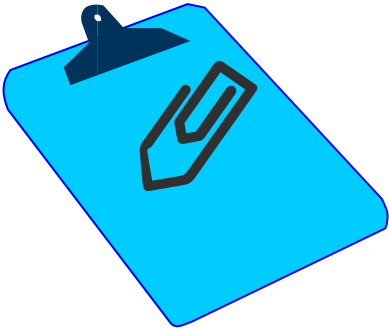


# WORKERS' COMPENSATION LOSS CONTROL SERVICE EVALUATION

## 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**

<b>Company Name</b>	<b>Charge for Loss Control Service</b>	<b>Loss Control Service Contracted in Nevada</b>	<b>Number of Contract Individuals</b>	<b>Number of Loss Control Staff</b>	<b>Domiciled in the State</b>	<b>Percentage Staff Spends On Servicing WC Line of Coverage</b>
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

<b>Company Name</b>	<b>Charge for Loss Control Service</b>	<b>Loss Control Service Contracted in Nevada</b>	<b>Number of Contract Individuals</b>	<b>Number of Loss Control Staff</b>	<b>Domiciled in the State</b>	<b>Percentage Staff Spends On Servicing WC Line of Coverage</b>
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**

<b>COMPANY</b>	<b>AVERAGE EDUCATIONAL LEVEL</b>	<b>AVERAGE EXPERIENCE</b>	<b>CERTIFICATIONS</b>	<b>ASSOCIATIONS</b>
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
<b>AIHA</b>	<b>American Industrial Hygiene Association</b>
ASIS	American Society for Industrial Security
ASCE	American Society of Civil Engineers
<b>ASSE</b>	<b>American Society of Safety Engineers</b>
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
<b>NFPA</b>	<b>National Fire Protection Association</b>
NGA	National Groundwater Association
NHA	National Homebuilders Association
<b>NSC</b>	<b>National Safety Council</b>
<b>NSMS</b>	<b>National Safety Management Society</b>
NSIA	Nevada Self-Insured Association
RIMS	Risk Insurance Management Society
<b>SFPE</b>	<b>Society of Fire Protection Engineers</b>
SNCA	Southern Nevada Claims Association
SSA	Semi-Conductor Safety Association
<b>WSO</b>	<b>World Safety Organization</b>

## CERTIFICATION ACRONYM LIST

AAI	Alliance of American Insurers
ABOHN	American Board of Occupational Health Nurses
<b>ALCM</b>	<b>Associate in Loss Control Management</b>
AMIM	Associate in Marine Insurance Management
ARE	Associate in Re-insurance
<b>ARM</b>	<b>Associate in Risk Management</b>
<b>ASHM</b>	<b>Associate Safety and Health Manager</b>
<b>ASP</b>	<b>Associate Safety Professional</b>
BPM	Business Protection Management
BSME	BS Mechanical Engineering
CDS	Certified Director of Safety
CEI	Certified Environmental Inspector
<b>CEM</b>	<b>Certified Environmental Manager</b>
<b>CFPS</b>	<b>Certified Fire Protection Specialist</b>
<b>CHCM</b>	<b>Certified Hazard Control Manager</b>
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
<b>CIH</b>	<b>Certified Industrial Hygienist</b>
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
<b>CSP</b>	<b>Certified Safety Professional</b>
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
<b>OHST</b>	<b>Occupational Health and Safety Technician</b>
<b>PE</b>	<b>Professional Engineer</b>
PEM	Professional Mechanical Engineer
P.G.	Professional Geologist
<b>PSS</b>	<b>Professional Safety Source #</b>
<b>REA</b>	<b>Registered Environmental Assessor</b>
<b>REM</b>	<b>Registered Environmental Manager</b>
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?**