WORKERS’ COMPENSATION LOSS CONTROL
SERVICE EVALUATION

STATE OF NEVADA

Department of Business & Industry
Division of Industrial Relations

June 2019
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.
# TABLE OF CONTENTS

Safety Consultation and Training Section ........................................ iii

Introduction ......................................................................................... 1

Loss Control Services ........................................................................ 4

Tables

- Table I: Loss Control Service ...................................................... 7
- Table II: Loss Control Safety Services ........................................ 9
- Table III: Loss Control Representatives ........................................ 11

Lists

- Authorized Name List .................................................................... 13
- Association Acronyms List ........................................................... 16
- Certification Acronyms List .......................................................... 17

Loss Control Service Evaluation Questions ...................................... 19
SAFETY CONSULTATION AND TRAINING SECTION

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.

Southern Nevada
3360 West Sahara Avenue
Suite 100
Las Vegas, Nevada 89102
Ph: (702) 486-9140
Fax: (702) 486-8711

Northern Nevada
4600 Kietzke Lane
Suite E-144
Reno, Nevada 89502
Ph: (775) 688-3730
Fax: (775) 688-1478

Northeastern Nevada
350 West Silver Street
Suite 210
Elko, Nevada 89801
Ph: (775) 778-3312
Fax: (775) 778-3412

TOLL-FREE NUMBER

1-877-4SAFENV (472-3368)

WEB SITE

www.4safenv.state.nv.us

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 15 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 Professionals (ASSP) 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**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Charge for Loss Control Service</th>
<th>Loss Control Service Contracted in Nevada</th>
<th>Number of Contract Individuals</th>
<th>Number of Loss Control Staff</th>
<th>Domiciled in the State</th>
<th>Percentage Staff Spends On Servicing WC Line of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acuity, A Mutual Insurance Company</td>
<td>No</td>
<td>No</td>
<td>1</td>
<td>1</td>
<td>30</td>
<td>16</td>
</tr>
<tr>
<td>American Family Mutual Insurance Company, S.I.</td>
<td>No</td>
<td>No</td>
<td>1</td>
<td>0</td>
<td>25</td>
<td>15</td>
</tr>
<tr>
<td>American International Group, Inc.</td>
<td>No</td>
<td>Yes</td>
<td>5</td>
<td>4</td>
<td>25</td>
<td>16</td>
</tr>
<tr>
<td>Amerisure Mutual Insurance Company</td>
<td>No</td>
<td>No</td>
<td>2</td>
<td>0</td>
<td>80</td>
<td>45</td>
</tr>
<tr>
<td>Arch Insurance Company</td>
<td>No</td>
<td>Yes</td>
<td>1</td>
<td>3</td>
<td>25</td>
<td>15</td>
</tr>
<tr>
<td>AXIS Insurance Company</td>
<td>No</td>
<td>No</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Brotherhood Mutual Insurance Company</td>
<td>No</td>
<td>No</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>California Insurance Company; Continental Indemnity Company; Illinois Insurance Company; Pennsylvania Insurance Company.</td>
<td>No</td>
<td>Yes</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Chubb North America</td>
<td>No</td>
<td>No</td>
<td>12</td>
<td>0</td>
<td>50</td>
<td>45</td>
</tr>
<tr>
<td>CCC Insurance</td>
<td>No</td>
<td>Yes</td>
<td>5</td>
<td>6</td>
<td>0</td>
<td>15</td>
</tr>
<tr>
<td>Farmers Insurance Group</td>
<td>No</td>
<td>Yes</td>
<td>7</td>
<td>2</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Federated Mutual Insurance Company</td>
<td>No</td>
<td>Yes</td>
<td>15</td>
<td>2</td>
<td>0</td>
<td>15</td>
</tr>
<tr>
<td>Frank Winston Crum Insurance</td>
<td>No</td>
<td>Yes</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Liberty Mutual Insurance Group</td>
<td>No</td>
<td>No</td>
<td>2</td>
<td>0</td>
<td>40</td>
<td>15</td>
</tr>
<tr>
<td>Lion Insurance Company</td>
<td>No</td>
<td>Yes</td>
<td>50</td>
<td>1</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Markel Specialty</td>
<td>No</td>
<td>Yes</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>90</td>
</tr>
<tr>
<td>Nevada Insurance Guaranty Association</td>
<td>No</td>
<td>No</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>NGM Insurance Company</td>
<td>No</td>
<td>Yes</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Pharmacists Mutual Insurance Company</td>
<td>No</td>
<td>No</td>
<td>5</td>
<td>0</td>
<td>50</td>
<td>15</td>
</tr>
<tr>
<td>Preferred Professional Insurance Company</td>
<td>No</td>
<td>Yes</td>
<td>3</td>
<td>2</td>
<td>50</td>
<td>10</td>
</tr>
<tr>
<td>Safety National Casualty Company, Safety First Insurance Company</td>
<td>No</td>
<td>Yes</td>
<td>15</td>
<td>7</td>
<td>0</td>
<td>95</td>
</tr>
<tr>
<td>Samsung Fire &amp; Marine Insurance Co., Ltd. (U.S. Branch)</td>
<td>No</td>
<td>Yes</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>StarStone National Insurance Company</td>
<td>No</td>
<td>Yes</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>The Cincinnati Insurance Companies</td>
<td>No</td>
<td>No</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>The Gray Insurance Company, Inc.</td>
<td>No</td>
<td>No</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>The Hanover Insurance Group</td>
<td>No</td>
<td>Yes</td>
<td>1</td>
<td>1</td>
<td>37</td>
<td>16</td>
</tr>
<tr>
<td>The Travelers Companies Inc.</td>
<td>No</td>
<td>No</td>
<td>9</td>
<td>0</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>Work First Casualty Company</td>
<td>No</td>
<td>No</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Zenith Insurance Company and ZNAT Insurance Company</td>
<td>No</td>
<td>No</td>
<td>3</td>
<td>0</td>
<td>100</td>
<td>15</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Acuity, A Mutual Insurance Company</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Family Mutual Insurance Company, S.I.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>American International Group, INC</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amerisure Mutual Insurance Company</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arch Insurance Company</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AXIS Insurance Company</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brotherhood Mutual Insurance Company</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>California Insurance Company; Continental Indemnity Company; Illinois Insurance Company; Pennsylvania Insurance Company.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chubb North America</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CCC Insurance</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers Insurance Group</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federated Mutual Insurance Company</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frank Winston Crum Insurance</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liberty Mutual Insurance Group</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lion Insurance Company</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Markel Specialty</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nevada Insurance Guaranty Association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NGM Insurance Company</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Workers’ Compensation  
Loss Control Service Evaluation  
June, 2019  
Page 9
<table>
<thead>
<tr>
<th>Insurance Company</th>
<th>X</th>
<th>X</th>
<th>X</th>
<th>X</th>
<th>X</th>
<th>X</th>
<th>X</th>
<th>X</th>
<th>X</th>
<th>X</th>
<th>X</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pharmacist's Mutual Insurance Company</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred Professional Insurance Company</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safety National Casualty Company, Safety First Insurance Company</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Samsung Fire &amp; Marine Insurance Co., Ltd.</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>StarStone National Insurance Company</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Cincinnati Insurance Companies</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>The Gray Insurance Company, Inc.</td>
<td></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>The Hanover Insurance Group</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>The Travelers Companies Inc</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Work First Casualty Company</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Zenith Insurance Company and ZNAT Insurance Company</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>AVERAGE EDUCATIONAL LEVEL</th>
<th>AVERAGE EXPERIENCE</th>
<th>CERTIFICATIONS</th>
<th>ASSOCIATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACUITY</td>
<td>College</td>
<td>21</td>
<td>ARM, CIE, CSP, CEAS</td>
<td>ASSP</td>
</tr>
<tr>
<td>AIG</td>
<td>Masters Degree</td>
<td>20</td>
<td>ARM, CSP, CEAS</td>
<td>ASSP</td>
</tr>
<tr>
<td>American Family Home Insurance Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amerisure Insurance Company</td>
<td>College</td>
<td>10</td>
<td>ARM, CPCU, CHST, ARM-P, AIS</td>
<td></td>
</tr>
<tr>
<td>ARCH Insurance</td>
<td>College</td>
<td>32</td>
<td>ARM, ALCM, ARM, CSP</td>
<td>ASSP, CFMA, BCSP</td>
</tr>
<tr>
<td>AXIS Insurance Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brotherhood Mutual Insurance Company</td>
<td>College</td>
<td>9</td>
<td>CSP</td>
<td>NSC</td>
</tr>
<tr>
<td>California Insurance Company</td>
<td>College +</td>
<td>4</td>
<td>CSP, PHR, HRCI, CPCU</td>
<td>ASSP</td>
</tr>
<tr>
<td>Chubb Group</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cincinnati Insurance Company</td>
<td>College</td>
<td>15</td>
<td>CSP, ALCM, ARM</td>
<td>ASSP, CPCU, NAIW</td>
</tr>
<tr>
<td>CCC</td>
<td>College +</td>
<td>23</td>
<td>ARM, CIPP, CRIS, CIRT Level II, CSP, NB, UL-RRE</td>
<td>ASSP</td>
</tr>
<tr>
<td>Farmers Insurance</td>
<td>Masters Degree</td>
<td>13</td>
<td>CSP, ALCM, WCLA, CPFM</td>
<td>ASSP</td>
</tr>
<tr>
<td>Federated Mutual Insurance</td>
<td>College</td>
<td>4</td>
<td>ARM</td>
<td></td>
</tr>
<tr>
<td>Fireman’s Fund Insurance Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frank Winston Crum Insurance Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hanover Insurance Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liberty Mutual Insurance Companies</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lion Insurance Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Markel Specialty</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nevada Insurance Guaranty Association</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NGM Insurance Company</td>
<td>Masters Degree</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td>Degree Level</td>
<td>Average Education</td>
<td>Additional Notes</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>-----------------------</td>
<td>-------------------</td>
<td>------------------</td>
<td></td>
</tr>
<tr>
<td>Pharmacists Mutual Insurance Company</td>
<td>College +</td>
<td>18</td>
<td>ARM,OHST,CWCS</td>
<td></td>
</tr>
<tr>
<td>Preferred Professional Insurance Company</td>
<td>Masters Degree</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safety National Casualty</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Samsung Fire &amp; Marine Insurance Co., Ltd.</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>StarStone National Insurance Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Gray Insurance Company, Inc.</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travelers Insurance Group</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workers First Casualty Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zenith Insurance Company and ZNAT Insurance Company</td>
<td>NP</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

+ 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.

<table>
<thead>
<tr>
<th>ACUITY</th>
</tr>
</thead>
</table>
| **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 Family**  
American Family Mutual Insurance Company  
American Family Home Insurance Company  
American Modern Home Insurance Company  

**American International Group**

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

**ARCH**

**AXIS Insurance 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
Cincinnati Insurance Companies
- Cincinnati Insurance Company
- Cincinnati Indemnity Company
- Cincinnati Casualty Company

CCC
- 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
- CNA

Farmers’ Insurance Group
- Truck Insurance Exchange
- Farmers Insurance Exchange
- Mid-Century Insurance Company

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

Frank Winston Crum 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

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

Workers’ Compensation
Loss Control Service Evaluation
June, 2019
Page 14
Lion Insurance Company

Markel Specialty

Midwest Insurance Company

Nevada Insurance Guaranty Association

Pharmacists Mutual Insurance Company

Preferred Professional Insurance Company

Safety National Casualty

Sentry Insurance

StarStone National Insurance Company

Student Health

The Gray Insurance Company, Inc.

Travelers Insurance Group

Travelers First Casualty Company

Zenith Insurance Company and ZNAT Insurance Company

Workers’ Compensation

Loss Control Service Evaluation
### ASSOCIATION ACRONYM LIST

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAIH</td>
<td>American Academy of Industrial Hygiene</td>
</tr>
<tr>
<td>ACGIH</td>
<td>American Conference of Governmental Industrial Hygienists</td>
</tr>
<tr>
<td>AHA</td>
<td>American Hospital Association</td>
</tr>
<tr>
<td>AIHA</td>
<td>American Industrial Hygiene Association</td>
</tr>
<tr>
<td>ASIS</td>
<td>American Society for Industrial Security</td>
</tr>
<tr>
<td>ASCE</td>
<td>American Society of Civil Engineers</td>
</tr>
<tr>
<td>ASSE</td>
<td>American Society of Safety Engineers</td>
</tr>
<tr>
<td>ASTM</td>
<td>American Society for Testing of Materials</td>
</tr>
<tr>
<td>ABC</td>
<td>Association of Building Contractors</td>
</tr>
<tr>
<td>AGC</td>
<td>Association of General Contractors</td>
</tr>
<tr>
<td>BCSP</td>
<td>Board of Certified Safety Professionals</td>
</tr>
<tr>
<td>CPCU</td>
<td>Chartered Property Casualty Underwriter</td>
</tr>
<tr>
<td>EWC</td>
<td>Employers Workman’s Compensation</td>
</tr>
<tr>
<td>IIA</td>
<td>Insurance Institute of America</td>
</tr>
<tr>
<td>ISHM</td>
<td>Institute for Safety and Health Management</td>
</tr>
<tr>
<td>MIRM</td>
<td>Member of the Institute of Risk Management (United Kingdom)</td>
</tr>
<tr>
<td>NAIS</td>
<td>National Association of Investigative Specialists</td>
</tr>
<tr>
<td>NATMI</td>
<td>North American Transportation Institute</td>
</tr>
<tr>
<td>NFPA</td>
<td>National Fire Protection Association</td>
</tr>
<tr>
<td>NGA</td>
<td>National Groundwater Association</td>
</tr>
<tr>
<td>NHA</td>
<td>National Homebuilders Association</td>
</tr>
<tr>
<td>NSC</td>
<td>National Safety Council</td>
</tr>
<tr>
<td>NSMS</td>
<td>National Safety Management Society</td>
</tr>
<tr>
<td>NSIA</td>
<td>Nevada Self-Insured Association</td>
</tr>
<tr>
<td>RIMS</td>
<td>Risk Insurance Management Society</td>
</tr>
<tr>
<td>SFPE</td>
<td>Society of Fire Protection Engineers</td>
</tr>
<tr>
<td>SNCA</td>
<td>Southern Nevada Claims Association</td>
</tr>
<tr>
<td>SSA</td>
<td>Semi-Conductor Safety Association</td>
</tr>
<tr>
<td>WSO</td>
<td>World Safety Organization</td>
</tr>
</tbody>
</table>
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
Please complete the following information concerning loss control services that you as an insurance carrier provide in the State of Nevada.

1. Do you have a current certificate to write workers’ compensation insurance in Nevada?
   If so, provide the name(s) under which you are authorized to write workers' compensation insurance:

2. What percentage of your premium writings for workers’ compensation do you estimate is allocated to loss control services in Nevada:

3. Do you have a service office located in Nevada?
   If so, provide the name(s), addresses(s), and phone number(s) of the management of that office.
   If not, provide the name(s), address(s), and phone number(s) of the management of those handling workers’ compensation in Nevada.

4. Are the loss control services administered and located at the above office address(s)?
   If so, list the name(s), address(s), and phone number(s) of your employee(s) directly responsible for administering your loss control services:
   If not, list the name(s), address(s), and phone number(s) of your employee(s) directly responsible for administering your loss control services:

5. Are your loss control services provided for all industries?
   If no, please list the North American Industrial Code System (NAICS)/Standard Industrial Classifications (SIC) for which your company provides loss control services.
   If yes, please list the North American Industrial Code System (NAICS)/Standard Industrial Classifications (SIC) of your primary book of business.

6. Do you have a toll-free number for your loss control services for customers in Nevada?
   If so, list the number(s)
If not, identify how the customer would contact you for loss control services.

7. Describe the methodology under which an insured receives loss control services. Is there a minimum size requirement? Is service provided based upon loss history?

8. Is there a charge specifically assigned for your loss control service on insured accounts?

9. How many loss control staff service Nevada book of business?

How many loss control staff servicing Nevada are domiciled in Nevada?

Do you contract out loss control services in Nevada? If so, how many?

List the following profile for each loss control staff Nevada. Attach additional sheets using this same format, if necessary.

(1) Name
(2) Where domiciled
(3) Experience level (# of years in loss control/safety field)
(4) Education level (highest education level completed)
(5) Certification (CSP, CSHM, ARM, ALCM, etc.): Provide the certification acronym, spell out the entire title, and identify the authorizing source of the certification.
(6) Professional society membership (ASSE, NSMS, CPCU, etc.): Provide the society acronym and spell out the entire title.
(7) OSHA 500 (Construction) and OSHA 501 (General Industry) trainer authorization

10. Percentage of time loss control staff spends servicing workers’ compensation line versus other lines of coverage in Nevada:

11. Identify loss control services provided to individual accounts. Check all boxes that apply and describe additional services.

<table>
<thead>
<tr>
<th>Service</th>
<th>Provided</th>
<th>Initial Only</th>
<th>Yearly</th>
<th>Biennially</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Site Hazard Assessment Surveys</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hazard Identification Surveys</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Industrial Hygiene Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss Analysis</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ergonomics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claims Management</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hazard Consultation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Is Safety Training Conducted?
If so, check boxes if you provide the following classes.

10/30 Construction ☐
10/30 General Industry ☐
First Aid Responder ☐
Defensive Driving ☐
Fleet Safety ☐
General Safety ☐

List other safety classes provided

Formal Safety Program analysis or evaluation assistance such as:

- Loss Management Analysis ☐
- Safety Program Development and Implementation ☐
- Safety Program Audits ☐

Safety Materials on the prevention of industrial accidents or diseases such as:

- Posters ☐
- Booklets ☐
- Videos ☐
- CDs/DVDs ☐
- Training Programs ☐
- Pamphlets ☐

Are letters of recommendation and/or reports of findings provided to insured accounts?

Explain any additional Loss Control Services provided:

12. Describe your loss control service strategy and follow-up process to insured accounts. Indicate the time frame for implementing/completing these services. Also, identify the benefit that the insured customer can expect to receive from your services.

Please attach any information that you feel will assist in describing loss control services provided by your company. You may wish to include items such as policies and procedures, marketing materials or an organizational chart describing your loss control unit and its place in the company structure.