

Chesapeake Employers' Safety Management Consultants: Your in Safety

By implementing workplace safety standards and practices, you're not only protecting your employees, you're making your business more successful. To ensure that your organization is promoting proper workplace safety, you should take advantage of Chesapeake Employers' safety consultants.

More than
2,800
policyholders and state agencies received our Safety Services consultations in 2015.

Unlike other insurers who often charge extra for the professional services of a safety consultant, Chesapeake Employers provides this service as a value-added benefit to every workers' compensation policy we write. Our Safety Management Consultants' primary responsibility to our policyholders is to provide risk management consultation to prevent losses due to work-related injuries. Sarah Robinson, Senior Safety Management Consultant, explains: "We want to help our policyholders – to partner with them to make their workplaces safer."

The value of personal interactions

Several types of visits are generally conducted. These include visits to new policyholders, visits prior to renewal of policies (generally, for larger accounts), post-accident visits, and special visits at the request of the policyholder or his or her insurance agent. During these visits, the Safety Management Consultant will conduct a meeting with the policyholder's management team.

"The value of a face-to-face meeting cannot be underestimated," says Chris Gompers, Senior Safety Management Consultant. "Getting face time with a policyholder, especially with a company president or vice president, goes a long way toward establishing a strong working relationship."

Chesapeake Employers' safety consultants are specialists in safety. They can look at the policyholder's business operation and know where it risks exposures to a safety hazard and where improvements need to be made. They are up-to-date on state and federal safety regulations and can provide recommendations to correct potential problems.

Another function of the Safety Management Consultant is to survey policyholders' risks to be used in determining the accuracy of premiums. The individual risks of each policyholder are determined during physical visits to their business locations.

Consultations cover range of topics

Generally, consultations cover the policyholder's operation, its safety policies and procedures as they relate to the operation, the policyholder's hiring practices, review of loss runs and recent claims history, any hazards and controls in place or that need to be put in place, employee training programs, and other hazard mitigation. Consultants will often ask questions to best determine where safety risks are within the policyholder's company.

After the meeting, the Safety Management Consultant will follow up with a detailed "Safety Plan" which includes a list of recommendations to help the policyholder improve safety practices.

The Safety Management Consultant will also offer safety resources specific to the risk exposures to help promote safety awareness. These include, but are not limited to, Chesapeake Employers' own extensive library of workplace safety materials. Visit our website and the Safety University resource section.

For as long as the policyholder remains insured with Chesapeake Employers, the Safety Management Consultant may regularly follow up to ensure the business maintains all safe work practices. The consultant will also offer the policyholder the benefit of any additional safety services that Chesapeake Employers offers.



Chesapeake's safety services protect your employees

Chesapeake Employers can help establish and maintain a safe and healthy workplace through implementation of a strong safety culture focused on mitigating risks and reducing accidents. Our injury prevention strategies not only help save lives, but can also help lower a company's e-mod. A favorable e-mod often translates into lower insurance premiums.

For more information on Chesapeake Employers' safety and risk management services or to request an on-site consultation, contact our Customer Contact Center at (410) 494-2000 (1-800-264-4943 outside Baltimore).

Chesapeake Employers' Safety Services

- Program Development & Evaluation
- Risk Assessment Surveys
- Training Sessions
- Ergonomics Assessments
- Training and Educational Materials

Recent Success Story

An employee at a local printer we insure recently suffered a catastrophic hand injury. Soon after, a Chesapeake Safety Management Consultant met and worked with company management to establish a pre-work inspection sheet that must be signed by employees on each shift. At our suggestion, the company also instituted monthly employee safety training. Chesapeake's recommendations for increased safety awareness, company-wide accountability and enhanced safety culture has helped this policyholder avoid additional lost-time injuries since the accident occurred.

Questions you may be asked by your consultant ✓

The Chesapeake Employers' Safety Management Consultant will typically review many of these items during a policyholder visit:

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| • Number of employees? Includes field, office, total, full time, part time, temporary, seasonal, volunteer, U-18, subcontractors? | _____ | _____ |
| | YES | NO |
| • Background checks? How often? Vendor used? | _____ | _____ |
| • Drug/alcohol testing? Pre-employment, post-accident, random, suspicion? DOT drivers only? | _____ | _____ |
| • Employee handbook/job descriptions?
Please have available for review. | _____ | _____ |
| • Company-owned vehicles? Total number?
Of these, how many CDL/DOT? | _____ | _____ |
| • MVR checked? How often? Approval criteria? | _____ | _____ |
| • Workplace safety contact person? (Person in charge of submitting the Employer's First Report of Injury) | _____ | _____ |
| • Current safety policies and training procedures?
Please have available for review. | _____ | _____ |
| • OSHA 300/300A Log? Please provide copies of logs from 2 most recent calendar years. Any MOSH/OSHA citations in last 3 years? | _____ | _____ |
| • Accident investigations done? Any supervisor accountability measures in place? | _____ | _____ |
| • Written safety program/rules? Please provide a copy. | _____ | _____ |
| • Self-inspections/toolbox talks? Have these been documented?
Subject matter covered? | _____ | _____ |
| • Is personal protective equipment provided to employees? | _____ | _____ |
| • Formal documented safety training? Who, what, when, how often? Last session date? Topic? | _____ | _____ |
| • Is transitional duty available? Does company or organization have a written return-to-work policy? | _____ | _____ |
| • MSD sheets available for most often used chemicals?
Does the company/have a communication policy in place? | _____ | _____ |
| • Subcontractors? What activity exactly (if any)?
How are Certificates of Insurance monitored? How often? | _____ | _____ |