



Loss Control Services



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At Regions Insurance, we do more than place your insurance coverage—we're committed to providing you with the best services and resources to support your business. Our approach to risk management involves working together with our clients to increase awareness and give them the tools necessary to develop and maintain an effective loss control program within their own organization. These services offer a range of client-focused services tailored to their unique loss control initiatives.

- **Risk Assessment.** Our risk mapping service is a structured process that identifies the risks that are most critical to the client's operations and success. This process offers a subjective assessment of their risks with a written report that will categorize the risks into **High, Moderate** and **Low** priority. Our staff will also develop a course of action addressing each priority risk. These assessments include, but are not limited to:
 - Safety Policies and Procedures
 - OSHA Regulatory Compliance
 - Ergonomic Assessments
 - Machine Guarding
 - Fall Prevention
 - Slip, Trip and Fall Hazards
 - Personal Protective Equipment
 - NFPA Code Compliance (Life Safety & Fire Prevention)
- **Site Surveys.** At the client's request, we will perform loss control surveys of specific locations to help identify potential loss causes and practical solutions. As a result of these surveys, we will provide a written report with photographs and recommended control measures to help control losses.
- **Working with Carriers.** Our agency will work to develop and maintain effective communication between all parties. These efforts include, but are not limited to:
 - As part of the marketing process our agency will provide underwriters with a comprehensive narrative of client operations, as well as current controls in place to prevent work-related incidents.
 - Actively working with the client and new carriers to establish effective accident investigation, reporting and claims management procedures.
 - Coordinating loss control activities by developing a written loss control service plan to identify specific objectives assign responsibilities and establish an implementation timeline.
 - Providing resources, employee training and other assistance in regards to recommendation compliance.
- **Safety Program Development.** Our loss control staff will evaluate current policies and procedures to identify areas of concern. Following this evaluation, Regions will actively work with the client to develop viable solutions to supplement your current safety efforts.

These services include, but are not limited to:

- Safety Policies and Procedures
- New Employee Orientation Program
- OSHA Required Written Programs
- Employee Handbook
- Supervisor Safety Accountability
- Effective Safety Committee
- Accident Investigation and Reporting
- Return-to-Work Program
- Claims Management

■ **Employee Education & Training.** Employee training is an essential part of any successful loss control program. RIG has developed a variety of training presentations and workshops designed to educate all levels of employment. This training can be provided onsite for your convenience.

- Defensive Driving
- Hazard Awareness
- Bloodborne Pathogens
- Lockout/Tagout
- Personal Protective Equipment
- Hazard Communication (GHS)
- Safety Accountability
- Accident Investigation
- Workplace Violence
- Sexual Harassment

■ **Supervisors Safety Accountability (SSA) Program.** Getting supervisors to understand, accept and perform their role in ensuring safety is always a challenge for management. Our staff can help train supervisors and managers to incorporate best safety practices into their daily management activities. This training help supervisors and managers acquire the knowledge to apply safety responsibilities and become more effective safety leaders within your organization.

■ **OSHA Compliance Audits.** Regions can conduct **Workplace Safety Inspections** to help identify physical conditions and workplace practices that may be in violation of specific OSHA regulations. These inspections will also include **Administrative Compliance Audits** where we review your current health and safety programs, employee training records, inspection reports, and injury and illness logs to identify possible areas of concern. A written report will be provided, documenting each violation identified during the audit, the appropriate OSHA standard violated, and a recommended control to correct the deficiency, thereby helping you avoid possible OSHA citations.

■ **DOT Compliance Audits.** In regards to fleet, Regions can conduct a **DOT Compliance Audit** in order to provide you with a “probable” overall safety fitness rating based a review of your records and operations. The Audit can identify violations of the **Federal Motor Carrier Safety Regulations** for which your company could be cited. Assessment of fines for critical and acute violations will be provided using the FMCSA Uniform Fine Assessment Program, allowing you to see the amount of fines had the service been an actual audit.

- **Drug-Free Workplace Programs.** Recent studies indicate that nearly 70% of all illegal drug users are employed, and that 1 in every 10 people have an alcohol problem. As an incentive to employers, many states now offer a workers' compensation insurance premium credit to those employers who establish a drug-free workplace. Our staff can provide clients with the necessary resources and training to develop a formal Drug-Free Workplace Program in compliance with the provisions of the state. To qualify for the discount, the program must include:
 - Written Drug-Free Workplace Policy Statement
 - Substance Abuse Testing Program
 - Employee Assistance Program
 - Supervisor Training
 - Employee Education
- **MSU Center for Safety and Health.** Our agency will assist our clients with the coordination a scheduled CSH consultative survey at their facility. The services provided by CSH are free of charge, confidential and does not issue citations or propose penalties. By voluntarily correcting safety and health hazards in your workplace, clients show a good-faith effort to employees, as well as federal and state regulatory agencies such as OSHA.
- **Safety and Health Achievement Recognition Program (SHARP) On-Site Consultation Program's Safety and Health Achievement Recognition Program (SHARP).** Our agency will assist clients meet the eligibility requirements to participate in the SHARP Program. In addition to improving their overall safety and health program, qualifying organizations are granted an exemption for OSHA programmed inspections for up to two years, and with a subsequent renewal, for up to three years.
- **Safety Incentive Programs.** A safety incentive program can enhance and maintain interest in an established safety program and help build cooperation among employees when management wants to launch a safety campaign that focuses on a specific area of concern. Before implementing a safety incentive program, our agency will work directly with management to be certain that it has all the components of an effective safety program in place.
- **Client Online Resource Essentials (CORE).** We are also pleased to offer our clients with their own personalized web site that gives you access to a dynamic set of insurance and safety-related tools and information. **CORE** puts the power of the internet at your fingertips, and provides a wealth of information for your daily challenges.
 - **Document Library.** Access a library of downloadable articles, brochures, forms, and reports covering a variety of insurance-related topics. Choose from Property & Casualty, Employee Benefits, Claims Cost Containment, Loss Control, and Employee Communications.

- **Risk Management and Business Insurance Resources.** From ergonomics to surety bonds, RM Resources features hundreds of industry-related Web links that we're sure you'll find useful, in one easily-accessible place. Select any of the popular topics below to narrow your search.
 - **OSHA Recordkeeping.** 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.
 - **Community.** Need a question answered relative to a COBRA or FMLA issue you are currently faced with? Wondering about OSHA's hazardous material labeling requirements? Share information and resources with the Community's interactive forum that allows you to post questions to your peers, provide insight into other users' questions, and allows you to track responses based on topics or individual questions.
 - **Surveys.** Learn what other employers are doing to control P&C program costs by participating in periodic, brief surveys. As our database of responses grows, you will be able to benchmark not only relative to U.S. averages, but more importantly, industry specific and regional norms.
- **Comprehensive Experience Mod Analysis.** Our analysis of your "experience mod" can help you understand what drives your workers' compensation premium. This analysis can help identify errors, accurately project your future mod and calculate the controllable mod, thus showing how much could be saved in premium. Also, the National Council on Compensation Insurance (NCCI) began changing the primary-excess split point value in the experience rating formula 2013. Our analysis can provide a side-by-side comparison of the 2014 mod with the estimated 2015 projected mod. Our report includes, but is not limited to:
- Mod Impact on Premium Analysis
 - Mod and Potential Premium Savings
 - Specific Loss Sensitivity Detail
 - Mod Analysis and Strategy Proposal
- **Accident Analysis.** Using your loss information, we can conduct an accident analysis and organize your current loss data to provide meaningful insight of your accident history. This analysis will include, but is not limited to:
- Loss Analysis by Policy Period
 - Loss Detail by Cause of Injury
 - Loss Detail by Nature of Injury
 - Loss Ratio Analysis

■ **Claims Management.** Our claims management services include, but are not limited to:

- **Monitoring Specific Claims.** This service is provided for any account where a difficult claim exists, as identified by the account executive, claims management specialist or client.
- **Claims Reports.** Claims reports are provided when requested by the customer and/or account executive.
- **Claims Review Meetings.** Claims review meetings are scheduled and facilitated when requested by the customer and/or account executive.

■ **Stewardship Reports.** Our goal is to achieve long-term relationships focused on bringing value to your risk management and insurance programs. We are committed to delivering to you the highest quality property and casualty insurance programs and strategic planning consultation services in a manner that is suitable to achieving your business goals.

Annual stewardship reports help us fulfill our promises by highlighting the value we have provided to you. We give you the opportunity to see how we are meeting your expectations, while also asking, "How are we doing?"

Loss Control Staff

Carl Parker joined our Loss Control Department in 1993 and has over 27 years of hands-on experience in occupational health, safety and ergonomics. Prior to joining Regions Insurance, he served as a loss control engineer for a national insurance company.

At Regions Insurance, Carl has worked to develop a variety of loss prevention and safety services to reduce the frequency and severity of losses, protect our clients' employees and meet governmental compliance requirements. His experience has also allowed him to effectively advise our clients on a variety of human resource issues.

Carl's education includes a Bachelor of Science from the University of Southern Mississippi. Since joining our agency, he has also earned an Associate in Loss Control Management (ALCM) designation.

Carl served as President of the Mississippi Chapter of the American Society of Safety Engineers (ASSE) and later received an "Outstanding Achievement" award of his work within the Chapter.

Bill Robertson joined Barksdale Bonding and Insurance, Inc. in the Transportation Division in 2003. He serves current and new clients in the areas of Risk Management and Loss Control as well as an advisory capacity in Safety and Human Resources. Prior to joining Barksdale, his career spanned twenty-nine years in numerous positions in the trucking industry. Mostly recently he was Corporate Director of Safety and Human Resources for a large Mississippi-based truckload carrier.

Bill is an active member in the Safety Council of the Mississippi Trucking Association, Alabama Trucking Association, Tennessee Trucking Association, and Louisiana Trucking Association where he also serves on the Insurance Committee. Since joining our agency, Bill has earned the Certified Insurance Counselor designation.

Contact Information

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