



Safety & Claims Management: Understanding Your Carrier's Expectations

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What are the challenges in the current
insurance market?

What are the typical “gotchas” for a
construction contractor during a
Loss Control visit?



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MOTIVATION

- Hardening markets
- Increased underwriting pressure
- Changes to EMR formula
 - 12:30 breakout session

Sell yourself to the Carrier!



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CONTRACTUAL RISK TRANSFER



- How do you select and control your subs?
 - Haulers
 - Sole proprietors
- Need a WRITTEN and EXECUTED contract with indemnity language
- Master subcontract agreement with task orders



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MODIFIED DUTY

- Do you offer light duty?
- Do you have a written modified duty policy?

Everybody has some ability to offer light duty!



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VEHICLES

- Do you have a fleet safety policy?
 - Distracted driving
 - Driver selection criteria
 - MVR reviews
 - GPS tracking and usage
- Non-owned autos
- Training



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YOUR STATISTICS



- Know your own statistics – good or bad
 - EMR
 - Loss Runs & Claims
 - OSHA Logs
 - OSHA citations
 - SMS scoring – DOT
- ☑ Know your trends or anomalies



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INCIDENT MANAGEMENT



- What are your incident reporting and investigation procedures?
- How do you document incidents?
- ☑ Lessons learned that lead to changes



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SAFETY GOALS



- What are your safety related goals?
- Need consistency from office to the field
- Specific and achievable

What you say can, and will, be held against you!



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DRUG-FREE WORKPLACE



- Do you perform drug testing?
- When do you drug test?
- How do you manage the program?
- What are the disciplinary actions?
- Develop a formal and comprehensive drug policy
- Review it with a counsel!



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PROPERTY

- **Offices, warehouses, and repair shops**
 - Fire protection systems
 - Security systems
 - Housekeeping
- **Jobsite storage and inventory**
 - Theft and vandalism prevention
 - Stored vs. installed materials tracking



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Questions? Comments? Concerns?

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