriting Evaluation/Consulting – CI, through various education and training programs, is well versed in breaking down the rating structure used by insurance carriers and evaluating their overall underwriting criteria. In addition, CI has developed underwriting and rating platforms for use in insurance POOLS and self-insured cost allocations. It is critically important that your consultant undertake the proper preparation of data for an underwriter's review. This should include easy-to-access and complete data management. Whether the OIC itself serves as the underwriting arm for the new program or utilizes an insurance company, detailed criteria should be utilized in allocating the cost for coverage to the appropriate agency.*

I certify that the proposal submitted meets or exceeds all of the mandatory specifications of this RFP. Additionally, I agree to provide any additional documentation deemed necessary by the State of West Virginia to demonstrate compliance with said mandatory specifications.

Commercial Insurance

\_\_\_\_\_  
(Company)

  
Raye M. King, President, COO

\_\_\_\_\_  
(Representative Name, Title)

(304) 345-8000 ext. 607 p (304) 345-8014 f

\_\_\_\_\_  
(Contact Phone/Fax Number)

February 10, 2011

\_\_\_\_\_  
(Date)

**FRANK A. BAER III, J.D., CIC, CWCC**  
**CHAIRMAN, CEO**  
**COMMERCIAL INSURANCE**



**Fields of Expertise**

- Public Entity Risk Management and Insurance Program Design
- Healthcare Risk Management and Insurance Program Design
- Alternative Risk Transfer Technique and Analysis
- General Property and Casualty Consulting
- Self Insurance, Captive and Association Program Development

**Significant Insurance Experience**

- Over 15 Years' Agency Experience
- Helped to analyze, design and implement the current West Virginia Municipal League Property/Casualty program for West Virginia public entities.
- Helped design and manage the unique "All Lines Aggregate" structure for the City of Charleston's annual Property and Liability program.
- Helps manage a Vermont-based captive insurance company for the state's largest hospital.
- Created a unique coverage structure for individual physician medical liability insurance coverage utilizing a large IPA and HMO.
- Created a unique "Shared Risk" medical professional liability product for small and rural hospitals.

**Key Projects**

- Continues to analyze and structure insurance program alternatives for key public entity and healthcare clientele.
- Helped structure a heterogeneous group captive for commercial risks.
- Various projects for Charleston Area Medical Center/Partners In Health
- Various projects for the City of Charleston

**Credentials**

- Licensed (all lines) WV Insurance Agent
- Licensed WV Excess and Surplus Lines Broker
- Licensed attorney (active in West Virginia and inactive in Colorado)
- Certified Insurance Counselor (CIC)
- National CIC Education Faculty
- Taught CPCU Law Section
- CEO of one of West Virginia's largest independent all lines insurance agency
- CWCC

**RAYE M. KING, CWCC**  
**PARTNER**  
**PRESIDENT, COO**  
**COMMERCIAL INSURANCE**



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**Fields of Expertise**

- Agency/Company Relationships
- Niche Program Development
- Hiring, Training of All Employees
- Sales Development, Leadership, Mentoring

**Insurance Experience**

- Six years as a Commercial Underwriter/Field Representative with two major/ international insurance companies
- 25 years' independent agency experience including direct sales, sales management, COO, and now President, COO of Commercial Insurance

**Key Projects**

- Development and Placement of National Franchise Accounts
- Marketing and Placement of WVML Insurance Program
- Oversight of the marketing and development of large doctor alliance
- Part of team to find alternative insurance for large Public Entity group
- Bringing in meaningful insurance company partners and maintaining long-term relationships with them
- Internal development and oversight of in-house "Service First"
- Under her leadership, Agency has tripled in size through competent hiring and mentoring.

**Credentials**

- Accredited Advisor in Insurance
- Certified Workers' Compensation Counselor
- Xerox Sales School
- Chairman, Education – State of West Virginia Professional Agents
- Young Agent of the Year, WVPPIAWV - 1987
- Chairman of the Year, WVPPIAWV - 1988
- Licensed West Virginia Agent

**VICE PRESIDENT, WORKERS' COMPENSATION  
DIVISION  
COMMERCIAL INSURANCE**



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**Fields of Expertise**

- Workers' Compensation

**Experience**

- 10 years' experience – Workers' Compensation data analyst, now Vice President and Director, Workers' Compensation Division
- 15 years' experience with insurance systems
- 15 years' experience serving as Champion for Commercial Insurance's Zywave Suite
- 15 years' experience coordinating technologies between Commercial Insurance, clients, and insurance carriers

**Key Projects**

- RALLE Project Leader – Workers' Compensation Claims mining program
- Wintam Conversion
- HR Connection Project Leader
- Decision Master Warehouse Project Leader
- MyWave Integration and Implementation
- Commercial Insurance Workers' Compensation Management program
- Passport Client / Market Utilization

**Credentials**

- Zywave Champion
- E&O Quality Coordinator
- Certified Workers' Compensation Professional in process
- BrickStreet Specialist Training
- West Virginia licensed Property & Casualty agent
- Graduate of West Virginia Institute of Technology
- Certified Workers' Compensation Consultant

**Client Experience Sample**

- AMFM, Inc.
- Cabell County Board of Education
- Greenbrier County Board of Education
- City of Charleston
- Kanawha Stone



**JANET L. BUCKLEY**  
**DIRECTOR, PUBLIC SECTOR DIVISION**  
**COMMERCIAL INSURANCE**



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**Fields of Expertise**

- Public Entity Programs only. Janet spends 100% of her time in the public entity arena.

**Significant Insurance Experience**

- Over 40 Years' Insurance Experience, at least 30 of which have focused on Public Sector
- Program Administrator – West Virginia Municipal League
- Helped design and manage the unique "All Lines Aggregate" structure for the City of Charleston's annual property and liability placement, the largest public entity in West Virginia
- Director of Public Sector programs servicing West Virginia cities, towns and villages
- Currently oversees the largest and longest-standing program at Commercial Insurance

**Key Projects**

- Implementing and Servicing All Lines Aggregate Program
- Marketing of all governmental risks that need to have competitive annual or three- to five-year proposals or are being considered through bid requests

**Credentials**

- Accredited Advisor In Insurance
- Certified Professional Insurance Women

**JASON A. PORTER, ASP, CWCC  
SAFETY SERVICES EXECUTIVE  
RISK MANAGEMENT DIVISION  
COMMERCIAL INSURANCE**



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**Jason A. Porter** is Safety Services Executive in the Risk Management Division of Commercial Insurance. He is an active provider and facilitator of structured safety consulting, training, committee leader and analysis services. Areas of focus during these activities include OSHA/DOT compliance, and contractual risk transfer. His primary consulting office is located in Charleston, West Virginia. In addition to his role at Commercial Insurance, Jason has served in several other capacities in the Safety and Health profession, including Industrial Hygiene and Environmental functions.

Jason works with operational safety and loss control management personnel in various fields from manufacturing to long-term care to contracting. He has also worked extensively with managers and team leaders in multiple different arenas and is an active participant in the West Virginia Chamber Safety Subcommittee.

Jason holds a Bachelor in Occupational Safety Technology and an Associate in Production and Inventory Management Technology from Marshall University, and authorizations by OSHA to present the 10-hour and 30-hour Voluntary Compliance Courses in both General and Construction Industries. He is also an authorized trainer from the American Red Cross for First Aid/CPR/AED training and through the National Safety Council for Defensive Driving training. He is a current member of the American Society of Safety Engineers, with a specialty practice membership in Risk Management. Jason currently holds the Associate Safety Professional (ASP) designation and is working toward achievement of the Certified Safety Professional (CSP) designation.

**ASHLEY K. BURTON, ESQ., CWCC**  
**ASSOCIATE GENERAL COUNSEL**  
**HUMAN RESOURCES EXECUTIVE**  
**COMMERCIAL INSURANCE**



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**Fields of Expertise:**

- Human Resources
- Employment Law

**Experience:**

- Several years of legal experience dealing with employment matters including recruitment/hiring practices, performance evaluation review, new employee orientation, drafting and implementing employee handbooks, discrimination and harassment training, and employee communications

**Key Projects:**

- Provides training and seminars on human resource matters for a wide variety of clients
- Presenter at Innovative Captive Strategies Heartland Risk Control Workshop

**Credentials:**

- Licensed attorney (active in West Virginia)
- Member of DRI
- Bachelor of science degree in Business Administration from West Virginia University
- Juris Doctor degree from Washington and Lee University

Burton is associate general counsel and the human resource services executive in the risk management division of Commercial Insurance. She is an active provider of employment practices consulting and training.

Burton joined Commercial Insurance after practicing employment law in Charleston, WV, and is now Commercial Insurance's Director of Human Resources. She is still licensed to practice law in West Virginia. Burton holds a bachelor of science degree in business administration from West Virginia University and a juris doctor degree from Washington and Lee University.

Burton has several years of legal experience dealing with employment matters including recruitment/hiring practices, performance evaluation review, new employee orientation, drafting and implementing employee handbooks, discrimination and harassment training, and employee communications.

Burton is involved with various organizations in Charleston, including Rotary and American Inns of Court. She enjoys spending time with her husband and new baby.

**MISSY D. GREER, CWCC**  
**ACCOUNT MANAGER, WORKERS' COMPENSATION**  
**DIVISION**  
**COMMERCIAL INSURANCE**



---

**Fields of Expertise**

- Workers' Compensation

**Experience**

- 4 years' Financial Support specialist
- 5 years' experience with insurance systems
- 5 years – RALLE services support
- 4 years – NCCI Classification Specialist
- 2 Year – Marketing Analyst

**Key Projects**

- Excess lines database management
- Errors & Omissions support auditor
- WC account management and large deductible oversight

**Credentials**

- BrickStreet Specialist training
- Zywave Champion training
- CWCC
- WV Licensed Property and Casualty
- NCCI Specialist

**MARK A. STEWART, CWCC**  
**DATA AND CLASSIFICATION ANALYST**  
**COMMERCIAL INSURANCE**



---

**Fields of Expertise**

- Workers' Compensation
- Captive Insurance

**Experience**

- 3 years – NCCI Classification and Rules Specialist
- 2 years – Payroll Audit support
- 2 years – E-mod analyst expert
- 5 years – *RALLE* Analyst

**Key Projects**

- *RALLE* Client implementation
- NCCI Dispute – project leader

**Credentials**

- NCCI specialist training
- BrickStreet agent training
- West Virginia licensed Property & Casualty agent
- *RALLE* specialist
- Zywave Champion training
- CWCC
- Masters, Hospital Administration

**Client Experience Sample**

- Hartland Captive Group

**JOHN T. MOREDOCK**  
**ACCOUNT EXECUTIVE, WORKERS' COMPENSATION DIVISION**  
**COMMERCIAL INSURANCE**



---

**Fields of Expertise**

- Safety and Loss Control
- Workers' Compensation analysis and consulting

**Experience**

- 3 years' experience with Claims Data mining program – *RALLE*
- Commercial Property Data gathering

**Key Projects**

- *RALLE* Analyst

**Credentials**

- Bachelor's of Risk Management and Insurance – University of Georgia
- Defensive Driving Trainer
- OSHA 10
- OSHA 30
- CPR
- Zywave Technology Training

**WES DAUBENSPECK, GSP  
SAFETY SERVICES SPECIALIST  
RISK MANAGEMENT DIVISION  
COMMERCIAL INSURANCE**



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**Fields of Expertise**

- Risk Management
- Hazard Identification
- Forest Products Industry

**Experience**

- 1 year with Commercial Insurance
- 1 year with WVU Appalachian Hardwood Center
- Consulting with various Truss and Carpentry Shops

**Key Projects**

- Back Injury Prevention Project, Greenbrier Board of Education
- Hazard Assessment Project, OSI
- Wood Products Risk Management Initiatives

**Credentials**

- M.S. Wood Science and Technology, WVU
- B.S. Safety Management, WVU
- Graduate Safety Practitioner

**PAMELA SPANGLER**  
**CLAIMS MANAGER, WORKERS' COMPENSATION DIVISION**  
**COMMERCIAL INSURANCE**



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**Fields of Expertise**

- Workers' Compensation Claims Management

**Experience**

- 12 years - West Virginia claims management with third party administrators
- Loss time claims adjusting
- No-Loss time claims adjusting
- Litigated claims

**Key Projects**

- Commercial Insurance claims advocacy
- Captive claims management

**Credentials**

- Licensed West Virginia Property and Casualty Agent



**LINDA K. JONES**  
**CLAIMS MANAGER, WORKERS' COMPENSATION DIVISION**  
**COMMERCIAL INSURANCE**



---

**Fields of Expertise**

- Workers' Compensation Claims Management/Occupational Disease Specialty

**Experience**

- 24 years - West Virginia claims management with third party administrators
- Loss Time claims adjusting
- No-Loss Time claims adjusting
- Occupational Disease Specialist

**Key Projects**

- Commercial Insurance Occupational Disease Management procedure and standards guidelines
- Large deductible claims advocate

**Credentials**

- Licensed West Virginia Property and Casualty Agent

**CHERRIE J. LYTTLE**  
**CLAIMS MANAGER, WORKERS' COMPENSATION DIVISION**  
**COMMERCIAL INSURANCE**



---

**Fields of Expertise**

- Workers' Compensation Claims Management

**Experience**

- 11 years' West Virginia claims management with third-party administrators
- Loss time claims adjusting
- No-Loss time claims adjusting
- Litigated claims

**Key Projects**

- Commercial Insurance claims procedure and standards development

**Credentials**

- Licensed West Virginia Property and Casualty Agent

**PAUL HIGGINBOTHAM**  
**DIRECTOR, INFORMATION TECHNOLOGY**  
**COMMERCIAL INSURANCE**



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**Fields of Expertise**

- Information and Systems Technology

**Experience**

- six years' experience with insurance systems
- four years' experience – HR Connection specialist
- four years' experience coordinating Commercial Insurance technologies with clients

**Key Projects**

- Tam Online Conversion
- HR Connection Client Support
- Client Video asset inventory
- Conversion to VOIP telephone system
- Passport Implementation

**Credentials**

- Zywave Specialist
- Applied Coordinator

**SUSAN L. TAYLOR**  
**DIRECTOR, FIELD SUPPORT DIVISION**  
**COMMERCIAL INSURANCE**



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**Fields of Expertise**

- Director of Commercial Insurance's Field Support Division
- Responsible for presentations for large insurance and risk management accounts

**Experience**

- Combined 15 years of state government, hospital pharmacy services, and legal assisting
- 14 years with Commercial Insurance's Field Support Division (10 years as Director)

**Key Projects**

- All large insurance proposals
- All RFPs and RFQs
- Detailed spreadsheet oversight for large accounts

**Credentials**

- Applied Systems Specialist

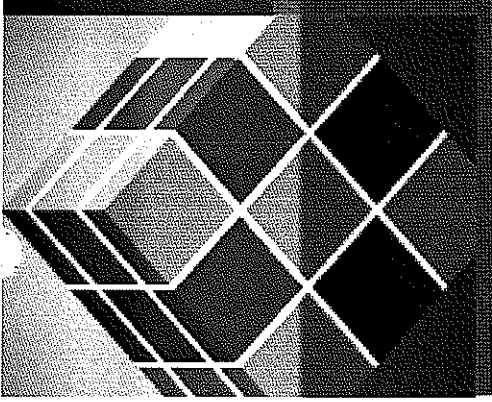


# **Introducing RALLE® Warehouse**

**Risk Analysis Loss &  
Liability Examiner**

- [illegible]

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## What can RALLE Warehouse do for the State of West Virginia?

- Provides quality resources to help meet strategic goals
- Identify loss drivers and implement money-saving solutions that:
  - Reduce claims
  - Improve safety
  - Lower premiums
- Present complex information that is easy to use and understand
- Lead you to faster, more effective decisions



# **RALLE Warehouse Management Report**

- Loss Summary
  - Review of your workers' compensation, auto, property and general liability claims data
  - Helps determine effectiveness of P&C programs
  - Provides information for making loss control and risk management program changes
  - Vivid exhibits providing a high level view your claims experience



# Multi-Year Reporting

- **Multi-Year Reporting** allows you to evaluate claims data over a five-year period for major lines of business
- Includes analysis of annual incurred costs, frequency vs. severity, and paid vs. reserves.

## Frequency vs. Severity

Frequency rates combined with severity rates identify significant trends that assist us in directing Loss Control efforts to the areas of greatest impact. Frequency claims are considered to be claims with total incurred losses less than or equal to \$10,000.00. Severity claims are considered to be claims with total incurred losses greater than \$10,000.00.

Frequency vs. Severity

## Paid vs. Reserves

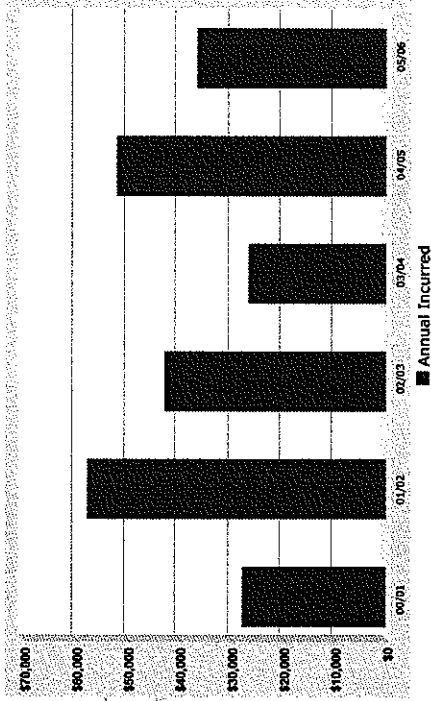
The ratio of outstanding reserves to paid to date figures has a large financial impact on all Auto programs. High reserves ultimately affect future premium rates. Proactive claims resolution plans can reduce outstanding reserves.

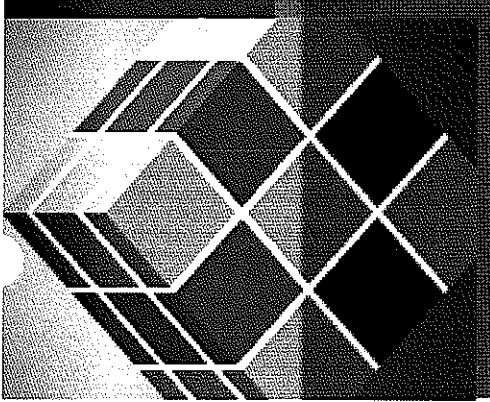
Monthly Breakdown



## Annual Incurred Overview

The following data provides you with an overview of your Auto costs and performance. Developing trends are illustrated with total incurred losses, paid to date and open reserves.





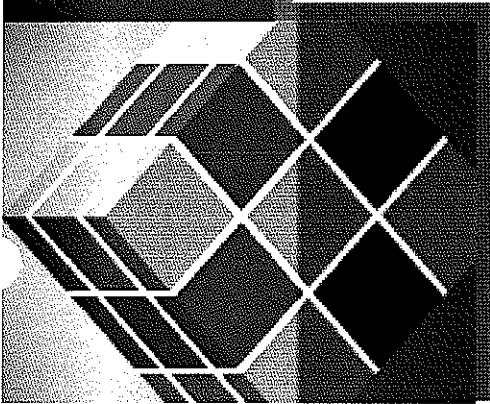
# RALLE Warehouse Drill-Down

- Powerful query engine that allows you to view your claims in limitless variations such as:
  - Locations
  - Tenure
  - Injury Type
- Provides a quantifiable view of core causes of the losses



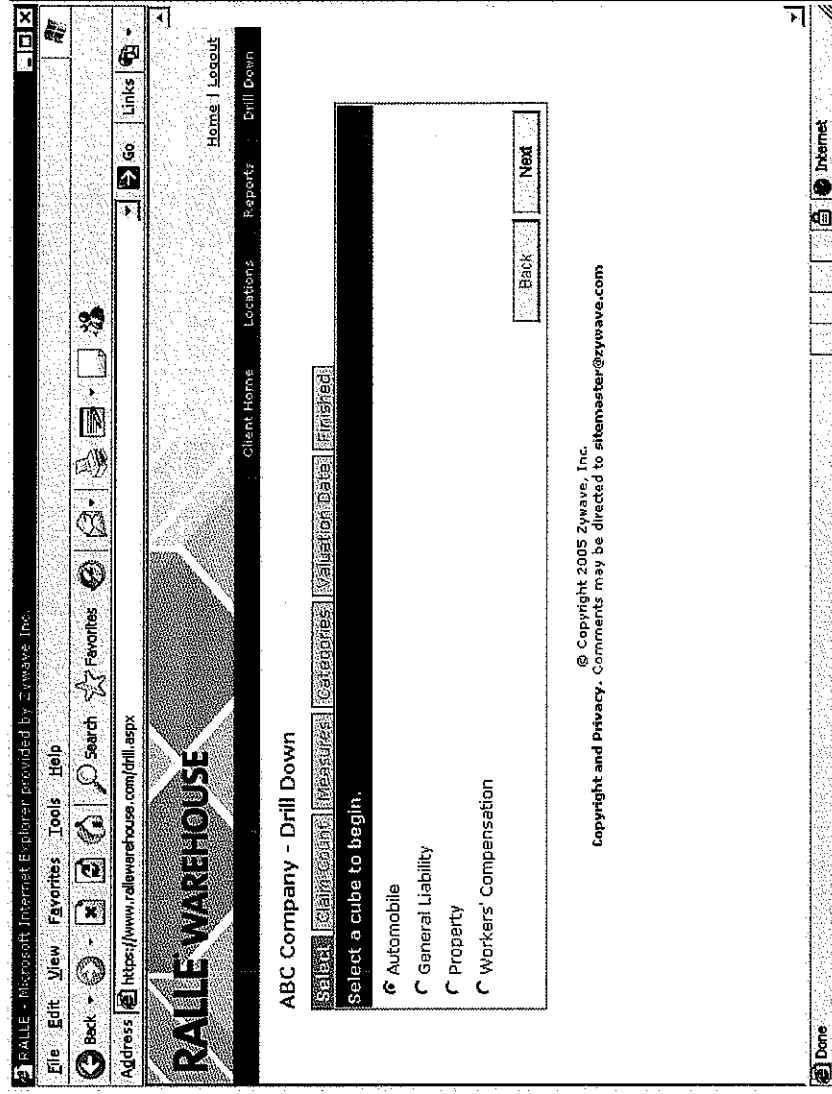
# RALLE Warehouse Drill-Down

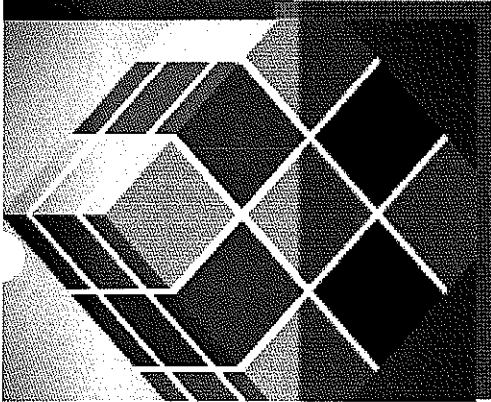
- Drill-Down can answer questions such as:
  - What factors are driving your losses?
  - How many claims do you have at a particular location?
  - How can we best reduce outstanding reserve dollars?
  - Are veteran or newer workers being injured more frequently?
    - What type of training is needed for these specific groups of employees?
  - Which locations have the most effective claims reporting practices?



# RALLE Warehouse Drill-Down

- **Drill-Down** allows you to evaluate claims by line of business and with multiple years of data
- **Drill-Down** includes numerous categories to analyze to include body part, time of day, and location
- **Drill-Down** provides a variety of ways to analyze your data. Do you want to look at total paid? How about reserves?





# RALLE Warehouse Drill-Down

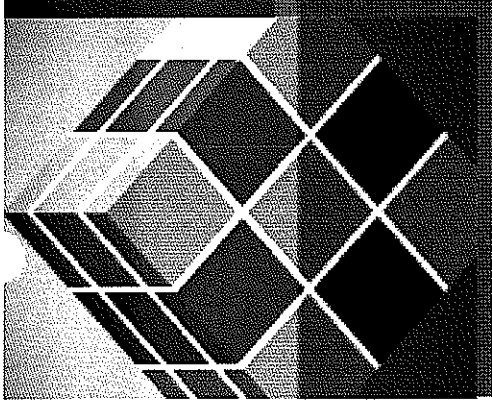
- View the data in a variety of ways.
  - Do you want to look at highest amount paid for lower back injuries at each location?
- Safety programs can then be geared specifically to a location or a shift.

https://www.drwarehouse.com/rele/user/output/RALLEwyd177.html - Microsoft Internet Ex

Databeacon 6.1 - Workers' Compensation: ABC Company

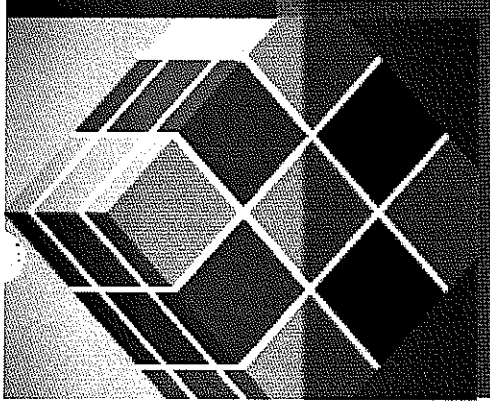
Categories: || BACK LOWER ...

Measures	Location	Claim Count	Total Paid
SLIP AND FALL	2 Florida	34	203,715.49
	1 Wisconsin	39	133,226.69
	4 Georgia	3	77,069.64
	5 Florida	20	16,054.31
	8 Texas	4	2,014.78
LIFTING	1 Wisconsin	42	148,497.69
	2 Florida	18	69,178.58
	5 Florida	15	5,048.75
	8 Texas	3	1,940.93
	3 Arizona	3	1,703.76
CARRYING	4 Georgia	1	184.35
	8 Texas	2	157,293.92
	1 Wisconsin	6	1,426.25
	2 Florida	5	609.88
	1 Wisconsin	2	96,739.36
SLIP-OTHER	5 Florida	1	1,624.35
	2 Florida	3	574.42



# What can RALLE Warehouse do for State of West Virginia?

- Assist you in your strategic goals
- Identify loss drivers
- Implement solutions
- Reduce claims
- Reduce injuries
- Promote safety
- Lower premiums



# Put RALLE Warehouse to Work For You

Let Commercial Insurance help you turn  
your claims data into money-saving  
solutions.

We can help you get to the bottom of your  
claims issues and formulate effective  
solutions today!

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# RALLE<sup>®</sup> WAREHOUSE

ABC Company

*Created: Tuesday, November 16, 2010*

## **Prepared by:**

Commercial Insurance  
340 MacCorkle Avenue  
Charleston, WV 25314  
304.345.8000

Multi Year Workers' Compensation



# Commercial Insurance Loss Summary

## ABC Company

### How to use the report

Listed below is the policy(s) analyzed in this report. It includes the policy period dates, earned premium and other loss information.

The Exhibits found in this Management Report will assist you in identifying areas of high performance, opportunities for improvement and/or implementation of claims management practices.

### Summary

Your company's commercial insurance losses for the following policy years noted below are compiled in the following loss summary.

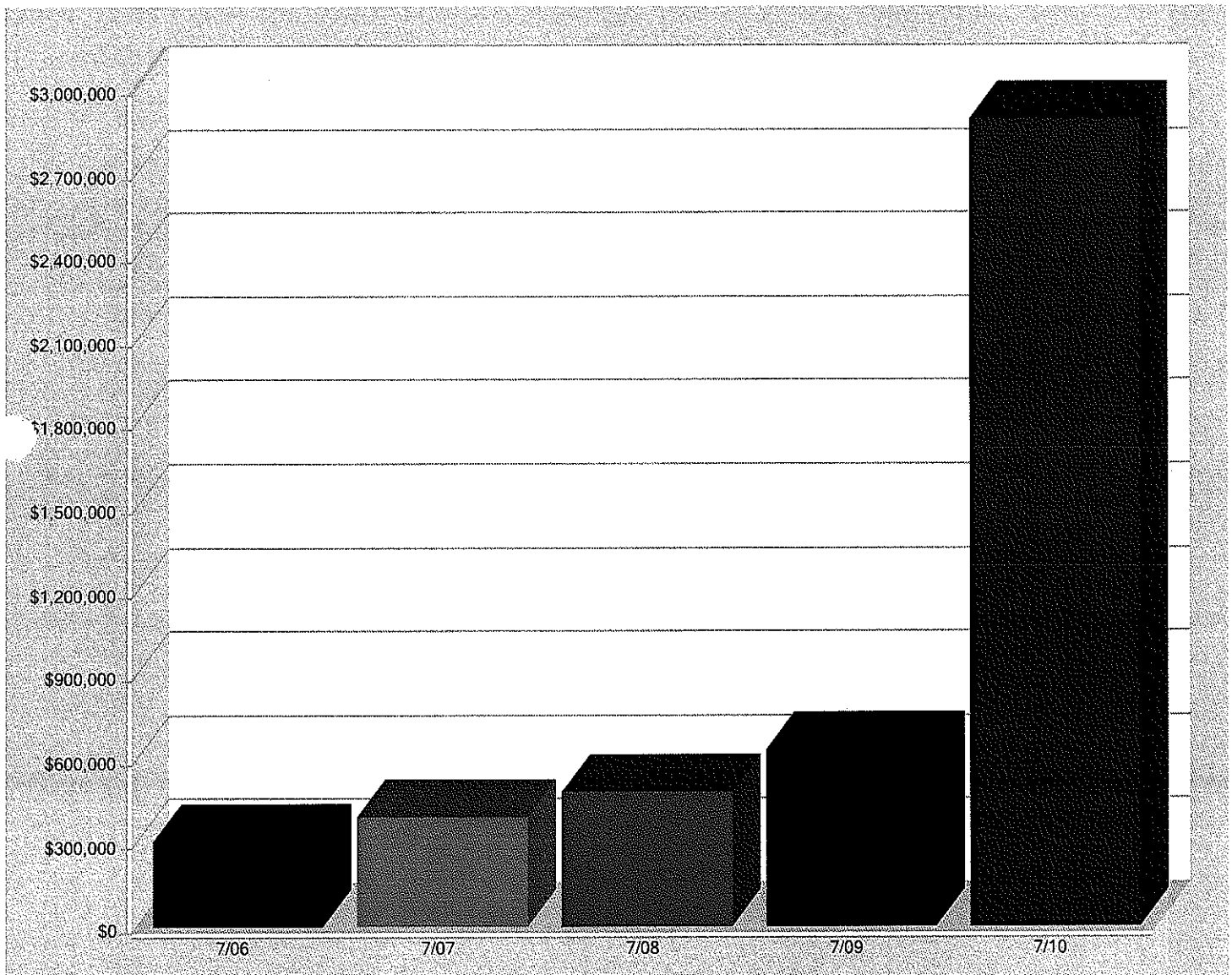
Carrier/Policy #	Policy Period	Earned Premium	Total Incurred	Loss Ratio	# Of Open Claims	Total Claim Count
Workers Compensation						
Brickstreet Insurance WC 2005	07/01/2005 - 06/30/2006	\$1,000,000	\$300,366	30.0%	67	67
Brickstreet Insurance WC 2006	07/01/2005 - 06/30/2006	\$1,917,100	\$5,854	0.3%	0	4
Brickstreet Insurance WC 2006	07/01/2006 - 06/30/2007	\$1,000,000	\$386,912	38.7%	79	79
Brickstreet Insurance WC2006	07/02/2006 - 07/02/2007	\$2,000,000	\$5,770	0.3%	0	2
Brickstreet Insurance WC 2007	07/01/2007 - 06/30/2008	\$1,000,000	\$471,046	47.1%	66	66
Brickstreet Insurance WC 2007	07/02/2007 - 07/02/2008	\$1,917,100	\$11,315	0.6%	0	4
Brickstreet Insurance WC 2008	07/01/2008 - 06/30/2009	\$1,000,000	\$618,657	61.9%	98	98
Brickstreet Insurance WC 2008	07/02/2008 - 07/02/2009	\$1,740,000	\$5,810	0.3%	0	3
Brickstreet Insurance WC 2009	07/01/2009 - 06/30/2010	\$1,000,000	\$2,895,558	289.6%	66	75
Brickstreet Insurance WC 2009	07/02/2009 - 07/02/2010	\$1,600,000	\$4,070	0.3%	2	3
<b>Totals</b>			<b>\$4,705,358</b>	<b>33.2%</b>	<b>378</b>	<b>401</b>

*The information contained in this report is for reference purposes only and is not considered legal advice. Please contact your representative from Commercial Insurance to discuss the information in this report. For legal advice, please contact an attorney.*

ABC Company

## Annual Incurred Overview

The Annual Incurred Overview is an illustration of total incurred (total incurred = total paid + total reserve + total expense - recovery) costs, by policy year, as of the valuation date. When reviewing the data, look for trends or changes in year-over-year data as an indication of performance.



### Utilize Drill-Down for Additional Claim Details

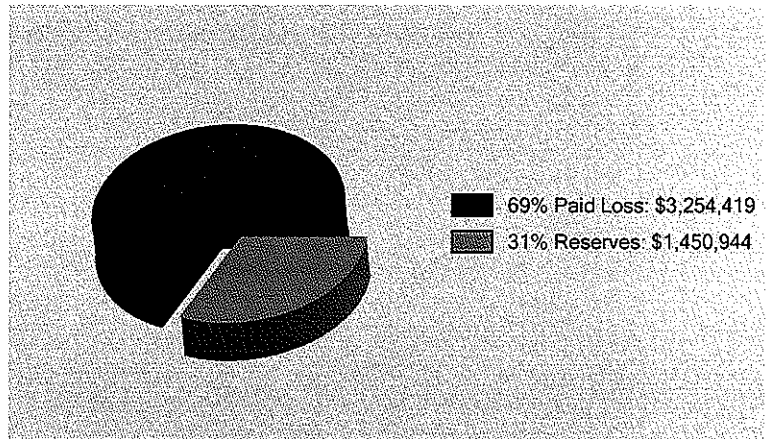
Drill-Down helps you to determine specific factors driving your total claims dollars and counts. Consider selecting on the measures tab: total incurred and on the categories tab: Status (open/closed)/location/accident type.

ABC Company

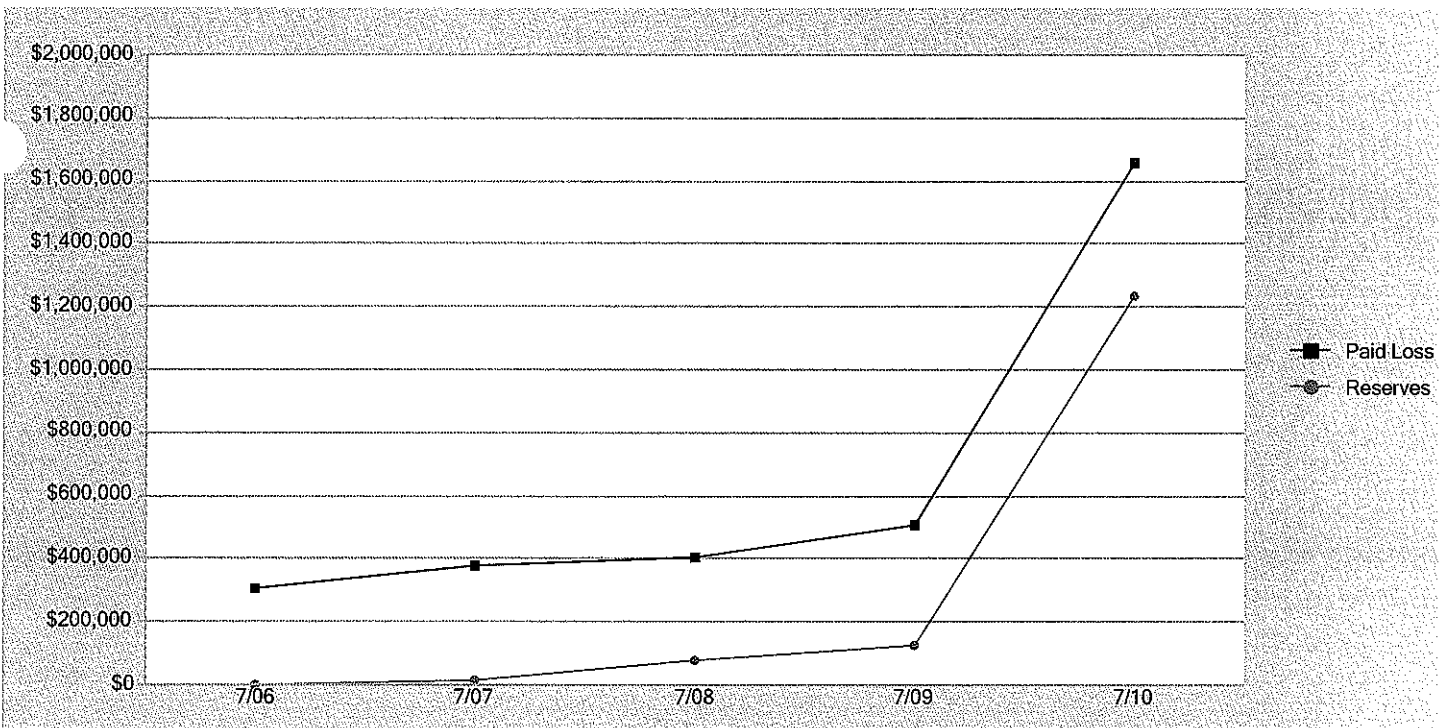
## Paid vs. Reserves

Insurance companies use loss reserves to evaluate the monetary worth of each claim. A loss reserve is the insurance company's best estimate of the ultimate cost of a claim. Proactive claims resolution plans can reduce outstanding reserves. Review by state, location or litigated claims to identify best practices in resolving open claims and focus on opportunities to reduce outstanding reserve dollars.

7/1/2005 - 07/01/2010



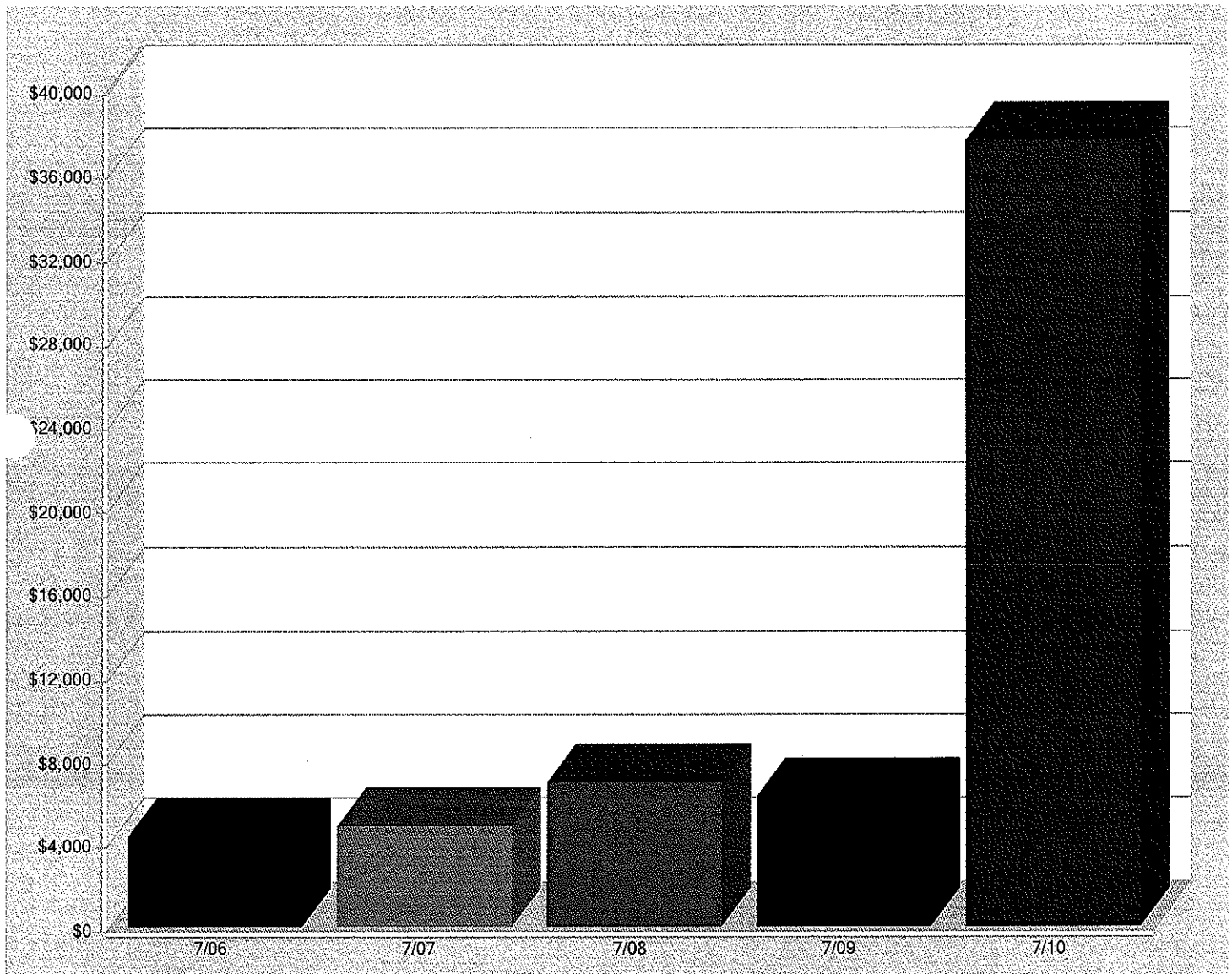
## Annual Breakdown



ABC Company

## Average Incurred Cost per Claim

The Average Incurred Cost per Claim provides the average cost incurred (total paid and total reserved)/per claim, for that policy year. Your goal over time is to reduce this amount. Cost containment programs focused on minimizing both indemnity and medical claims can affect these averages.



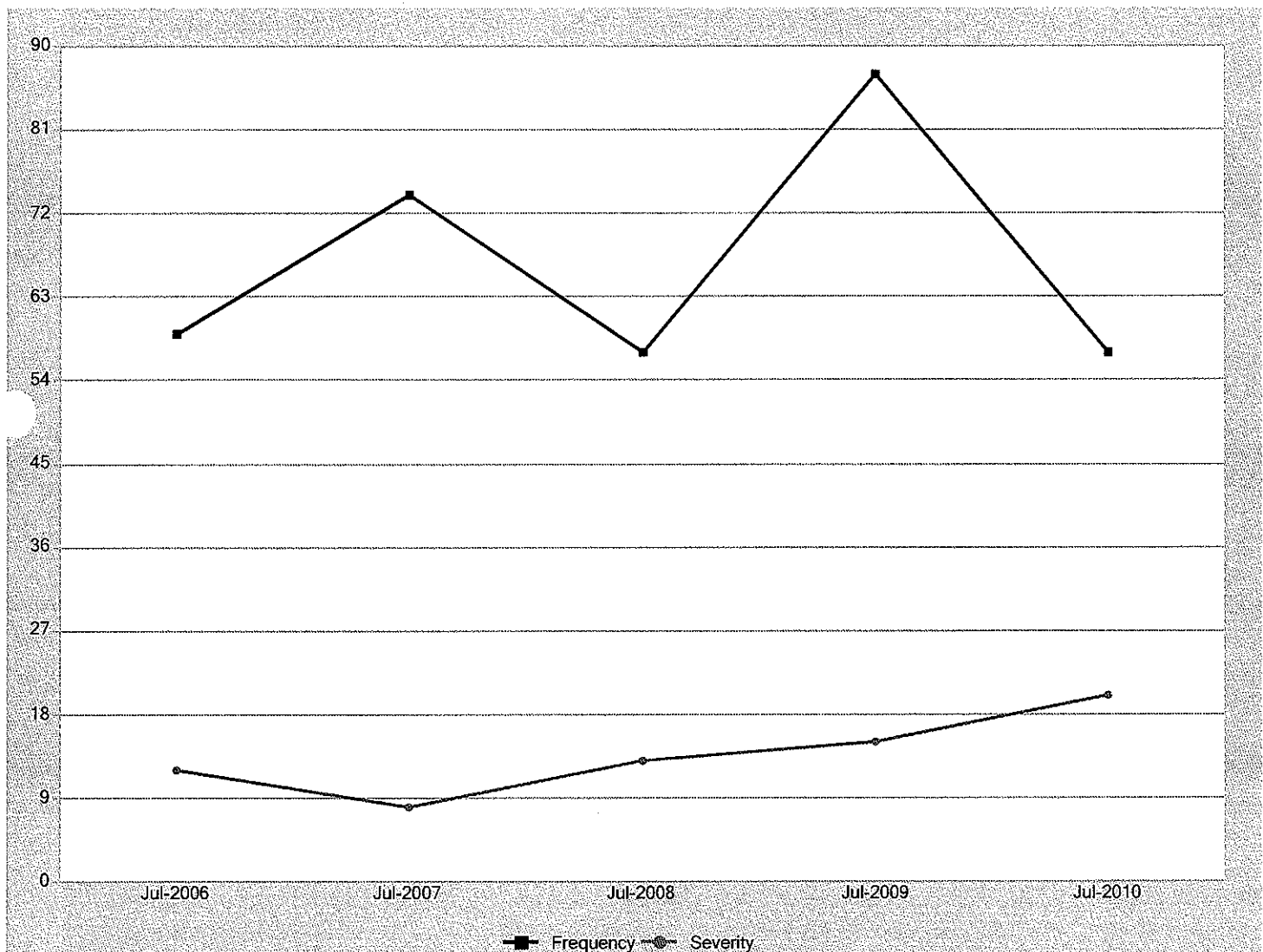
### Utilize Drill-Down for Additional Claim Details

When reviewing average cost per claims, look to Drill-Down to determine which locations have the highest dollar amounts. Consider selecting on the measures tab: total indemnity paid/total medical paid and on the categories tab: date of loss/locations/claim count/accident type.

ABC Company

## Frequency vs. Severity

A common phrase used in insurance is "frequency breeds severity." The idea behind it is the more losses you have, the more chances you have for a loss to be a large one. In this report, frequency claims are considered claims with total incurred losses equal to or less than \$10,000.00. Severity claims are considered claims with total incurred losses greater than \$10,000.00.



### Utilize Drill-Down for Additional Claim Details

When reviewing the Frequency vs. Severity report, look to Drill-Down to determine where you are experiencing either a large number of claims or high valued claims. Consider selecting on the measures tab: total paid/total reserved and on the categories tab: locations/claim count/accident type/body part.



ABC Company

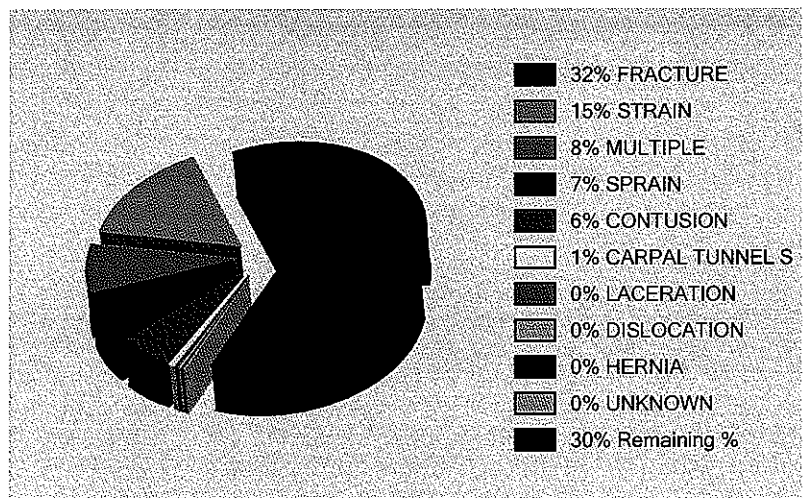
## Top Injury Types by Total Incurred

The amount of dollars spent on the top injury types may indicate the need for job assessments or evaluations to determine if future injuries can be prevented. Is there a procedure that can be implemented that will reduce those injuries? What loss prevention or cost containment programs could you consider to mitigate the total incurred losses?

Injury Type	Total Incurred	# of Claims	Percentage of Total Incurred
FRACTURE	\$1,521,728	39	32%
STRAIN	\$717,859	97	15%
MULTIPLE	\$374,665	62	8%
SPRAIN	\$313,382	53	7%
CONTUSION	\$282,197	72	6%
CARPAL TUNNEL SYNDROME	\$24,673	7	1%
LACERATION	\$19,952	27	0%
DISLOCATION	\$10,985	4	0%
HERNIA	\$10,948	4	0%
UNKNOWN	\$8,511	3	0%
<b>Total</b>	<b>\$3,284,901</b>	<b>362</b>	<b>70%</b>
<b>Total - All Claims</b>	<b>\$4,705,362</b>	<b>402</b>	<b>100%</b>

### Utilize Drill-Down for Additional Claim Details:

Utilize Drill-Down to analyze the factors driving your top injury types. Consider selecting on the measures tab: total incurred and on the categories tab: locations/claim count/injury types.



ABC Company

## Top Total Incurred Costs by Body Part

Knowing what body parts are affected may provide the opportunity to develop a customized loss control and/or safety program that protects your employees from future injuries. Are the employees lifting heavy objects, causing back injuries? Should they be required to wear back support belts? Do they need additional training on lifting?

Body Part	# of Claims	Total Incurred	Percentage of Total Incurred
ARM	18	\$922,008	20%
BACK	69	\$674,122	14%
KNEE	44	\$357,430	8%
LEG	10	\$261,943	6%
SHOULDER	25	\$167,288	4%
FOOT	26	\$156,046	3%
MULTIPLE BODY PARTS	19	\$115,348	2%
WRIST	15	\$110,908	2%
ANKLE	16	\$104,243	2%
ELBOW	11	\$93,383	2%
LUNG	1	\$87,611	2%
BODY SYSTEM	16	\$86,193	2%
MULTIPLE TRUNK	7	\$49,789	1%
MULTIPLE UPPER EXTREMITY	11	\$22,615	0%
<b>Total</b>	<b>288</b>	<b>\$3,208,928</b>	<b>68%</b>
<b>Total - All Claims</b>	<b>402</b>	<b>\$4,705,362</b>	<b>100%</b>

### Utilize Drill-Down for Additional Claim Details

Utilize Drill-Down to analyze the factors driving injuries by body part. Consider selecting on the measures tab: total incurred and on the categories tab: locations/body part/tenure/age.

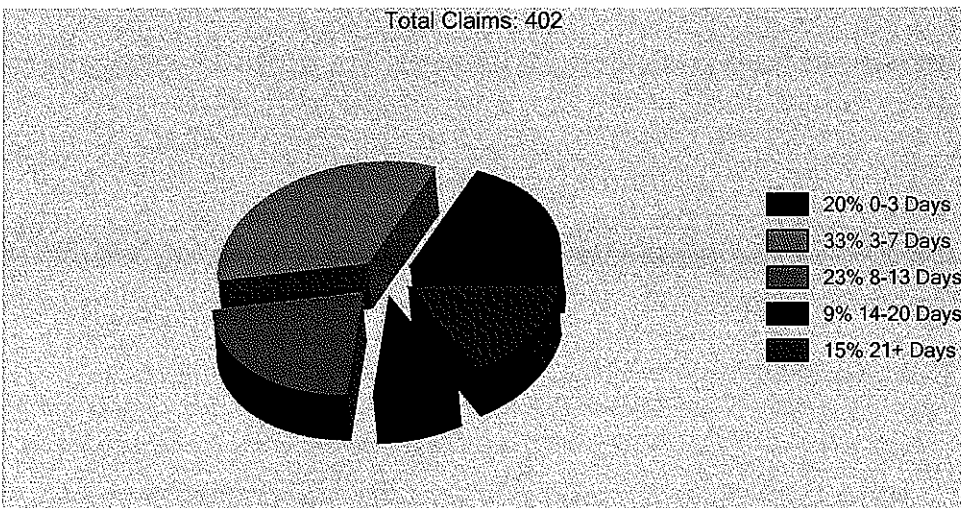
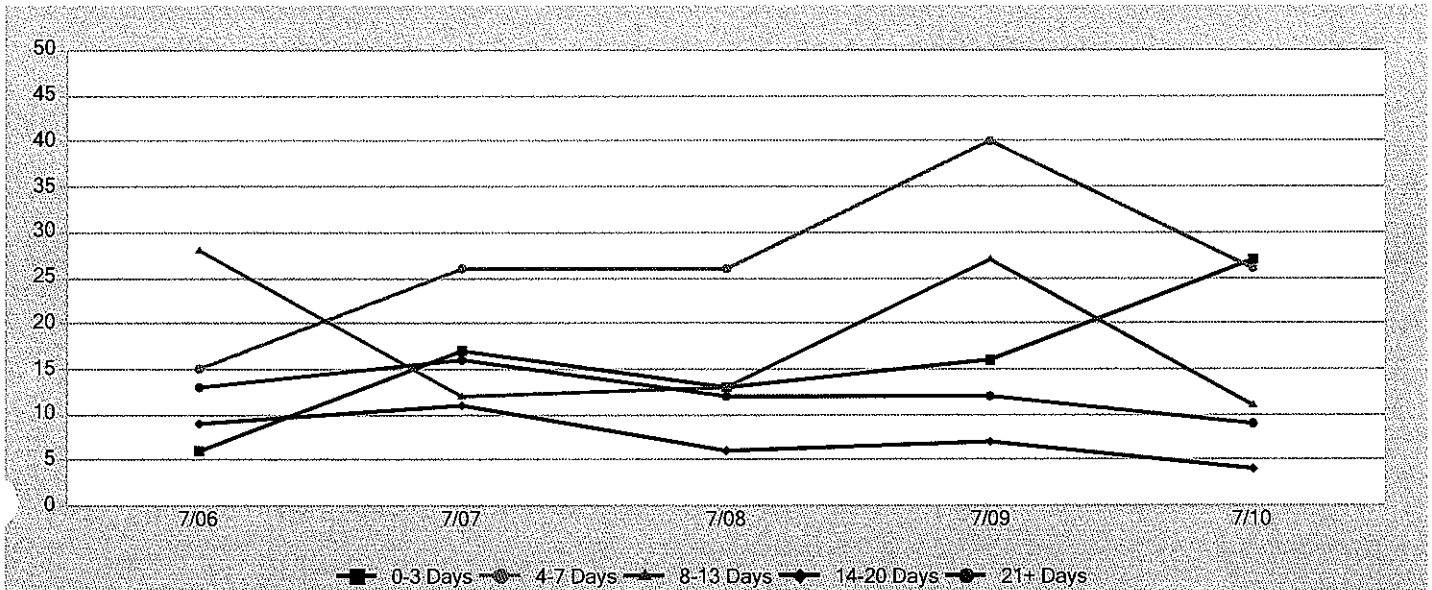


ABC Company

## Reporting Lag Times

Prompt reporting of claims is key to effective cost containment programs. Some studies suggest that a claim can cost up to 2.5 percent more if reported after 10 days of the incident.

### Annual Breakdown



### Utilize Drill-Down for Additional Claim Details

Utilize Drill-Down to assess lag time factors. What percentages of the claims are being reported within two days? Are delayed claims reporting an issue for one location? Consider creating a pie chart both by location or lag time by claim count or total incurred.

***If no reporting data is provided, system defaults reporting timeframe to 21+ days***

ABC Company

## Top Multiple Loss Claimants

The Claimant(s) listed below represent the individual(s) with **two or more** workers' compensation claims through the policy periods represented in this analysis. Further analysis is needed to determine why an individual may be experiencing multiple workplace injuries. Emphasis on safety or job performance analysis may be required to avoid future multiple loss claimants.

Claimant Name	# of Claims	Lost Time	Modified Duty	Total Incurred
JOAN SMITH	8	0	0	\$129,822
MEGAN TOTTON	5	9	0	\$2,297
Kevin Spurlock	4	47	0	\$932,520
MARY CARR	4	6	0	\$495,235
JAMES MOSES	4	123	0	\$37,230
MELISSA SHULL	4	12	0	\$29,928
CHARLES GRASS	4	0	0	\$4,195
LARRY LEFFINGWELL	4	4	0	\$2,107
JERRY HODGE	3	165	0	\$93,858
JAMES PAXTON	3	0	0	\$38,467
CHERYL LAW	3	65	0	\$29,433
RANDY CLARK	3	40	0	\$25,910
JANICE HARMON	3	0	0	\$9,997
BILLY GILLENWATER	3	46	0	\$8,619
FRANCES HICKMAN	3	0	0	\$7,517
LYNDA HICKS	3	0	0	\$4,955

### Utilize Drill-Down for Additional Claim Details

Utilize Drill-Down to identify claimants by location. Assess the potential of higher frequency of accidents at these locations due to inconsistencies in safety emphasis or procedures.

ABC Company

## Top Multiple Loss Claimants

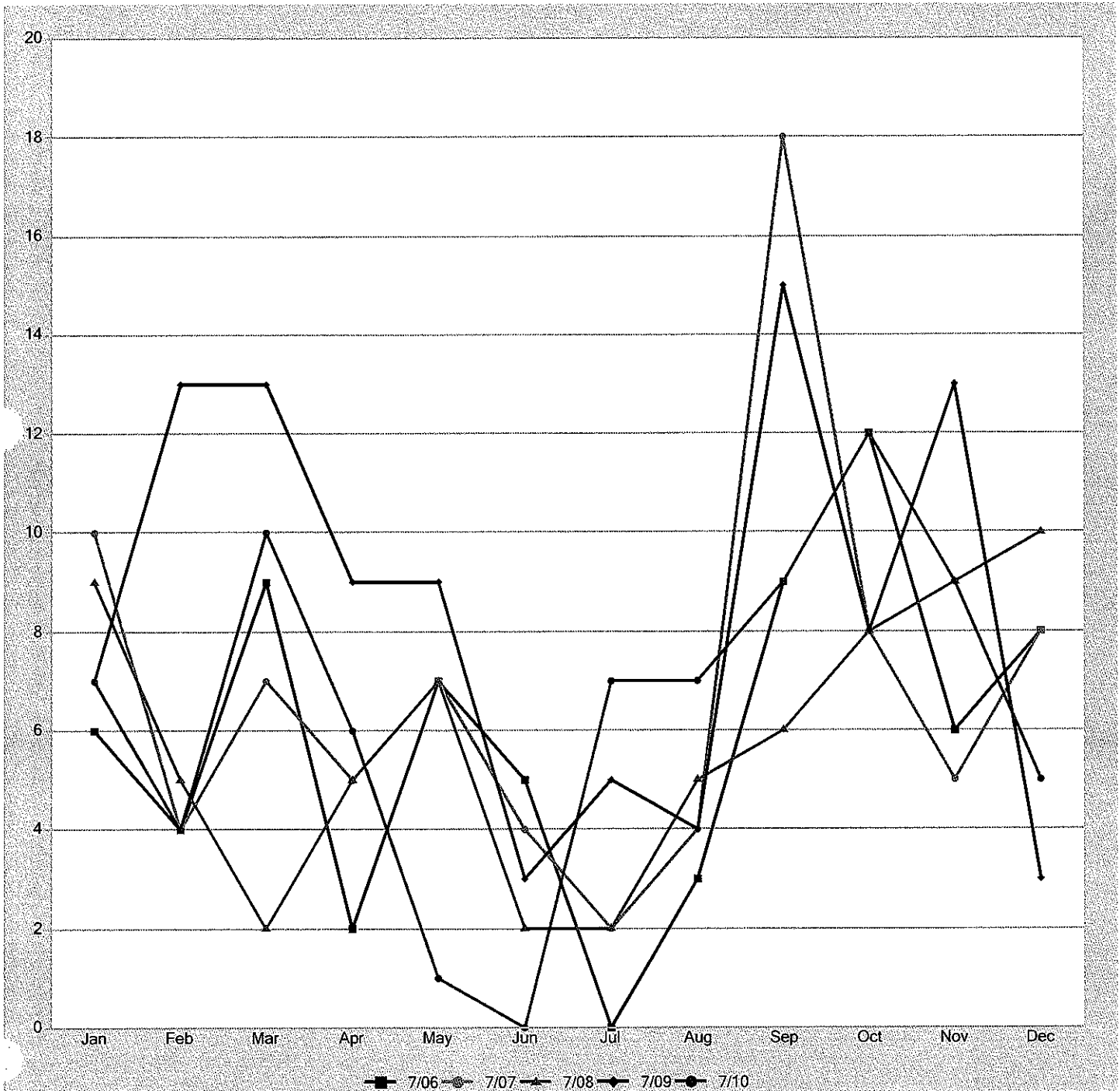
The Claimant(s) listed below represent the individual(s) with **two or more** workers' compensation claims through the policy periods represented in this analysis. Further analysis is needed to determine why an individual may be experiencing multiple workplace injuries. Emphasis on safety or job performance analysis may be required to avoid future multiple loss claimants.

Claimant Name	# of Claims	Lost Time	Modified Duty	Total Incurred
---------------	-------------	-----------	---------------	----------------

ABC Company

## Claims by Month

Fluctuations in business, number of employees, payroll, seasonal work and weather conditions can adversely affect the claims results of any given month. Implementation of an effective loss control program may help mitigate those losses.



ABC Company

## Evaluate Your Performance

Evaluating your performance highlights areas of strengths and areas where you can improve your loss control, cost containment and risk management programs. Utilize the results below to enhance your risk management programs.

Performance Measure	7/06	7/07	7/08	7/09	7/10
Total claims/open claims	71/67	82/80	70/66	102/98	77/68
Average paid indemnity	\$2,291	\$1,902	\$2,953	\$1,804	\$6,460
Average paid medical	\$1,891	\$2,551	\$2,657	\$3,135	\$14,957
Average paid expense	\$131	\$159	\$175	\$35	\$111
Average paid not otherwise classified	\$0	\$0	\$0	\$0	\$0
Average reserves	\$0	\$176	\$1,105	\$1,228	\$16,023
Average incurred cost	\$4,313	\$4,789	\$6,891	\$6,203	\$37,551
Total paid indemnity	\$162,692	\$155,953	\$206,744	\$184,031	\$497,403
Total paid medical	\$134,231	\$209,197	\$186,021	\$319,807	\$1,151,657
Total paid expense	\$9,298	\$13,074	\$12,221	\$3,561	\$8,530
Total paid not otherwise classified	\$0	\$0	\$0	\$0	\$0
Total reserves	\$0	\$14,463	\$77,375	\$125,299	\$1,233,807
Total subrogation dollars recovered (0 claims)	\$0	\$0	\$0	\$0	\$0
Total incurred cost	\$306,220	\$392,687	\$482,361	\$632,698	\$2,891,397
Average reporting lag time (days)	19	24	18	14	12
Average cost/Average duration of lost time days	\$4,483/10	\$4,898/13	\$6,970/25	\$6,313/12	\$9,343/12
Average cost/Average duration of light duty days	\$0/0	\$0/0	\$0/0	\$0/0	\$0/0

### Utilize Drill-Down for Additional Claim Details

Detailed numbers supporting these results are provided within the previous exhibits. Utilize the Drill-Down feature to conduct an in-depth analysis as to what factors and loss drivers are affecting your results.

# **Office of the Insurance Commissioner**

## **Passport Presentation**



## What is Passport?

- Web based Application - Computer and Internet is all you need (Easy to use)
- Tool for collaboration on your risk management needs between CI and the State agencies
- Your data is always secure: access to Passport is protected by the latest development of Internet encryption technologies and is HIPAA compliant.



**Commercial  
Insurance**  
*Everything insurance.*



## Passport Demo Outline

- ☑ Homepage - Announcements
- ☑ Contacts - Fast access to AGENCY
- ☑ Briefcase - Document Management
- ☑ Notifications - On new or updated documents



## **Update Process Benefits**

- ☒ **CLIENT properly covered**
- ☒ **Appropriate parties receive timely confirmation of insurance**
- ☒ **CLIENT Insurer records up-to-date**
- ☒ **Reduces exposures**
- ☒ **Simplifies renewal process**

## Potential Update Process

- ☒ Download Retail Questionnaire
- ☒ Fill out with new location info
- ☒ Post back to Passport site
- ☒ CI is notified of updated schedule
- ☒ Future - similar process for: automobile, landlord & other changes

- Agencia de EE.UU. establecerá red para medir nivel del mar en el Caribe
- Alianzas público-privadas y Cumbre de las Américas maximizan ayuda al desarrollo
- Estados Unidos entrega ayuda y brinda esperanza a Georgia
- La inmigración continúa siendo un asunto importante en la campaña estadounidense
- Libre comercio mejora la competitividad de las Américas en el mercado mundial

Ben Broker(8/25/2008 2:22:19 PM)  
Conf. Call tomorrow

Ben Broker(5/15/2008 9:09:15 AM)  
meeting tomorrow

Need Coverage  
EMEA Committee Meeting - 18 April 2007  
Need more fleet information

Medium  
High  
Medium/High

In Process  
In Process  
In Process

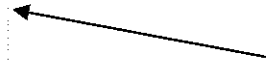
jhaun@assurexglobal.com

tbauer@nxttechcorp.com

User can customize layout  
of Home Page



Name	Phone	Company	Title
Broker , Fred	w:555.555.5555	Demo	
Carrier , Joe	w:111.111.1111	Carriers R Us	
Client , Jack	w:555.555.555	Demo	
Doe , John			
Haun , Jim	w:614.410.1728	Assurex Global	



Contact Information at  
your fingertips

- Projects Desktop
- AG Partner (Your Name Here)
- MegaCorp
  - Announcements
  - Briefcase
  - Search
  - Recent Files
  - Calendar
  - Contacts
  - Issues
  - Links
  - Plans

- Briefcase
- Archived Applications
- Claims
- client uploads
- Completed Applications
- Dec Pages
- Internal Reports - Schedule
  - Drivers List
  - Employee list
  - Fleets
  - Payroll
  - International
  - Italy
  - Other Underwriting Informa
  - Policies-Coverage Summari
  - Renewal Document
  - Risk Assessment
  - S-Company
  - Spain
  - Test
  - Uploads

New File

Claims

Name	Size	Created By	Modified
Distribution List.doc	160 KB	Ben Broker	8/4/2008 10:27:36 AM

User can see all documents  
in the briefcase folders

- Projects Desktop
- AG Partner (Your Name Here)
- MegaCorp
  - Announcements
  - Briefcase
    - Search
    - Recent Files
  - Calendar
  - Contacts
  - Issues
  - Links
  - Plans

Client Client

← MegaCorp::Briefcase

- Briefcase
  - Archived Applications
  - Claims
  - client uploads
  - Completed Applications
  - Dec Pages
  - Internal Reports - Schedule
    - Drivers List
    - Employee list
    - Fleets
    - Payroll
  - International
    - Italy
    - Other Underwriting Information
  - Policies-Coverage Summary
  - Renewal Document
  - Risk Assessment
  - S-Company
  - Spain
  - Test
  - Uploads

General

Read By

Help



Agenda\_Employee Benefits 2008.pdf

Project Team MegaCorp

Location

Size 31 KB

Status Available

Revision 2

Published Yes (8/28/2008 1:40:11 PM By Clint Client)

Created 8/28/2008 1:44:20 PM By Clint Client

Modified By

Description

Download

View

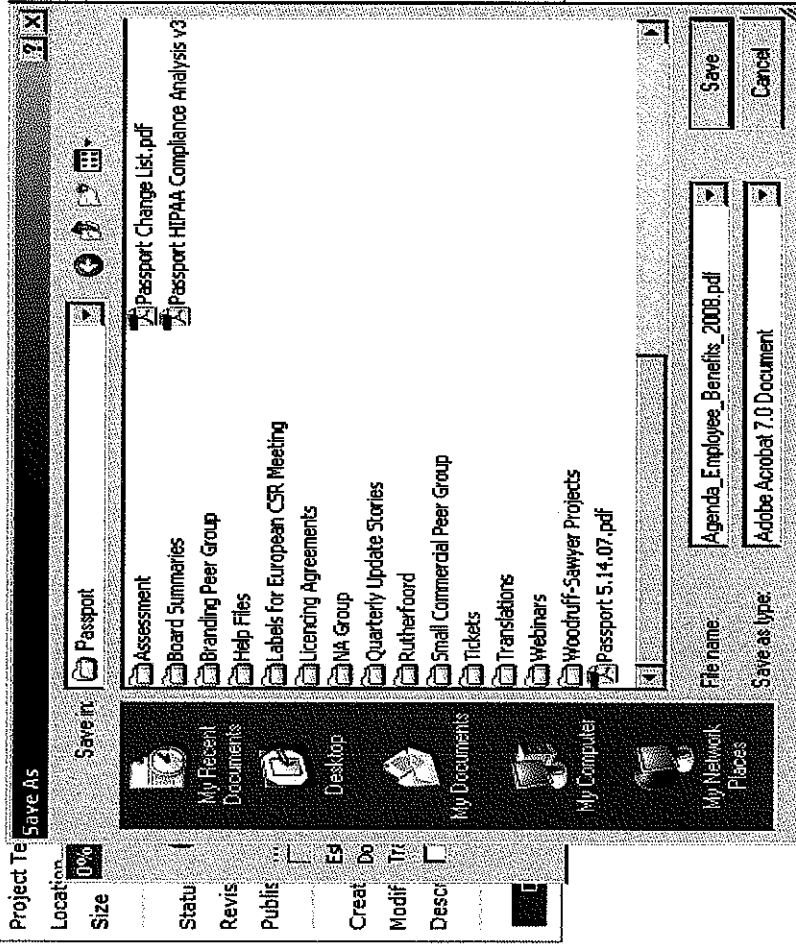
Relevant information  
displayed



- AG Partner (Your Name Here)
- MegaCorp
  - Announcements
  - Briefcase
    - Search
    - Recent Files
  - Calendar
  - Contacts
  - Issues
  - Links
  - Plans

- Briefcase
- Archived Applications
- Claims
- client uploads
- Completed Applications
- Doc Pages
- Internal Reports - Schedule
  - Drivers List
  - Employee list
  - Fleets
  - Payroll
- International
  - Italy
  - Other Underwriting Information
  - Policies-Coverage Summary
  - Renewal Document
  - Risk Assessment
  - S-Company
  - Spain
  - Test
  - Uploads

## Agenda\_Employee Benefits 2008.pdf



Or can  
be saved  
to user's  
PC



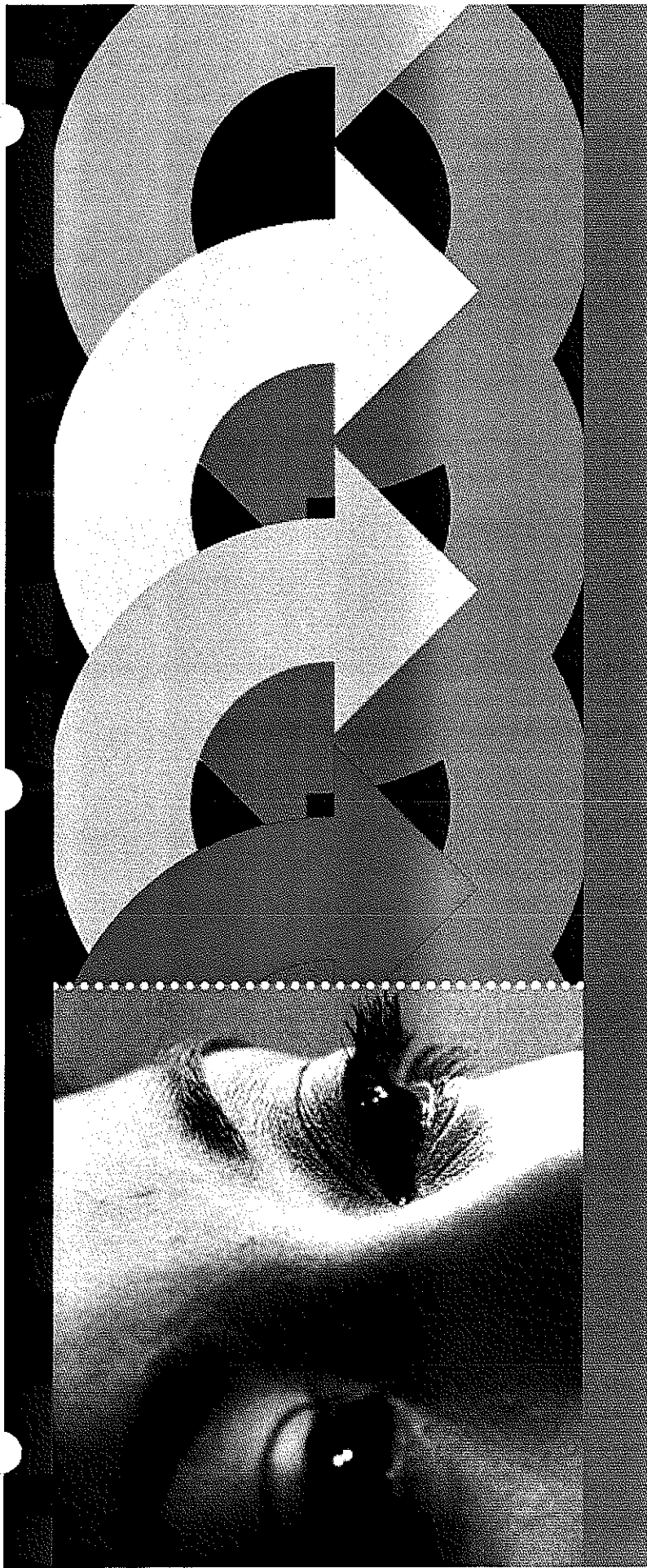


## Additional Passport Features Available

- Publishing of Announcements
- Tracking of risk management issues
- Web links to Insurance Information
- Calendar view of dates related to your insurance accounts.
- Ability to monitor processing of your insurance needs.
- Multilingual capabilities.

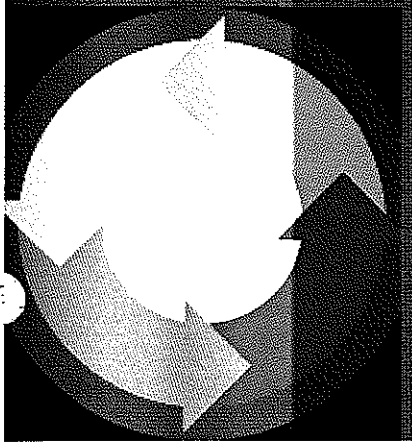


**Commercial  
Insurance**  
*Everything insurance.*



# Introducing MyWave®

MyWave® Portal, MyWave® RM & MyWave® OSHA



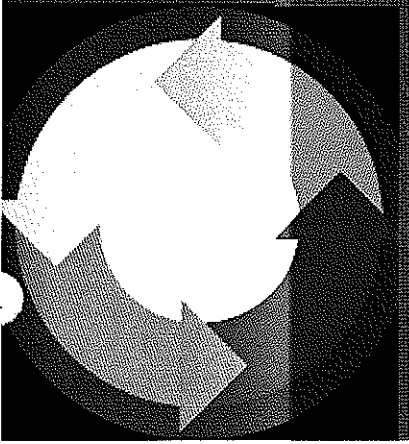
# MyWave® Portal

## Click + Connect + Communicate

MyWave® Portal is your personalized website allowing you to effortlessly click, connect and communicate with Commercial Insurance.

- Access time-saving tools and resources
- Build convenience into managing your everyday work tasks
- Collaborate with our agency online
- Timely news, information and resources
- Connect with 400,000 peers in your industry

**MyWave®** PORTAL



# Commercial Insurance Offers:

## **MyWave® Portal:**

### Collaboration Center

- Allows a seamless exchange of information sharing

### Benchmark Surveys

- Participate in P&C surveys and see how you stack up.

### Community

- Connect with thousands of professionals in your field.

### Health Care Reform

- Access valuable educational and legislative information.

## **MyWave® RM:**

### SafetyZone

- Ready-to-print newsletters designed to support your safety programs and messages

### Documents on Command

- Instant access to a library of downloadable brochures, forms and reports

### Online Services

- Make online requests right to our customer service department.

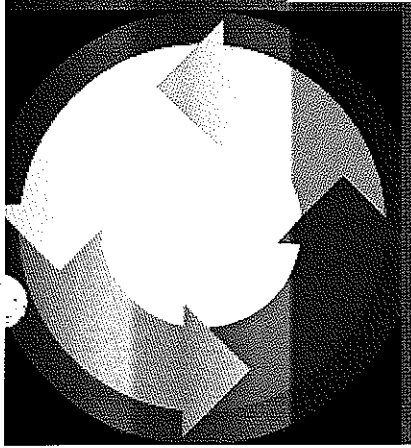
### Resources

- Links, articles and resources on a variety of topics

## **MyWave® OSHA:**

- Track and analyze OSHA injuries and illnesses.

**MyWave®PORTAL**



# Collaboration Center

- Our document posting capabilities allow a seamless exchange of information sharing from our agency to you.
- Accessible 24/7, postings from our agency are easy to locate online

**Awesome Agency**  
 Provided by Awesome Agency, powered by MyWave®  
 Bocky Smith : ABC Company

**Your Products**

- Employee Benefits**  
 MyWave®  
 A wealth of life information
- WELFARE**  
 MyWave®  
 A wealth of life information
- Decision Maker Workplace**  
 View your health plan information

**Collaboration Center**

**Fleet Safety**

- ☐ Safety Manual, Business Use Policy in New Vehicle
- ☐ Safety Manual, Employee Manual
- ☐ Motor Vehicle Accident Compensation

**Loss Control**

- ☐ Safety Manual, Safe Work Practices
- ☐ Safety Manual, Safe Work Practices
- ☐ Safety Manual, Job Site Safety

**Health Resources**

- ☐ Health Insurance, Business Use Policy
- ☐ All you need to know about your
- ☐ Employee Health Insurance

**Legislative News**

- ☐ New! DFL Election and Results
- ☐ Health Care Reform, Insurance
- ☐ 2010 Election, Insurance
- ☐ 2010 Election, Insurance

**Workers' Compensation**

- ☐ Workers' Compensation, Insurance
- ☐ Workers' Compensation, Insurance
- ☐ Workers' Compensation, Insurance

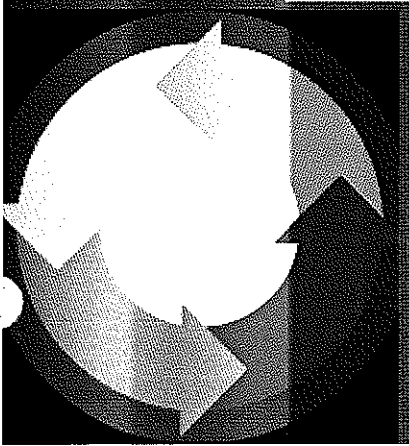
**Recent Community Postings**

Hi, I've done it before to help read the posts and answers. I really appreciate the info I get from all the posts. I would...

A manager just stepped in my office to ask how we can handle an employee who tends to have body odor issues when the...

**MyWave® PORTAL**





# Benchmark Surveys

Participating in P&C program surveys allows you to determine how you compare to other employers across the United States.

**Awesome Agency**  
Powered by Awesome Agency, powered by MyWave®  
Brocky Smith : ABC Company

**YOUR PRODUCTS**  
Employee Benefits  
NAWEXCEL  
A wealth of HR information.  
HR INFORMATION  
A wealth of HR information.  
Decision Making Warehouse  
Use your health plan information.

**How do your apples compare?**  
But how your 2011 health plan benefits and medical compensation & safety program compare to those of your peers? By doing so, you will also have the chance to win a \$100 Amazon gift card!

**Legislative News**  
New York's Comprehensive Health Insurance Reform  
Health Care Reform: What's Next?  
Health Care Reform: What's Next?

**Workers' Compensation**  
New York's Comprehensive Health Insurance Reform  
Health Care Reform: What's Next?  
Health Care Reform: What's Next?

**Legislative News**  
New York's Comprehensive Health Insurance Reform  
Health Care Reform: What's Next?  
Health Care Reform: What's Next?

**Workers' Compensation**  
New York's Comprehensive Health Insurance Reform  
Health Care Reform: What's Next?  
Health Care Reform: What's Next?

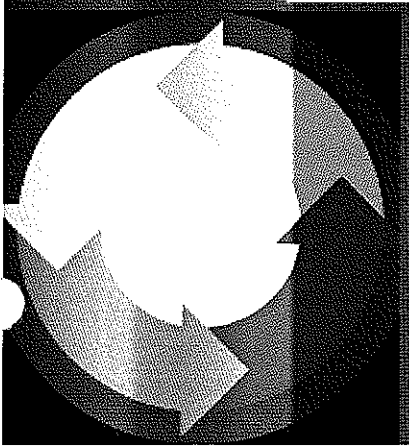
MyWave® PORTAL



Through MyWave® Community, you have access to 400,000 knowledgeable colleagues across the country.

# MyWave® PORTAL





# Community

- Share information and resources via the Community's interactive forum.
- Post questions to your peers and provide insight into other users' questions.
- Postings are organized by topic for quick reference.

New Message

Ready to Message

Search

Return to MyWave

Groups

Benefits Legislation

(3107 messages - 431 unread)

Compensation

(16789 messages - 5214 unread)

Employee Relations

(2517 messages - 6215 unread)

HR Development

(7350 messages - 2186 unread)

HR Management Topics

(15540 messages - 5545 unread)

Recruitment

(5724 messages - 155 unread)

Risk Management

(11721 messages - 5117 unread)

Other

(32600 messages - 16447 unread)

Messages in Risk Management

Subject

From

Sent

Functions

MSDS	Personnel Dept.	04/21/2010 16:57	
> RE: MSDS	Mike Voss	04/21/2010 22:09	
> RE: RE: MSDS	Sean Mahaffey	04/22/2010 05:27	
> RE: RE: MSDS	Jason Burzynski	04/22/2010 08:55	
> RE: RE: RE: MSDS	Nancy Barrett	04/22/2010 09:27	
> RE: RE: RE: MSDS	Personnel Dept.	04/22/2010 11:05	
HM-126F (Hazmat) training program	Joe Douglas	04/21/2010 11:06	
Safety Glasses Policy	Christy Patton	04/21/2010 10:56	
> RE: Safety Glasses Policy	Sue Kittams	04/21/2010 14:05	
> RE: Safety Glasses Policy	Heather Hedrick	04/21/2010 15:23	
> RE: RE: Safety Glasses Policy	Christy Patton	04/21/2010 15:33	
> RE: Safety Glasses Policy	Mike Voss	04/21/2010 22:15	
"Clumsy" employees - California	Christy Patton	04/20/2010 17:19	
> RE: "Clumsy" employees - California	Mary Kester	04/20/2010 17:27	

From

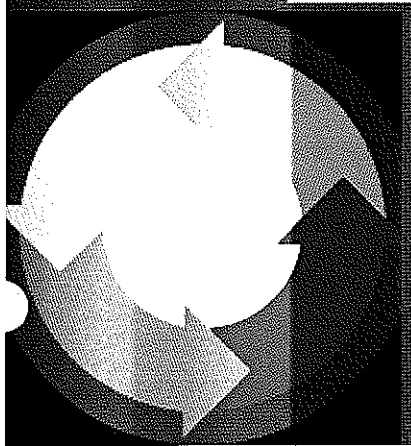
Sent

Subject

Discuss risk financing options, loss prevention programs, safety education and compliance topics.

Select a message in the list to read it.

MyWave<sup>®</sup>PORTAL



# Health Care Reform

Access legislative and educational pieces for both you and your employees.

New and updated documents are posted as new guidance is released, so you'll always be up-to-date on the latest details.


Also, communicate with peers in a forum dedicated solely to Health Care Reform questions and topics.

**Awesome Agency**  
provided by Awesome Agency, powered by MyWave®(®)

Becky Smith : ABC Company


**Health Care Reform**  
Health Care Reform - Employer Education

**Updated**  
The health care reform law provides a tax credit to certain employers who provide health insurance to their employees. This Legislative Brief provides a detailed summary of IRS Notice 2010-44, which was issued on May 17, 2010. Updated to include link to tax credit calculator.




**Need Recommended**  
This Legislative Brief provides answers about changes to their plans due to health care reform.

**Updated**  
This Legislative Brief provides an overview of the tax credit available under the health care reform law to small employers. For more information see the Legislative Brief 'Small Business Health Care Tax Credit: Questions and Answers.' Updated to include link to tax credit calculator.



**Need Recommended**  
This Legislative Brief provides answers about changes to their plans due to health care reform.

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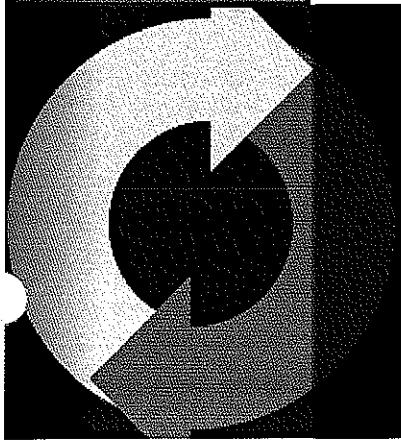


**Need Recommended**  
This Legislative Brief provides answers about changes to their plans due to health care reform.

**Home** | **FAQs** | **Updates**  
**Health Care Reform** | **Collaboration Center** | **Employee Benefits** | **Property & Casualty**


**HCR Recent Postings**  
When does the pre-existing regulation go into effect? Some insurance companies are still asking for more information about the new law and if you were under treatment for medical reasons, need a time frame... Help!!!!  
**1 responses**  
Dear Allison, Have any information on the Early Release Insurance Program and how it works? I am looking for a way to continue health insurance for an employee who is on medical leave and is not yet able to return to work. She is only 2 years away from age 65 and we want her to be able to continue on our company's health insurance, but she would not be paid in...  
**1 responses**  
I just came back from a seminar on Health Care Reform. The speaker mentioned that the regulation on extending coverage to adult children of participants until their 26th birthday... I was wondering if there was any way to do this. I have a child but what if we had another kid... It's ok to be lazy' mom and dad will support...

MyWave®PORTAL



# MyWave® RM

MyWave® RM combines efficiency with user-friendly tools and resources you will use time and time again to streamline your everyday work



MyWave® RM  
Risk Management Center

Powered by Advanced Agency, powered by MyWave®

Ready, Smith, ABC Company

Home | Help | Contact Us

MyWave® RM

Documents on Command | Documents on Command | Documents on Command

### MyWaveRM Quick Links

**Online Services**  
Simply complete the desired service request and it will be submitted to our Customer Service Department immediately.

**NEW**  
**Certificate of Insurance**  
**Sub-Claim Report**  
**Separate Liability Report**  
**Separate Claim Report**

### Workers' Compensation State Statutes

Access workers' compensation statutes for all 50 states. Search for "Statutes" in Documents on Command or click "all states" to search by state.

Statutes: **ALL STATES**

**MyWaveOSHA**  
Track and analyze OSHA injuries and illnesses easily through MyWaveOSHA.

**OSHA Safety Newsletter**  
Learn about combustible dust hazards, OSHA's National Emphasis Program and an ...

**OSHA Safety Newsletter**  
Learn about combustible dust hazards, OSHA's National Emphasis Program and an ...

**OSHA Safety Newsletter**  
Learn about combustible dust hazards, OSHA's National Emphasis Program and an ...

### In the News of SafetyZone

Employers have! Emergency fails.  
This edition of SafetyZone is directed at supervisors and explains the guidelines and ...

**OSHA Safety Newsletter**  
Learn about combustible dust hazards, OSHA's National Emphasis Program and an ...

**OSHA Safety Newsletter**  
Learn about combustible dust hazards, OSHA's National Emphasis Program and an ...

**OSHA Safety Newsletter**  
Learn about combustible dust hazards, OSHA's National Emphasis Program and an ...

### Resources

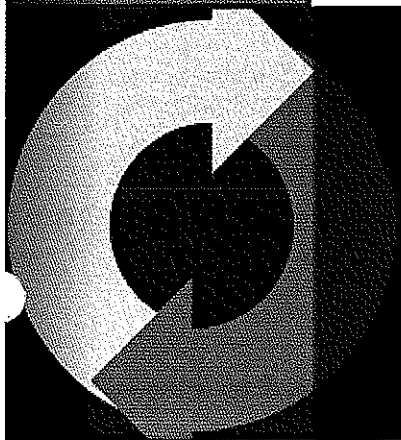
**Oklahoma State University, Department of Environmental Health and Safety**  
Oklahoma State University, Department of Environmental Health and Safety  
Information, including safety tips and emergency ...

**U.S. Department of Transportation - Hours of Service of Drivers (Part 393)**  
Provides a direct link to the DOT's Hours of Service (HOS) regulations for motor carrier drivers.

**National Fire Protection Association**  
Authoritative source on fire prevention and public safety.


**FireTrainers.com**  
Access online training for Forklift Safety and Operation, Hazard Communication, Risk Safety and ...

**MyWave® RM**  
Risk Management Center



# SafetyZone

Look to SafetyZone for a series of ready-to-print newsletters covering a variety of topics, designed to support your key employee safety messages and programs.



Provided by Awesome Agency, powered by MyWave(R)  
Becky Smith - ABC Company

**SafetyZone**>

- Auto Safety
- Employee Protection
- Organizational Safety
- Personal Risk Management

**SafetyZone Feature:**

Employers Issue: Emergency Exits  
This edition of SafetyZone is directed at supervisors and explains the guidelines and requirements for emergency exits.

- Emergency Exits: Are You Properly Prepared?
- Frequently Asked Questions
- What to Include in an EAP and FPP

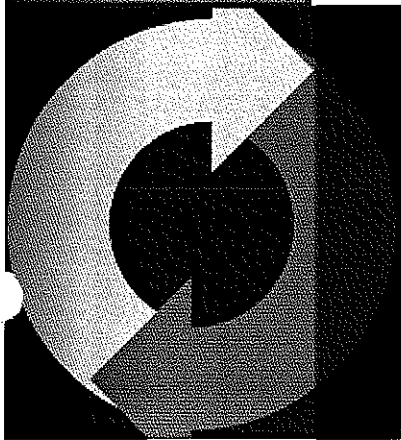
[download newsletter](#)

Search SafetyZone

Restrict results to:

All Categories ☒

**MyWave® RM**  
Risk Management Center



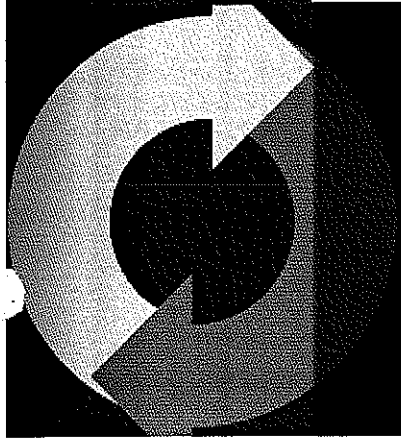
# Documents on Command

When you need to retrieve information fast, Documents on Command provides instant access to a library of downloadable documents!

The screenshot displays the MyWave RM Risk Management Center website. The header includes the logo and navigation links: Home, Help, Close, SafetyZone, Documents on Command, Online Services, and Resources. A sidebar on the left lists categories: State Laws, OSHA Compliance, DOT/EMCSA, Client Education, Safety Awareness, Employee Communications, Claims Cost Containment, and Loss Control. The main content area features a 'Documents on Command' section with a list of documents, including 'OSHA Safety Newsletter' and 'Quit! Solar Panel Installation'. A 'New Communications' section is also visible, along with a 'Search Communications' box at the top right.

**MyWave<sup>®</sup> RM**  
Risk Management Center





# Documents on Command

Articles are conveniently grouped by general category to help you easily locate the resources you are looking for, including the following:

- State Laws
- OSHA Compliance
- DOT/FMCSA
- Client Education
- Safety Awareness
- Employee Communications
- Claims Cost Containment
- Loss Control

**MyWave® RM**  
Risk Management Center

Provided by Awesome Agency, powered by MyWave(R)

Becky Smith : ABC Company

Documents on Command >

State Laws

OSHA Compliance

DOT/FMCSA

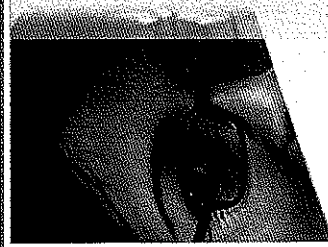
Client Education

Safety Awareness

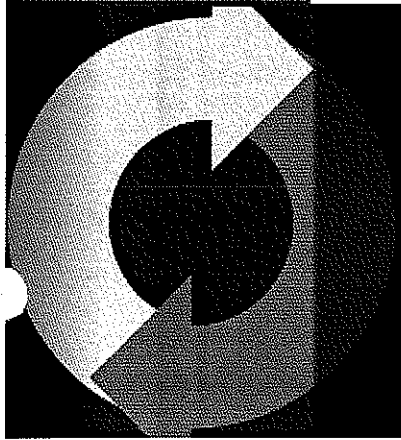
Employee Communications

Claims Cost Containment

Loss Control




**MyWave® RM**  
Risk Management Center



# Online Services

Online Services is your personal hotline to our agency, allowing you to instantly e-request often-asked-for information, directly from your MyWave® RM site to our customer service department.




Provided by: **Awesome Agency**, powered by MyWave(R)  
Becky Smith : ABC Company

[Home](#) | [Help](#) | [Close](#)  
[Online Services](#) | [Documents on Command](#) | [SafetyZone](#) | [Resources](#)

### Online Services >

<b>MVR:</b> Request updated motor vehicle record.	<a href="#">open &gt;</a>
<b>Certificate of Insurance:</b> Request a certificate of insurance.	<a href="#">open &gt;</a>
<b>Auto Claim Report:</b> Report Auto losses to your broker.	<a href="#">open &gt;</a>
<b>General Liability Report:</b> Report General Liability losses to your broker.	<a href="#">open &gt;</a>
<b>Property Claim Report:</b> Report Property losses to your broker.	<a href="#">open &gt;</a>



### Online Services

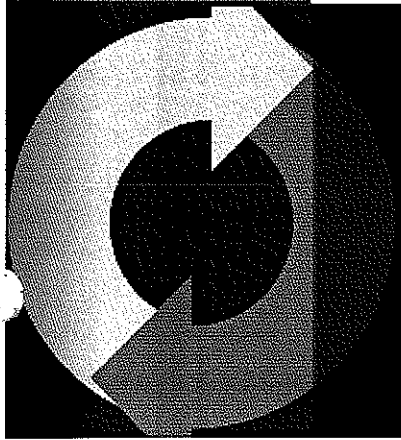
**MVR**  
Request updated motor vehicle record.

**Certificate of Insurance**  
Request a certificate of insurance.

**Auto Claim Report**  
Report Auto losses to your broker.

**General Liability Report**  
Report General Liability losses to your broker.

**Property Claim Report**  
Report Property losses to your broker.



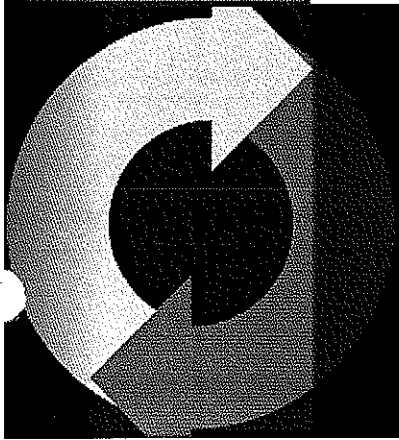
# Online Services

Automated requests include:

- Motor Vehicle Record requests
- Certificate of Insurance requests
- Auto Claim reports
- General Liability reports
- Property Claim reports

The screenshot displays the MyWave RM Risk Management Center interface. On the left, a vertical menu lists various services: Motor Vehicle Record, Certificate of Insurance, Auto Claim Report, General Liability Report, and Property Claim Report. The 'Certificate of Insurance' option is highlighted with a red circle. The main content area shows the 'Online Services: Certificate of Insurance' page. It includes a 'Requestor Information' section with fields for Name (Becky Smith), Company (ABC Company), Phone number, Fax number, Email (barrinh338@abc.com), and Coverage to be certified (None). A 'Required Field' label is visible next to the Email field. The page also features a 'Requestor Info' section with a 'Select' dropdown menu and a 'Required Field' label. The MyWave RM logo and 'Risk Management Center' text are visible in the top right corner.





# Resources

Includes useful links to industry websites:

- Construction and Industry
- Environmental Exposures
- Legal Resources
- Loss Prevention
- Occupational Disease, Injury & Safety
- Property & Casualty, General
- Workers' Compensation

**oMyWave<sup>®</sup> RM**  
Risk Management Center

Provided by Awesome Agency, powered by oMyWave(R)  
Becky Smith - ABC Company

**Resources >**

- Construction & Industry
- Environmental Exposures
- Legal Resources
- Loss Prevention
- Occupational Disease, Injury & Safety
- Property and Casualty, General
- Workers' Compensation

**Featured Resources:**

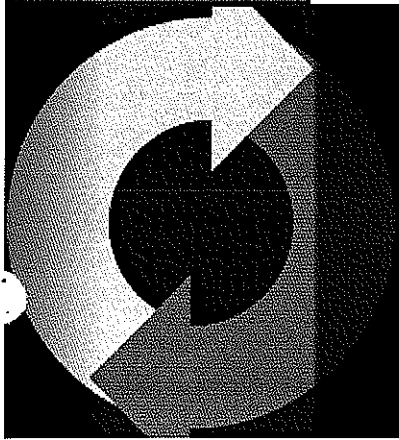
- Oklahoma State University, Department of Environmental Health and Safety**  
Online library of environmental health and safety information, including safety tips and emergency ...
- U.S. Department of Transportation - Hours of Service of Drivers (Part 395)**  
Provides a direct link to the DOT's Hours of Service (HOS) regulations for motor carrier drivers.
- National Fire Protection Association**  
Authoritative source on fire prevention and public safety.
- Free-Training.com**  
Access online training for Forklift Safety and Operation, Hazard Communication, Back Safety and ...

**Search Resources**

Restrict results to:  **Search**


Can't find exactly what you need? Contact your Awesome Agency representative!

**oMyWave<sup>®</sup> RM**  
Risk Management Center



# Resources

Related documents from the Documents on Command section are cross-referenced to help you find what you need.



Provided by Awesome Agency, powered by MyWave (R)  
Becky Smith - ABC Company

**Resources >**

- [Construction & Industry](#)
- [Environmental Exposures](#)
- [Legal Resources](#)
- [Loss Prevention](#)
- [Occupational Disease, Injury & Safety](#)
- [Property and Casualty](#)
- [General](#)
- [Workers' Compensation](#)

**Resources: Occupational Disease, Injury & Safety**

**AgSafe**  
A coalition for health and safety in agriculture.

**American Academy of Orthopaedic Surgeons**  
Facts about orthopaedic issues, such as total hip and knee replacements.

**American Heart Association - CPR**  
Information on emergency cardiovascular care and CPR from the American Heart Association.

**American Industrial Hygiene Association**  
Your essential source for information about industrial hygiene.

**American Lung Association**  
Use the search function of the American Lung Association's Web site to find information about asbestos and its health effects.

**American Optometric Association (AOA)**  
The AOA seeks to improve the quality and availability of eye and vision care for all Americans.

**Baron Center Incorporated**  
The Baron Center provides workplace violence prevention systems to corporations, government organizations, hospitals, universities and schools.

**Search Resources**

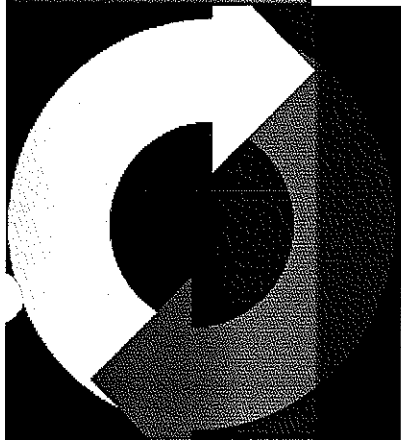
Restrict results to:  
**All Categories**

**Search**

**Related Document Search**

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# MyWave® OSHA

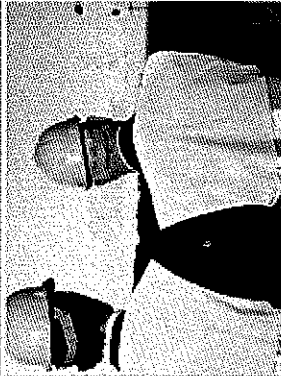
MyWave® OSHA:

When it comes to OSHA compliance, we've got you covered!



Occupational Safety Resources

Decky Smith - ABC Company



### Most recent OSHA log entries

Date	Name	Description	Days Away	Job Title
3/9/2010	Jeremy Doss	Fell from scissorlift	300 Log	300 Log
3/2/2010	Joe Johnson	Burned seat	300 Log	300 Log
2/8/2010	Ryan Brown	Fell, spilled hot coffee on arm	300 Log	300 Log
1/5/2010	Joey Brown	Shoulder dislocation	300 Log	300 Log
12/14/2009	Jaesun Santos	Slipped on ice	300 Log	300 Log
12/9/2009	Frank Tark	Struck by slow-moving vehicle, minor injuries	300 Log	300 Log
7/15/2009	Ashley Adams	Injury to side of face	300 Log	300 Log

### OSHA Compliance Forms

Quickly complete the forms you need for OSHA 300 compliance. The links below will create forms for all divisions for the current year in one click! If you want to restate your forms by year or division, then click "more options."

[List of Work Related Injuries & Illnesses](#)  
[Summary of Work Related Injuries & Illnesses](#)

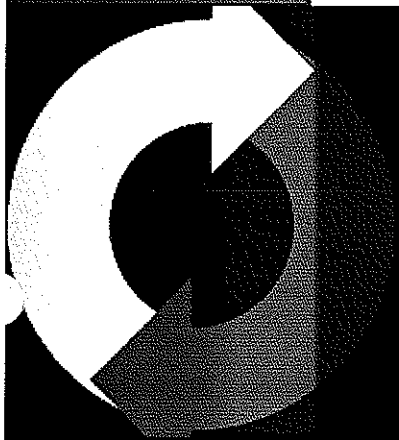
[More Options](#)

### OSHA Compliance and Analysis

[OSHA Analysis Report](#)  
Reports divisional totals by last/first/initials, Department, Injury Type, and Body Part. Includes all prior year experience. Click "more options" to select your report by year or category.

[Create OSHA Analysis Report](#)

[More Options](#)



# MyWave® OSHA

When recordable incidents happen, you'll know exactly where to go to log them.

- You are guaranteed your records are always current.

Home | Help | Close

MyWave® OSHA

Occupational Safety Resources

Becky Smith - ABC Company

Update OSHA Log

Below are OSHA incidents for your company. You can filter this list by year and division. Press the "add" button to create a new log entry. Press the "edit" button next to an existing entry to view incident details or to make corrections.

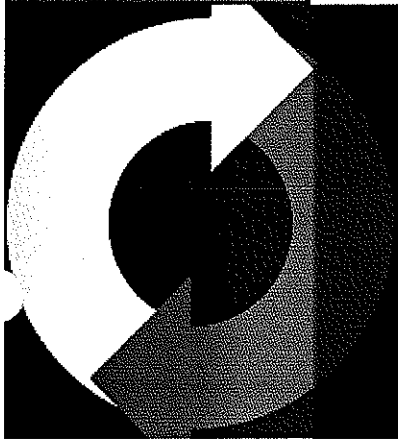
OSHA Log 300/301

View OSHA 200 Log

Find:  Int:  Injury Date:  Search

Date/Day	Location	Name	Description	300 Log	301 Log
3/9/2010	Chicago Plant	Jeremy Doss	Fall from scissorlift	<input type="button" value="edit"/>	<input type="button" value="add"/>
3/2/2010	Chicago Plant	Joe Johnson	Burned self	<input type="button" value="edit"/>	<input type="button" value="add"/>
2/8/2010	Chicago Plant	Ryan Brown	Fall, spilled hot coffee on arm	<input type="button" value="edit"/>	<input type="button" value="add"/>
1/5/2010	Chicago Plant	Joey Brown	Shoulder dislocation	<input type="button" value="edit"/>	<input type="button" value="add"/>
12/14/2009	Milwaukee Plant	Joaquin Santos	Slipped on ice	<input type="button" value="edit"/>	<input type="button" value="add"/>
12/9/2009	Chicago Plant	Frank Tank	Struck by slow moving vehicle, minor injuries	<input type="button" value="edit"/>	<input type="button" value="add"/>
7/13/2009	Chicago Plant	Ashley Adams	Injury to side of face	<input type="button" value="edit"/>	<input type="button" value="add"/>
3/22/2009	Milwaukee Plant	Matthew Michaels	hit by a falling light fixture	<input type="button" value="edit"/>	<input type="button" value="add"/>
1/20/2009	Chicago Plant	Jon Rogers	job-related stress	<input type="button" value="edit"/>	<input type="button" value="add"/>
1/1/2009	Milwaukee Plant	Kirsten Thomas	Slip and fall	<input type="button" value="edit"/>	<input type="button" value="add"/>

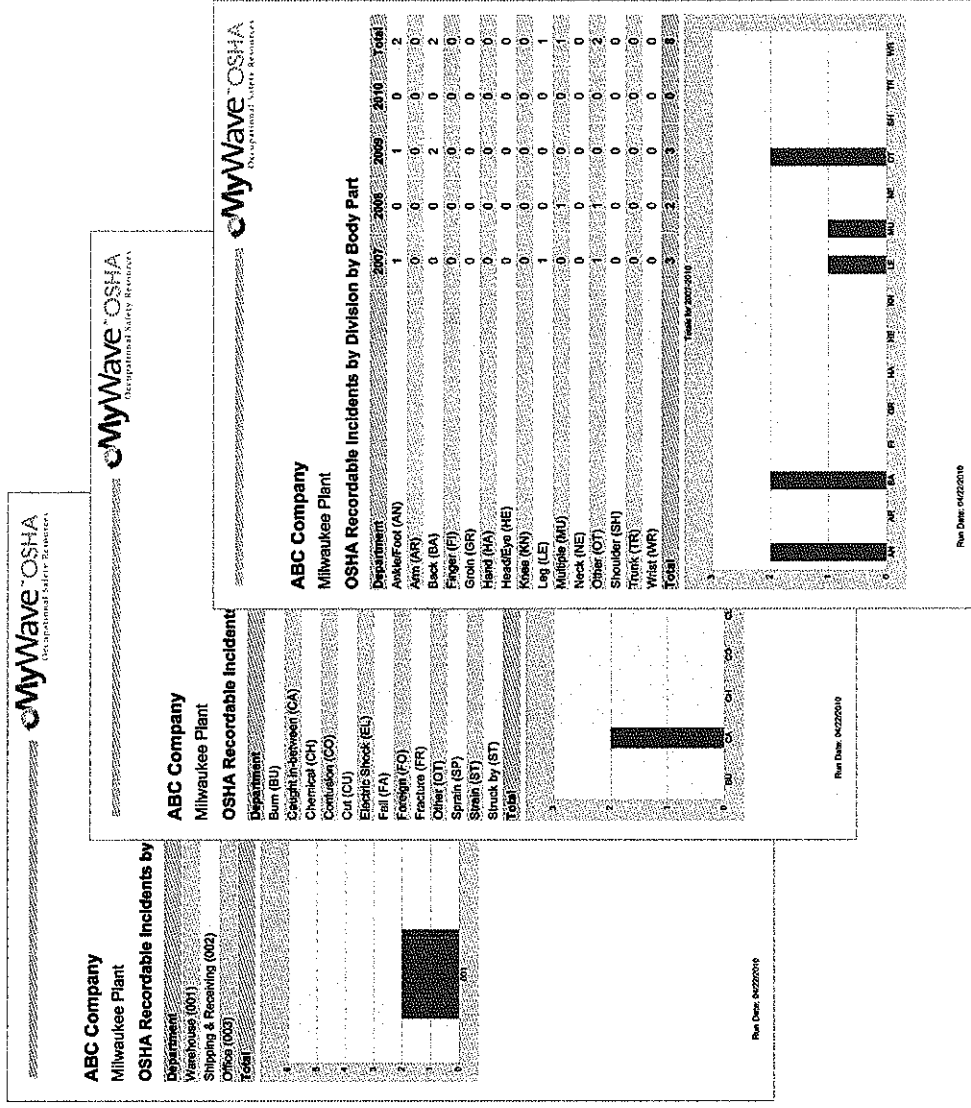
**MyWave® OSHA**  
Occupational Safety Resources



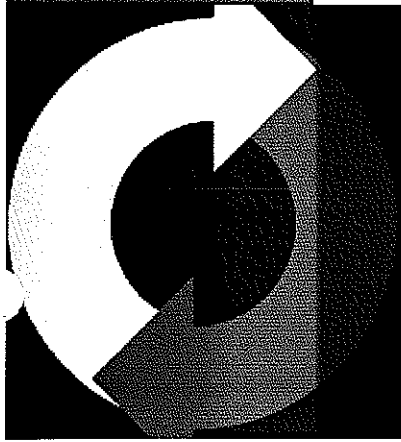
# MyWave® OSHA

## Up-to-the-Minute Reporting

- Generate custom OSHA reports
- Drill-down by division, injury type, body part and time period
- Calculate your incident rate
- Compare yourself to national averages based on your SIC code as reported by the Bureau of Labor Statistics



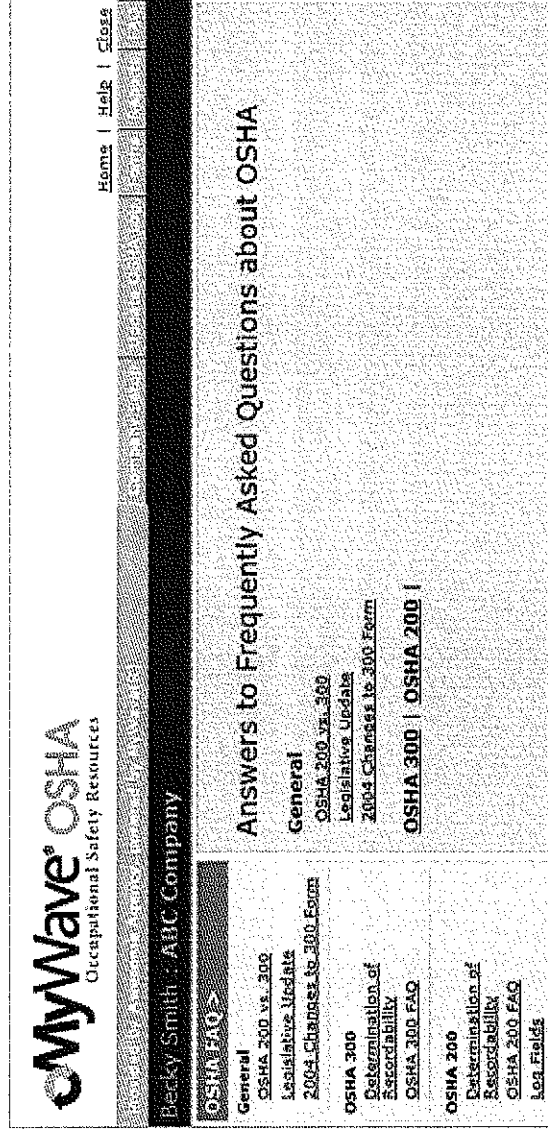


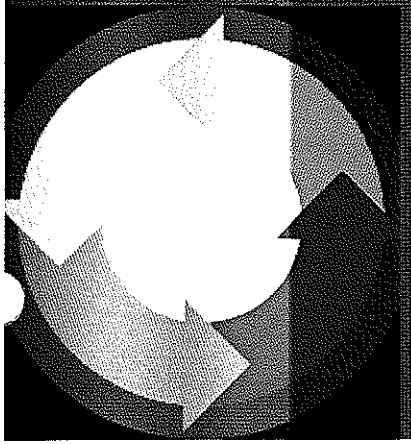


# MyWave® OSHA

Link to FAQs, where you'll find useful information about OSHA recordkeeping guidelines and related resources. This includes:

- Basic OSHA recordkeeping concepts
- Legislative Updates to OSHA compliance
- Guidelines to Determination of Recordability for OSHA 300
- Access to OSHA forms





# MyWave® Portal

## Click + Connect + Communicate

MyWave® Portal is your personalized website allowing you to effortlessly click, connect and communicate with Commercial Insurance.

- Access time-saving tools and resources
- Build convenience into managing your everyday work tasks
- Collaborate with our agency online
- Timely news, information and resources
- Connect with 400,000 peers in your industry

**MyWave®**PORTAL

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# Risk Management

## Loss Control / Safety Workshops Development, Rollout & Training Modules

Each workshop module can be presented by Commercial Insurance's Loss Control Consultants with all necessary supporting templates, training PowerPoints, inspection lists, and guides for your continued use and implementation in the form of a hardcopy manual and/or CD.

Each module contains a sample written program, management approval form, and announcement letter. Also included is a copy of any applicable regulation or standard, employee training, trainer support materials, audit and compliance materials.

- Back Injury Prevention
- Backhoe Safety
- Bloodborne Pathogens
- Confined Space Entry
- Driver Training I
- Driver Training II
- Fall Protection
- Fleet Safety
- Hazard Communication
- Hearing Conservation
- Incident Investigation
- Job Safety Analysis
- Kitchen Safety
- Lockout / Tagout
- Office Ergonomics
- Personal Protective Equipment
- Playground Safety
- Powered Industrial Truck Safety
- Property Loss Prevention
- Respiratory Protection
- Safety Committees
- Safety Coordinator Training
- Self Inspections
- Sidewalk Safety
- Slips, Trips & Falls
- Special Events Liabilities
- Trenching & Excavation
- Work Zone Safety
- Workplace Violence



# Risk Management

## Employment Practices Training Sessions

This is a listing of typical employment practices-related training Commercial Insurance can deliver for designated managers, supervisors and/or coordinators. These sessions can be integrated into the scope of a long-term contract, based upon your needs, or as a series of stand-alone sessions targeting improvements for management awareness. The length of each session may vary, based upon individual organizational needs.

- Progressive Steps of Discipline
- How ADA provides for EEO
- Supervising an Aging Workforce
- Effective Performance Appraisals
- Bereavement & the Workplace
- Drug Free Workplace Programs
- Fair Labor Standards Act
- Family Medical Leave Act
- Managing Stress
- Ergonomics & the Computer
- Sexual Harassment
- Termination Process
- Workplace Violence
- Workplace Privacy
- Supervision of Young & Inexperienced Workers
- Crisis Management & Recovery
- Office Safety & Ergonomics
- Reasonable Suspicion Drug & Alcohol Awareness
- Conflict Management
- Workplace Diversity
- Recognizing & Dealing With Sexual Harassment
- Sexual Harassment Investigator Workshop
- Employee Selection, Hiring & Introduction
- New & Transferred Employee Safety Orientation

# Risk Management

Commercial Insurance Risk Management Consultants can deliver on-site seminars and workshops for designated personnel such as supervisors, first responders, safety coordinators, and safety committee members. These courses can be integrated into our consulting contracts or presented as stand-alone sessions.

• OSHA General Industry - 10 Hour Compliance	10 hrs
• OSHA General Industry - 30 Hour Compliance	30 hrs
• American Red Cross - First Aid / CPR	6 hrs
• National Safety Council - Defensive Driving 4	4 hrs
• Evaluating Safety Management Systems	2 hrs
• Safety Training - Train the Trainer Workshop	6 hrs
• Effective Safety Supervision	2 hrs
• Safety Committee Operations	2 hrs
• Safety Committee Problem Solving	2 hrs
• Hazard Identification and Control	2 hrs
• Effective Safety Recommendations	2 hrs
• Incident / Accident Analysis Program	2 hrs
• Writing Effective Annual Safety Plans	4 hrs
• Effective Safety Incentive/Recognition Programs	2 hrs
• Return-to-Work & Controlling Workers' Comp Cost	2 hrs
• Crisis Management & Recovery	4 hrs
• Contractor Risk Management	2 hrs
• Machine Guarding Workshop	2 hrs
• Forklift Train-the-Trainer	6 hrs
• Effective Ergonomics Program Management	2 hrs
• Office Safety & Ergonomics	2 hrs
• Fleet Risk Management & Loss Control	4 hrs
• Smart Driver Course - Dealing with Aggressive Drivers	2 hrs
• DOT/FMCSA Regulations, Compliance & Recordkeeping	6 hrs
• DOT Hours of Services, Pre- & Post-Trip Inspections	2 hrs
• Reasonable Suspicion Drug & Alcohol Awareness	2 hrs
• Recognizing & Dealing with Sexual Harassment	2 hrs
• Sexual Harassment Investigator Workshop	6 hrs
• Employee Selection, Hiring & Introduction	2 hrs
• New & Transferred Employee Safety Orientation	2 hrs