



MOTIVATION

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

Sell yourself to the Carrier!





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





MODIFIED DUTY



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

Everybody has some ability to offer light duty!





VEHICLES



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





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

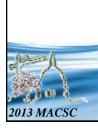




INCIDENT MANAGEMENT



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







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!





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!





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



