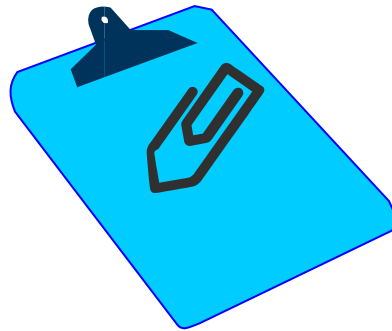


WORKERS' COMPENSATION LOSS CONTROL SERVICE EVALUATION

STATE OF NEVADA

Department of Business & Industry
Division of Industrial Relations



May 2015

WORKERS' COMPENSATION LOSS CONTROL SERVICE EVALUATION

Nevada Revised Statute (NRS) 616A.400 charges the Division of Industrial Relations (DIR) with evaluating the loss control services of those private insurance carriers providing workers' compensation coverage to Nevada employers. Loss control services are essentially safety and health services that insurers provide to their policyholders. Normally, insurance companies provide safety and health services through their loss control staff but may also contract out for loss control services. These loss control activities may fall under many titles, such as engineering, risk control, loss prevention, field service representatives, or safety. For the purpose of this booklet, all of these activities are grouped under the title of 'Loss Control'.

This booklet was developed to help Nevada businesses understand the types of loss control services available to them and to assist those businesses to better evaluate those services. The booklet was completed by the DIR Safety Consultation and Training Section (SCATS).

Notice: The information that is provided in this booklet is for informational purposes only. The information was compiled from responding insurance companies. DIR is not responsible for any errors or omissions in this information. Businesses should verify the information with the individual insurance companies.

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The State of Nevada provides services to help employers evaluate their safety and health programs. These services include: consultative services, training for managers and supervisors in safety and health regulations, and technical assistance. The State provides these services in partnership with employers to improve the working conditions for employees.

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Your Partner for a Safety Nevada

INTRODUCTION

In Nevada, insurance companies handling workers' compensation coverage must have a claims office in the state operated by the insurer or its third-party administrator, provide a toll-free telephone service or accept collect calls from injured employees, and provide adequate services to its insured employers in controlling losses and adequate information on the prevention of industrial accidents and occupational diseases (NRS 616B.027).

Generally, insurance companies evaluate a business prior to providing coverage for underwriting purposes. This may be completed either with or without a site visit. The agent, contract service loss control representative, or staff employee may conduct the visit. The purpose is to confirm the business' hazard classification and management controls for the purpose of assessing the insurance risk.

After the insurance company completes the underwriting process and provides workers' compensation insurance coverage, loss control service begins. This service is normally provided based upon loss history or degree of loss potential that exists and is designed to assist employers in controlling or reducing loss costs. Loss control services assist employers in controlling their experience modification rates which ultimately affect the premiums they pay for coverage.

The information in this guide will help companies understand some of the loss control services being provided by insurers in Nevada. By understanding various services provided and evaluating your company needs, you will be able to better determine the type of service you need from an insurance company and develop questions to find out if a prospective insurer provide that service.

The loss control service may be provided by the insurer's in-house staff or on contract through service providers. The staff or contract providers may reside in the State or outside of the State. The important issue for businesses to know is how they can access all the services their workers' compensation insurer provides. Table I provides a list of insurers having written policies in Nevada that have identified their method of providing loss control service.

LOSS CONTROL SERVICES

All of those insurance companies doing business in the State of Nevada responding to our survey indicated they provide some form of loss control services. Many companies may offer service over the phone, furnish service aids such as posters or videos through the mail, or have web-sites accessible to their clients. Other insurance companies conduct periodic on-site services for all customers, based upon premiums, or based on the size. Businesses in high hazard industries, those with high loss ratios or high premium levels may receive more frequent on-site service visits.

Service activities vary. Some insurers have set schedules for on-site visits and will tailor more service based on the needs of the business. This may be in the form of a collaborative service plan between the business and the insurance company, or it may be based upon underwriting or agent requests. All of companies indicated they would provide service at the request of the insured.

Most insurers indicate there are no additional costs for basic loss control service. Some insurers will provide additional services on a fee for service basis. These additional services may include charge back for laboratory services such as in the case of industrial hygiene testing, special training programs or additional on-site service visits.

It is essential for employers to understand how the service is provided. This includes asking if there will be on-site loss control visits, what triggers the service, how often will service be provided, and if there is a cost for the service. Utilize Table II to evaluate the typical services provided by insurance companies.

Some insurance companies only handle the workers' compensation line of coverage, while others handle multi-line insurance and may provide loss control service for these additional lines of coverage as well. This may be one of the reasons some of the companies spend less than 100% of the time servicing the workers' compensation line of coverage.

The insurance companies may have licenses to sell under different company names in Nevada. The main or group name is referred to in the tables. If you cannot find the name of your insurance company, check the list of additional names per company that are licensed in Nevada found in the Authorized Name List. Some companies are licensed to sell insurance in the State of Nevada, but have no policies.

LOSS CONTROL REPRESENTATIVES

Insurance companies, through specialists in the loss control field, provide the loss control services. These individuals may be staff employees or contract providers. The background of these individuals may vary based on the specialty industries the insurance companies choose to insure.

Experience:

The average experience for the loss control representatives is 25 years based upon the surveys received from the responding insurance companies. Utilize Table III to find experience averages for loss control representatives for each insurer to better evaluate their experience.

Educational background:

Educational background also varies. Colleges provide a wide range of specialties in occupational safety and health and environmental safety or health. The average level of education for loss control representatives is slightly over that of a college degree. The list of

typical degrees and specialties for all industries, found in the Educational Listing section may help you understand the wide range of backgrounds of the loss control representatives.

Certifications:

There are a number of certifications and designations in the field of safety and health. Typical certifications are: Certified Safety Professional (CSP), Associate Safety Professional (ASP), Certified Safety and Health Manager (CSHM), Associate Safety and Health Manager (ASHM), Associate in Risk Management (ARM), Associate in Loss Control Management (ALCM), and the Certified Industrial Hygienist (CIH).

The most recognized certifications in the safety and health field are the CSP, ASP, and CIH. The CIH specializes in health areas, while the CSP and ASP specialize in safety areas. The CSHM and ASHM specialize in safety management.

Individuals who have the ARM and the ALCM designations are typically insurance loss control representatives who deal with multi-line insurance coverage in addition to workers' compensation coverage.

A list of various certifications per acronym is provided to help you better understand what the acronyms mean.

Associations:

Association membership allows loss control representatives to obtain valuable information. Some of the associations provide materials specific to a specialized industry or more general in the safety and health field. These associations attract professionals desiring to keep current in their safety and health specialty. Other associations are formed to provide services directly to an individual industry. Both have a value, but it is important for the consumer to know the difference.

The American Society of Safety Engineers (ASSE) was indicated as the most joined association for insurance company loss control representatives. Other common professional associations are the National Safety Council (NSC), National Safety Management Society (NSMS) and American Industrial Hygiene Association (AIHA). These associations encompass a broad range of safety and health specialties and promote professionalism and professional development of their members.

LOSS CONTROL SAFETY SERVICES

Table II is a breakdown of the different loss control services offered by responding insurers. A short description of each service is listed below.

On-Site Hazard Assessment Surveys:

On-site hazard assessment surveys provide the insurance company underwriters with information on how well the business is controlling the hazards of their operations. This generally consists of an evaluation of the types of activities in the business, the physical controls for hazards such as machine guarding, management activities such as policies, procedures and programs to control the hazard potential, and management's support of safety.

Hazard Identification Surveys:

Hazard identification surveys concentrate more on identifying the existing and potential hazards to the business and recommend controls to reduce the hazards. Surveys may be conducted over several visits and also include informal training to help the insured identify the hazards themselves.

Industrial Hygiene Services:

Industrial hygiene services generally relate to health monitoring activities. This may include evaluating noise levels, identifying chemical hazards, sampling for exposure to airborne hazards from dust, fumes, gases, etc. The concern is that there could be injury or illness potential from any of the routes of entry into the body that could create an acute or chronic condition. The routes of exposure are inhalation, absorption, ingestion, and injection.

Loss Analysis:

Loss analysis services typically consist of an evaluation of the insured's workers' compensation losses to identify trends, types of accidents, body parts, time of day, shift or other factors that can measure or affect safety performance. This service can identify negative trends including frequency and severity issues for a company to target developing and implementing controls. Active implementation of the controls will help to protect employees from future injury.

Ergonomics:

According to Federal OSHA documents, one third of all workers' compensation lost time accidents are due to workplace musculoskeletal disorders. Since this is a concern for employers in their efforts to control their workers' compensation premiums and reduce the injury potential to their employees, insurance companies provide information and evaluation services on ergonomics to customers.

Claims Management:

Claims management may be conducted by the loss control representative or by other individuals at the insurance company, such as a claims representative. Managing claims helps to ensure that employees receive appropriate medical treatment and return to work in jobs where they can be productive in the shortest time possible through a modified or light duty assignment.

Safety Training:

Safety training incorporates hazard awareness, hazard recognition skill development, identification of ways employees can reduce injuries, regulatory compliance training, industry specific training, supervisory safety training, and job safety analysis development. Training provides increased knowledge so that employers can protect their employees and maintain a better-trained workforce.

Hazard Consultation:

Hazard consultation assists the insured develop an abatement strategy to control or reduce the hazard or transfer the risk.

Posters:

Safety posters reinforce employee awareness of hazards or act as a behavioral reminder for using personal protective equipment.

Videos:

Videos are used for hazard recognition and awareness training. Videos are useful training aids, but by themselves these videos do not normally meet the requirements of formal training. Videos can be useful in bringing attention to different types of hazards and assist in employee behavioral changes that will improve safety. These videos may reinforce ways employees can protect themselves. This could be from providing justification and reasons to wear the personal protective equipment to following safety procedures. Building safety habits do not happen overnight. It takes training, reminders, and enforcement to gain cooperation and instill a safety culture.

Pamphlets:

Pamphlets are another way to identify controls and reduce hazards to employees. Pamphlets may be geared to assist with employee training or for supervisory information to obtain cooperation in controlling the hazards.

Training Programs:

Many insurance companies have loss control personnel that are certified instructors. The following is a list of typical training programs requiring the instructors to have authorization or certification to present the programs.

- American Red Cross CPR or First Aid
- OSHA Construction Outreach Trainer
- OSHA General Industry Outreach Trainer
- Certified First Aid Responder
- Certified Health and Safety Trainer
- EMT Instructor
- Hazardous Material Instructor
- MSHA Certified Instructor
- National Safety Council Defensive Driver Trainer, DDC – 4 or DDC – 8

Loss Management Analysis:

Many insurance companies provide an analysis of how well the insured manages their losses. This could be based upon management program, policy or procedural review. Other insurers look at the commitment of management, support in the form of resources such as time, money, and upper level involvement. Loss control representatives work with the insured companies to identify weak areas and ways to improve the overall loss control program.

Safety Program Development and Implementation:

Safety programs have proven to be an effective way to control hazards if implemented appropriately. These programs may be required by specific Federal OSHA standards or State statute. The goal of these programs is for the employer to have systems in place that will provide a safe and healthful workplace free of hazards that could cause serious injury or death.

Safety Program Audits:

Audits of the safety program will help to target lack of implementation, weak policies and procedures, inappropriate training, and missing controls. Audits can be all-inclusive or target a specific area of concern.

Letters of Recommendations:

Letters of recommendations are usually generated as a result of a visit by loss control representative. Insurance companies provide letters of recommendations to businesses when identified hazards and safety and health program deficiencies are determined by their loss control representatives. The insurance companies generally specify a time frame to respond to the letter of recommendations. The insurance companies may provide technical assistance to complete the recommendations upon request.

Table I
LOSS CONTROL SERVICE

Company Name	Charge for Loss Control Service	Loss Control Service Contracted in Nevada	Number of Contract Individuals	Number of Loss Control Staff	Domiciled in the State	Percentage Staff Spends On Servicing WC Line of Coverage
AAIC	No	Yes	NP	4	No	NP
ACUITY	No	No	0	1	No	35
AIG	No	Yes	NP	8	No	45
Alaska National Insurance Company	No	No	0	5	No	90
American Compensation Insurance Company	No	No	0	2	No	100
American Family Home Insurance Company	No	Yes	NP	4	No	NP
American Mining Insurance Company	No	No	0	2	No	95
Amerisure Insurance	No	No	0	1	No	75
AmTrust North America	No	Yes	NP	NP	No	80
ARCH Insurance Company	No	Yes	4	4	No	NP
Berkley Group	No	Yes	1	5	No	40
BerkleyNet Underwriters	No	Yes	NP	3	Yes	100
Brotherhood Mutual Insurance Company	No	No	0	5	No	NP
California Insurance Company	No	No	0	2	No	100
Chubb Group	No	NP		6	No	15
Church Mutual Insurance Company	No	No	0	1	No	40
The Cincinnati Insurance Companies	No	No	0	1	No	NP
CNA	No	Yes	NP	4	No	11
Electric Insurance Company	No	Yes	NP		No	<1
EMC Insurance Companies	No	No	0	6	No	4.5
Everest National Insurance Company	No	Yes	5	5	No	33
Farmers' Insurance Group	No	Yes	3	2	No	30
Federated Rural Electric Insurance Exchange	No	No	0	1	No	50
Federated Insurance	No	No	0	4	No	15
Fireman's Fund Insurance	No	Yes	0	11	No	11

Company Name	Charge for Loss Control Service	Loss Control Service Contracted in Nevada	Number of Contract Individuals	Number of Loss Control Staff	Domiciled in the State	Percentage Staff Spends On Servicing WC Line of Coverage
Company						
FirstComp Group	No	Yes	2	3	Yes	100
Florists' (Hortica)	No	No	0	2	No	50
Foremost Insurance Company	No	Yes	3	2	No	30
Frank Winston Crum Insurance Company	No	Yes	2	2	Yes	50
Great American Insurance Group	No	Yes	NP	3	No	5
Great West	No	No	0	2	No	15
GUARD Insurance Group	No	Yes	4	4	Yes	100
GuideOne Insurance	No	No	0	3	No	89
Hanover Insurance Company	No	Yes	NP	1	No	15
HDI-Gerling America Insurance Company	No	No	0	2	No	50
Liberty Mutual Insurance Companies	No	No	0	5	Yes	60
Lumbermen's Underwriting Alliance	No	No	0	1	No	5
Meadowbrook Insurance Group	No	Yes	5	7	No	97
Mid-Century Insurance Company	No	Yes	0	0	No	0
Midwest Insurance Company	No	Yes	1	1	No	100
Mitsui Sumitomo (MSIG)	No	Yes	3	3	No	50
National American Insurance Company	No	Yes	NP	NP	No	NP
National Casualty Insurance	No	Yes	3	3	Yes	NP
Nationwide Insurance	No	No	0	3	Yes	5
New York Marine and General Insurance Company	No	Yes	4	4	Yes	80
Old Republic	No	Yes	NP	7	No	85
Pacific Compensation Insurance Company	No	Yes	NP	6	No	100
Preferred Professional Insurance Company	Yes	Yes	7	7	Yes	25
PMA Insurance Group	No	No	0	5	No	100
Protective Insurance Company	No	Yes	2	7	No	50
QBE North America	No	Yes	NP	1	No	50
Redwood Fire & Casualty Insurance Company	No	No	0	5	No	100
Republic Indemnity	No	Yes	0	2	No	100

Company Name	Charge for Loss Control Service	Loss Control Service Contracted in Nevada	Number of Contract Individuals	Number of Loss Control Staff	Domiciled in the State	Percentage Staff Spends On Servicing WC Line of Coverage
Safety National Casualty	Yes	Yes	4	5	No	98
SFM Mutual Insurance Company	No	No	0	1	No	100
Sompo Japan Insurance Company of America	No	Yes	1	6	No	80
Southern Insurance Company	NP	Yes	NP	7	No	100
SPARTA Insurance Company	No	Yes	3	3	No	40
Springfield Insurance Company	No	No	0	1	No	50
Starr Companies	No	Yes	2	5	No	85
State Farm Insurance Company	No	No	4	4	Yes	NP
Tokio Marine Management	No	No	0	1	No	30
Torus National Insurance Company	No	No	NP	NP	No	100
TransGuard Insurance Company of America, Inc.	No	Yes	NP	0	No	NP
Travelers Insurance Group	NP	Yes	NP	14	Yes	NP
United Heartland	No	NP	NP	NP	No	NP
Vanliner Insurance Company	No	No	0	1	No	NP
Western National Insurance Group	No	Yes	3	1	No	50
Workers First Casualty Company	No	No	0	1	No	100
XL Insurance Group	No	Yes	NP	23	No	NP
Zurich	Yes	Yes	NP	25	Yes	45

Note: The information provided only includes the insurance companies that responded to the survey with active premium writings.

NP – The information requested was not provided in the response.

- Indicates very little activity due to minimal account activities in Nevada

TABLE II
LOSS CONTROL SAFETY SERVICES

	On-Site Hazard Assessment Surveys	Hazard Identification Surveys	Industrial Hygiene Services	Loss Analysis	Ergonomics	Claims Management	Safety Training	Hazard Consultation	Posters	Booklets	Videos	Pamphlets	Training Programs	Loss Management Analysis	Safety Program Development and Implementation	Safety Program Audits	Provides Letters of Recommendations
AAIC																	
ACUITY	+	+		+	+	+	+		+		+	+	+	+	+	+	+
AIG	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Alaska National Insurance Company	+	+	+	+	+	+	+	+		+	+	+	+		+	+	+
American Compensation Insurance Company	+	+	+	+	+	+	+	+		+		+	+	+	+	+	+
American Family Home Insurance Company																	
American Mining Insurance Company	+	+	+	+	+	+	+	+					+	+	+	+	+
Amerisure Insurance	+	+		+				+									+
AmTrust North America	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+		+
ARCH Insurance	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+
Berkley Group	+	+	+	+	+	+	+	+	+		+		+	+	+	+	+
BerkleyNet Underwriters		+							+	+		+			+		+
Brotherhood Mutual Insurance Company							+	+			+		+	+	+	+	+
California Insurance Company		+		+	+	+		+	+	+				+	+		+
Chubb Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Church Mutual Insurance Group	+	+	+	+		+	+	+	+	+	+	+	+	+	+	+	+
Cincinnati Insurance Company																	
CNA	+	+	+	+	+	+	+	+		+		+	+		+	+	+
Electric Insurance Company	+	+	+	+	+	+	+	+						+			+

EMC Insurance Companies	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Everest National Insurance Company	+	+		+				+			+	+	+	+	+	+	+
Farmers' Insurance Group	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+
Federated Rural Electric Insurance Exchange	+	+		+		+	+	+	+				+				+
Federated Insurance	+	+	+	+	+	+	+	+	+	+	+	+	+		+		+
Fireman's Fund Insurance Company	+	+		+	+	+	+	+		+		+	+		+		+
FirstComp Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Florists' (Hortica)	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
Foremost Insurance Company	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+
Frank Winston Crum Insurance Company	+	+	+	+	+	+	+	+	+				+	+	+	+	+
Great American Insurance Group	+	+		+	+		+	+		+	+		+	+	+		+
Great West	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
GUARD Insurance Group	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+
GuideOne Insurance	+	+		+	+	+	+	+		+	+	+	+	+	+	+	+
Hanover Insurance Company	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
HDI-Gerling America Insurance Company	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
Liberty Mutual Insurance Companies	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Lumbermen's Underwriting Alliance	+					+			+	+		+	+				+
Meadowbrook Insurance Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Mid-Century Insurance Company	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+
Mitsui Sumitomo (MSIG).	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
National American Insurance Company	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
National Casualty Insurance	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Nationwide Insurance	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
New York Marine and General Insurance Company	+	+		+	+		+	+					+	+	+	+	+
Old Republic	+	+	+	+	+	+	+	+			+	+	+	+	+	+	+
Pacific Compensation Insurance Company	+	+		+	+	+	+	+	+				+	+	+	+	+

Preferred Professional Insurance Company	+	+		+	+		+	+		+	+	+	+	+	+	+	+
PMA Insurance Group	+	+		+			+	+	+	+		+	+	+	+	+	+
Protective Insurance Company				+		+	+	+	+	+	+	+	+	+	+	+	+
QBE North America	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Redwood Fire & Casualty Insurance Company	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Republic Indemnity	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Safety National Casualty	+	+	+	+	+		+	+		+	+		+	+	+	+	+
SFM Mutual Insurance Company	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sompo Japan Insurance Company of America	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Southern Insurance Company																	
SPARTA Insurance Company	+	+	+	+		+	+	+	+	+	+	+	+	+	+	+	+
Springfield Insurance Company	+	+		+	+	+	+	+	+			+	+	+	+	+	+
Starr Companies	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
State Farm Insurance Company	+	+		+				+	+	+		+					+
Tokio Marine Management	+	+		+	+		+	+			+	+	+	+	+	+	+
Torus National Insurance Company	+	+		+	+		+	+						+	+	+	+
TransGuard Insurance Company of America, Inc.																	+
Travelers Insurance Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
United Heartland																	+
Vanliner Insurance Company	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
Western National Insurance Group	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
Workers First Casualty Company		+		+	+	+	+	+		+		+	+	+	+	+	+
XL Insurance Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Zurich	+	+	+	+	+		+	+		+	+	+	+	+	+	+	+

Note: The information provided includes those insurance companies that responded to the survey and have active written premium in the State of Nevada.

**TABLE III
LOSS CONTROL REPRESENTATIVES**

COMPANY	AVERAGE EDUCATIONAL LEVEL	AVERAGE EXPERIENCE	CERTIFICATIONS	ASSOCIATIONS
AAIC	Contracted	22		
ACUITY	College	17		
AIG	Masters Degree	20	ARM, CIE, CSP	ASSE, NFPA
Alaska National Insurance Company	Masters Degree	32	ARM, CSP, CPCU	ASSE
American Compensation Insurance Company	College	18	ARM,CFPS	ASSE, NFPA
American Family Home Insurance Company	Contracted	22		
American Mining Insurance Company	Masters Degree	16	CMSP, MSHA (FA, MR, DS, NS, MO)	ASSE, ISMSP
Amerisure Insurance Company	College	15		
AmTrust North America	NP	NP		
ARCH Insurance	College +	27	ASP,ALCM, ARM, CSP,	ASSE, CFMA, BCSP, SFPE
Berkley Group	Masters Degree	20	ARM, CSP, CIH, CFPS, CHMM	ASSE, NFPA, AIHA, ISPE, IHMM
BerkleyNet Underwriters	College	24	PE, CHMM	
Brotherhood Mutual Insurance Company	Masters Degree	35		ASSE
California Insurance Company	College	7	ASC	
Chubb Group	College +	21	ALCM, CSP, CPCU, CRM	ASSE
Church Mutual Insurance Co.	College	20	SIAC, WCCAC, WCCPC	
Cincinnati Insurance Company	College Degree	26	ALCM	CPCU
CNA	College +	22	ARM,CIPP, CRIS, CIRT, CSP, NB, UL-RRE	ASSE
Electric Insurance Co	Contracted			
EMC Insurance Companies	College	21	ARM, ALCM, CSP, CPCU, CRC, CDMS, CLCP, CEAS1	ASSE, NFPA, BIA
Everest National Insurance Co.	Contracted			

Farmers Insurance	Masters Degree	15	CSP, ALCM, WCLA, CPFM	ASSE
Federated Rural Electric Insurance Exchange		15	CLPC	NRECA
Federated Insurance	College	10	ARM, AIS, AICPCU, CSP, CPCU, OHST,	ASSE
Fireman's Fund Insurance Company	College	28	ALCM, ARM, CIH, CSP, CPCU, PE	ASSE, AIHA, CDP,
FirstComp Group	College	28	OHST, CHST, CHCM	ASSE
Florists' (Hortica)	Masters Degree	10	ALCM,	ASSE
Foremost Insurance Company	Masters Degree	15	CSP, ALCM, WCLA, CPFM	ASSE
Frank Winston Crum Insurance Company	Contracted			
Great American Insurance Group	College	28	PE, CFPS, ALCM, ARM, CPCU	ASSE, NFPA, IIE, SFPE
Great West	College	22	ARM, CDS, CSP, RWCS	ASSE
GUARD Insurance Group	Masters Degree	22	CLU, CPCU, CIPA, APA	
GuideOne Insurance	College +	22	ARM, CAOHC	ASSE, NFPA, NSC
Hanover Insurance Company	College	30		ASSE
HDI-Gerling America Insurance Company	College	12		NSC
Liberty Mutual Insurance Companies	College	23	ALCM, CSP, CIH	ASSE, AIHA
Lumbermen's Underwriting Alliance	College	30		ASSE
Meadowbrook Insurance Group	NP	NP		
Mid-Century Insurance Company	Masters Degree	15	CSP, ALCM, WCLA, CPFM	ASSE
Midwest Employers Casualty Company	College	24	PE, CHMM	
Midwest Insurance Company	College	28	ARM, CSP	
Mitsui Sumitomo (MSIG)	College	29	CSP, CIH, WSO	
National American Insurance Company	College	17	CSP, ARM,	ASSE
National Casualty Insurance	Masters Degree	15		
Nationwide Insurance	Masters Degree	15		
New York Marine and General Insurance Company	Masters Degree	22	CLU, CPCU, CIPA, APA	
Old Republic	College +	16	CSP, CHST, CRIS	ASSE

Pacific Compensation Insurance Company	NP	NP		
Preferred Professional Insurance Company	College +	21	CLU, CPCU, CIPA, APA	
PMA Insurance Group	NP	NP		
Protective Insurance Company	Masters Degree	15	AU, ARM,	ASSE, ATA-SMC, TCA, NSC, ILCA
QBE North America	College	35		
Redwood Fire & Casualty Insurance Company	College	24	ARM, ALCM, CPCU, GSP, CSP, OHST	ASSE, CPCU
Republic Indemnity	College	29	ALCM	ASSE
Safety National Casualty	College +	17	ARM, CSP,	ASSE
SFM Mutual Insurance Company	Masters Degree	18	ARM, CRM	ASSE
Sompo Japan Insurance Company of America	College +	28	ARM, OHST, CIH, CSP	ASSE, AIHA, ACGIH, NSC
Southern Insurance Company	College	18	ASP	ASSE
SPARTA Insurance Company	Contracted			
Springfield Insurance Company	College	28	ARM, CSS, RSHEP	ASSE, SCISS, FMI
Starr Companies	College	30	CSP, CIE, CHST, GP	ASSE
State Farm Insurance Company	College	7		
Tokio Marine Management	College	23	ARM, CSP	ASSE
Torus National Insurance Company	NP	NP		
TransGuard Insurance Company of America, Inc.	Contracted			
Travelers Insurance Group	College +	18	ARM, ALCM, CSP, CIH, CRIS,	ASSE, AGC, AIHA
United Heartland	NP	NP		
Vanliner Insurance Company	College	20		NSC
Western National Insurance Group	Master Degree	9		ASSE, NFPA
Workers First Casualty Company	College	12		
XL Insurance Group	College	19	CSP, ARM, ALCM, CRIS, PG, REM, CHMM, CPG	
Zurich	College +	23	BCSM, CSP, ALCM, CIH, CIE, CHST, CHMM, CPP	AAIH, AIHA, AIHSS, ASSE, NFPA, ATAP

+ Indicates the average education total is above the degree identified and significantly below the next degree

- Indicates the average education total is slightly below the degree

* Indicates not all of the education levels for staff was provided

NP indicates that the information was not provided

AUTHORIZED NAME LIST

Insurance companies are grouped by their most familiar name. Names of related companies also licensed to provide workers compensation coverage in Nevada are listed under the primary insurer.

AAIC American Alternative Insurance Corporation

ACUTY

AIG AIG Property & Casualty Company
AIG Assurance Company
American Home Assurance Company
Commerce and Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Company
The Insurance Company of the State of Pennsylvania
National Union Fire Insurance Company of Pittsburgh,
PA
New Hampshire Insurance Company

Alaska National Insurance Company

**American Compensation Insurance
Company**

American Family American Family Mutual Insurance Company
American Family Home Insurance Company
American Modern Home Insurance Company

**American Mining Insurance
Company**

Amerisure Insurance Amerisure Mutual Insurance Company
Amerisure Insurance Company
Amerisure Partners Insurance Company

AmTrust North America AmTrust Insurance Company of Kansas
Milwaukee Casualty Insurance Company
Rochdale Insurance Company
Security National Insurance Company
Sequoia Indemnity Company
Sequoia Insurance Company
Technology Insurance Company
Wesco Insurance Company
First Non Profit Insurance Company

ARCH Arch Insurance Company

Berkley Group Berkley National Insurance Company
Berkley Regional Insurance Company
Riverport Insurance Company
Tri-State Insurance Company of Minnesota

BerkleyNet Underwriters

Midwest Employers Casualty Company
StarNet Insurance Company
Carolina Casualty Company

Brotherhood Mutual Insurance Co.

California Insurance Company

California Insurance Company
Continental Indemnity Company
Illinois Insurance Company
Pennsylvania Insurance Company

Chubb Group

Federal Insurance Company
Vigilant Insurance Company
Great Northern Insurance Company
Pacific Indemnity Company
Chubb Indemnity Insurance Company
Chubb National Insurance Company

Church Mutual Insurance Company

Cincinnati Insurance Companies

Cincinnati Insurance Company
Cincinnati Indemnity Company
Cincinnati Casualty Company

CNA

American Casualty Company of Reading, PA
Continental Casualty Company
National Fire Insurance Company of Hartford
The Continental Insurance Company
Transportation Insurance Company
Valley Forge Insurance Company

Electric Insurance Company

EMC Insurance Companies

Employers Mutual Casualty Company
EMC Property & Casualty Company

Everest National Insurance Company

Farmers' Insurance Group

Truck Insurance Exchange
Farmers Insurance Exchange
Mid-Century Insurance Company

Federated Rural Electric Insurance Exchange

Federated Rural Electric Insurance Exchange
Federated Rural Electric Insurance

Federated Insurance

Federated Mutual Insurance Company
Federated Service Insurance Company

Fireman's Fund Insurance Company

Fireman's Fund Insurance Company
Associated Indemnity Corporation
American Automobile Insurance Company
National Surety Corporation
The American Insurance Company

FirstComp Group

FirstComp Insurance Company
Markel Insurance Company
Deerfield Insurance Company

Florists' (Hortica)

Florists' Mutual Insurance Company

Foremost Insurance Company

Foremost Signature Insurance Company
Foremost Property and Casualty Company
Foremost Insurance Company

Frank Winston Crum Insurance Company

Great American Insurance Group

Great American Insurance Company
Great American Insurance Company of New York (GANY)
Great American Assurance Company
Great American Alliance Insurance Company (GAAL)
Great American Security insurance company
Great American Spirit Insurance Company

Great West

Great West Casualty Company

GUARD Insurance Group

NorGUARD Insurance Company
AmGUARD Insurance Company
EastGUARD Insurance Company

GuideOne Insurance

GuideOne Mutual Insurance Company

Hanover Insurance Company

Allmerica Financial Benefit Insurance Company
Citizens Insurance Company of America
Hanover American Insurance Company
Hanover Insurance Company
Massachusetts Bay Insurance Company
Nova Casualty Company

HDI-Gerling America Insurance Company

Liberty Mutual Insurance Companies

American Economy Insurance Company
American States Insurance Company
Colorado Casualty Insurance Company
Employers Insurance Company of Wausau
First National Insurance Company of America
General Insurance Company of America
Liberty Mutual Insurance Company
Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation
Ohio Security Insurance Company
American Fire and Casualty Company
Peerless Indemnity Insurance Company
Safeco Insurance Company of America
The Ohio Casualty Insurance Company
Wausau Business Insurance Company

Wausau Underwriters Insurance Company
West American Insurance Company

Lumbermen's Underwriting Alliance

Meadowbrook Insurance Group

Star Insurance Company
Williamsburg National Insurance Company
Pro-Century Insurance Company

Mid-Century Insurance Company

Midwest Insurance Company

Mitsui Sumitomo (MSIG)

Mitsui Sumitomo Insurance Company of America
Mitsui Sumitomo Insurance USA, Inc.

National American Insurance Company

National Casualty Insurance

National Casualty Insurance Company

Nationwide Insurance

Nationwide Agribusiness Insurance
Farmland Mutual Insurance Company
Depositors Insurance Company
Allied Property and Casualty Insurance Company
AMCO Insurance Company

New York Marine and General Insurance Company

Old Republic

Old Republic Insurance Company
Old Republic General Insurance Corporation (fka
International Business and Mercantile Reassurance Co.)

Pacific Compensation Insurance Company

PMA Insurance Group

Pennsylvania Manufacturers' Association Insurance Company
Manufacturers' alliance Insurance Company
Pennsylvania Manufacturers Indemnity Company

Preferred Professional Insurance Company

Protective Insurance Company

QBE North America

General Casualty of Wisconsin
Regent Insurance Company

Redwood Fire & Casualty Insurance Company

Republic Indemnity

Republic Indemnity Company of America
Republic Indemnity Company of California

Safety National Casualty

Safety National Casualty Corporation
Safety First Insurance Company

Travelers Insurance Group

The Travelers Indemnity Company
The Charter Oak Fire Insurance Company
The Phoenix Insurance Company
The Travelers Indemnity Company of Connecticut
The Travelers Indemnity Company of America
Travelers Property Casualty Company of America
Travelers Commercial Casualty Company
Travelers Constitution State Insurance Company
Travelers Casualty and Surety Company
Select Insurance Company
The Travelers Casualty Company
Discover Property & Casualty Insurance Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company
St. Paul Protective insurance Company
United States Fidelity and Guaranty Company

SFM Mutual Insurance Company

Sompo Japan Insurance Company of America

Southern Insurance Company

SPARTA Insurance Company

Starr Companies

Starr Indemnity & Liability Company

State Farm Insurance Company

State Farm Fire & Casualty Company

Tokio Marine Management

Tokio Marine & Nichido Fire Insurance Co., LTD
Tokio Marine America Insurance Company
Trans Pacific Insurance Company

Torus National Insurance Company

TransGuard Insurance Company of America, Inc.

United Heartland

United Wisconsin Insurance Company
Accident Fund Holdings
Accident Fund Insurance Company of America
Accident Fund General
Accident Fund National

Vanliner Insurance Company

Western National Insurance Group

Western National Mutual
Western National Assurance
Pioneer Specialty Insurance Company

Workers First Casualty Company

Workers' Compensation
Loss Control Service Evaluation

XL Insurance Group

XL Group of Insurance Companies
XL Specialty Insurance Company
XL Insurance America, Inc.
Greenwich Insurance Company

Zurich

American Guarantee and Liability Insurance Company
American Zurich Insurance Company
Assurance Company of America
Colonial American Casualty and Surety Company
The Fidelity and Deposit Company of Maryland
Maryland Casualty Company
Northern Insurance Company of New York
Zurich American Insurance Company
Zurich American Insurance Company of Illinois

ASSOCIATION ACRONYM LIST

AAIH	American Academy of Industrial Hygiene
ACGIH	American Conference of Governmental Industrial Hygienists
AHA	American Hospital Association
AIHA	American Industrial Hygiene Association
ASIS	American Society for Industrial Security
ASCE	American Society of Civil Engineers
ASSE	American Society of Safety Engineers
ASTM	American Society for Testing of Materials
ABC	Association of Building Contractors
AGC	Association of General Contractors
BCSP	Board of Certified Safety Professionals
CPCU	Chartered Property Casualty Underwriter
EWC	Employers Workman's Compensation
IIA	Insurance Institute of America
ISHM	Institute for Safety and Health Management
MIRM	Member of the Institute of Risk Management (United Kingdom)
NAIS	National Association of Investigative Specialists
NATMI	North American Transportation Institute
NFPA	National Fire Protection Association
NGA	National Groundwater Association
NHA	National Homebuilders Association
NSC	National Safety Council
NSMS	National Safety Management Society
NSIA	Nevada Self-Insured Association
RIMS	Risk Insurance Management Society
SFPE	Society of Fire Protection Engineers
SNCA	Southern Nevada Claims Association
SSA	Semi-Conductor Safety Association
WSO	World Safety Organization

CERTIFICATION ACRONYM LIST

AAI	Alliance of American Insurers
ABOHN	American Board of Occupational Health Nurses
ALCM	Associate in Loss Control Management
AMIM	Associate in Marine Insurance Management
ARE	Associate in Re-insurance
ARM	Associate in Risk Management
ASHM	Associate Safety and Health Manager
ASP	Associate Safety Professional
BPM	Business Protection Management
BSME	BS Mechanical Engineering
CDS	Certified Director of Safety
CEI	Certified Environmental Inspector
CEM	Certified Environmental Manager
CFPS	Certified Fire Protection Specialist
CHCM	Certified Hazard Control Manager
CHEM	Certified Healthcare Environmental Manager
CHES	Certified Health Education Specialist
CHMM	Certified Hazardous Materials Manager
CHSM	Colorado Healthcare Strategy and Management
CIC	Certified Insurance Counselor
CIE	Certified Industrial Ergonomist
CIH	Certified Industrial Hygienist
CMVF	Certified Safety Manager for Motor Vehicle Fleets
CPCU	Certified Property and Casualty Underwriter
CPE	Certified Professional Ergonomist
CPEA	Certified Professional Environmental Auditor
CSHM	Certified Safety and Health Manager
CSM	Certified Safety Manager
CSP	Certified Safety Professional
CSTI	California Specialized Training Institute
EIT	Engineer in Training
FSR	Field Service Representative #
IHIT	Industrial Hygienist in Training
NB	National Board – Commissioned Boiler and Pressure Vessel Inspector
NCC	National Certified Counselor
OHST	Occupational Health and Safety Technician
PE	Professional Engineer
PEM	Professional Mechanical Engineer
P.G.	Professional Geologist
PSS	Professional Safety Source #
REA	Registered Environmental Assessor
REM	Registered Environmental Manager
REP	Registered Environmental Professional
RN	Registered Nurse

Note: The items in bold were most frequently identified as a certification for loss control representatives of the insurance companies that responded.

Various State Loss Control Representative Certification/Approvals:

Normally from a state approval source

Arkansas APS

Arkansas APSS

Arkansas FSR

Missouri FSR

Pennsylvania FSR

Pennsylvania Loss Control Accident and Illness Prevention Service Provider

Texas APS

Texas APSS

Texas FSR

Texas Loss Control Accident and Illness Prevention Service Provider

LOSS CONTROL SERVICE EVALUATION QUESTIONS

Questions to ask:

Do you currently have loss control services from an insurance company?

What is the service provided?

Is the service adequate for your needs?

Do you need this service?

Would you like more service?

Questions to ask the prospective or current insurance company:

Are loss control services provided?

What are the services?

Do you provide services in languages other than English?

If yes, what languages?

How can we obtain the service?

By telephone (Toll-free or Collect)?

On website?

Through agent?

Direct call to the company?

Direct contact with the loss control representative?

Do you provide on-site service? If so;

How soon will the loss control consultant visit the facility after the insurance policy starts?

How often will on-site service be provided?

How is the on-site loss control service triggered?

Do you provide training?

What type of training is offered?

Is there an additional cost for this training?