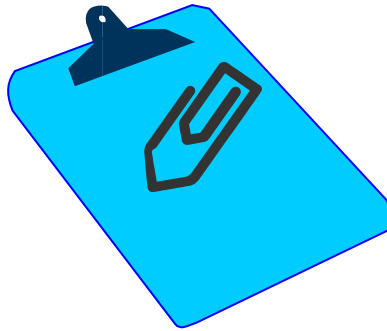


# WORKERS' COMPENSATION LOSS CONTROL SERVICE EVALUATION

## STATE OF NEVADA

Department of Business & Industry  
Division of Industrial Relations



December 2024

## **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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## **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.

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1-877-4SAFENV (472-3368)

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*Your Partner for a Safety Nevada*

## **INTRODUCTION**

In Nevada, insurance companies handling workers' compensation coverage must have an office in the state operated by the insurer or its third-party administrator, provide a toll-free telephone service to accept 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 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, or have web-based services 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 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**

	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
Berkley Casualty Company	No	Yes	NP	6	0	95
Carolina Casualty Insurance Company	No	Yes	NP	6	0	95
Coaction Specialty Insurance	No	Yes	NP	1	0	5
General Casualty Company of Wisconsin	No	Yes	3	3	0	30
Frank Winston Crum Insurance	No	Yes	5	2	0	50
The Gray Insurance Company	No	No	0	0	0	NA
Intact Insurance Specialty Solutions	No	No	0	2	0	15
Key Risk Insurance Company	No	Yes	NP	6	0	95
Lion Insurance Company	No	Yes	1	1	0	100
MEMIC Indemnity Company	No	No	0	17	0	100
Midwest Employers Casualty	No	Yes	NP	6	0	100
National Interstate Insurance Company	No	Yes	NP	2	1	30
Nationwide - Allied Property & Casualty Insurance Company	No	No	0	NP	NP	NP
Nationwide – Depositors Insurance Company	No	No	0	NP	NP	NP
Nationwide - AMCO Insurance Company	No	No	0	NP	0	NP
North Pointe Insurance Company	No	Yes	3	0	0	30
Praetorian Insurance Company	No	Yes	3	0	0	30
Regent Insurance Company	No	Yes	3	0	0	30
RLI Insurance Company	No	Yes	0	0	0	0
State Auto Insurance Companies (a Liberty Mutual company)	No	Yes	1	6	0	100
Preferred Employers Insurance Company	No	Yes	NP	6	0	100
Sentry Insurance Company	No	No	0	4	0	50
StarNet Insurance Company	No	Yes	NP	6	0	80
Stonington Insurance Company	No	Yes	3	0	0	30

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.

**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
Berkley Casualty Company	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Carolina Casualty Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Coaction Specialty Insurance	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
General Casualty Company of Wisconsin	Y	Y	Y	Y	Y	Y	Y	Y			Y	Y	Y			Y	Y
Frank Winston Crum Insurance	Y	Y	N	Y	Y				Y		Y	Y	Y	Y	Y	Y	Y
The Gray Insurance Company	Y	Y	Y	Y	Y		Y		Y	Y	Y	Y	Y	Y	Y	Y	Y
Intact Insurance Specialty Solutions	Y	Y	Y	Y	Y	Y	Y	Y			Y	Y	Y	Y	Y	Y	
Key Risk Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Lion Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
MEMIC Indemnity Company	Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Midwest Employers Casualty	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
National Interstate Insurance Company	Y	Y	Y	Y	Y	Y	Y				Y	Y	Y	Y	Y	Y	Y
Nationwide - Allied Property & Casualty Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y		Y	Y	Y		Y
Nationwide – Depositors Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y		Y	Y	Y		Y
Nationwide - AMCO Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y			Y	Y		Y
North Pointe Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y			Y	Y	Y				Y
Praetorian Insurance Company	Y			Y			Y				Y	Y	Y				Y
Regent Insurance Company	Y			Y			Y				Y	Y	Y				Y
RLI Insurance Company	Y	Y	Y	Y	Y	Y	N	Y	Y				Y			Y	
State Auto Insurance Companies (a Liberty Mutual company)	Y						Y			Y	Y		Y	Y	Y	Y	Y
Preferred Employers Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Sentry Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y	Y	Y
StarNet Insurance Company	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Stonington Insurance Company							Y				Y	Y	Y				Y

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  
SAFETY CLASSES PROVIDED**

	10/30 Construction	10/30 General Industry	First Aid Responder	Defensive Driving	Fleet Safety	General Safety	Ergonomics	STF Prevention	HAZCOM	Marine Safety	Jobsite Safety	Lifting	Material Handling	Emergency Preparedness	Active shooter		
Berkley Casualty Company					X	X											
Carolina Casualty Insurance Company					X	X											
Coaction Specialty Insurance	X	X	X	X	X	X	X	X	X	X	X	X	X				
General Casualty Company of Wisconsin						X											
Frank Winston Crum Insurance						X											
The Gray Insurance Company	X	X	X	X	X	X											
Intact Insurance Specialty Solutions				X	X	X	X					X		X	X		
Key Risk Insurance Company					X	X											
Lion Insurance Company	X	X	X	X	X	X											
MEMIC Indemnity Company	X	X		X	X	X											
Midwest Employers Casualty					X	X											
National Interstate Insurance Company				X	X	X											
Nationwide - Allied Property & Casualty Insurance Company	X	X		X	X	X											
Nationwide – Depositors Insurance Company	X	X		X	X	X											
Nationwide - AMCO Insurance Company	X	X		X	X	X											
North Pointe Insurance Company						X											
Praetorian Insurance Company						X											
Regent Insurance Company						X											
RLI Insurance Company																	
State Auto Insurance Companies (a Liberty Mutual company)				X	X	X											
Preferred Employers Insurance Company					X	X											
Sentry Insurance Company		X		X	X	X											
StarNet Insurance Company					X	X											
Stonington Insurance Company						X											

## **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.

Berkley Casualty Company  
Carolina Casualty Insurance Company  
Coaction Specialty Insurance  
General Casualty Company of Wisconsin  
Frank Winston Crum Insurance  
The Gray Insurance Company  
Intact Insurance Specialty Solutions  
Key Risk Insurance Company  
Lion Insurance Company  
MEMIC Indemnity Company  
Midwest Employers Casualty  
National Interstate Insurance Company  
Nationwide - Allied Property & Casualty Insurance Company  
Nationwide – Depositors Insurance Company  
Nationwide - AMCO Insurance Company  
North Pointe Insurance Company  
Praetorian Insurance Company  
Regent Insurance Company  
RLI Insurance Company  
State Auto Insurance Companies (a Liberty Mutual company)  
Preferred Employers Insurance Company  
Sentry Insurance Company  
StarNet Insurance Company  
Stonington Insurance Company  
Berkley Casualty Company

## **LOSS CONTROL SERVICE EVALUATION QUESTIONS**

**Q1** What is the name of the business you represent?

**Q2** If your company is doing business under a different name, what is it?

**Q3** Do you have a current certificate to write workers' compensation insurance in Nevada?

**Q4** Please provide the name(s) under which you are authorized to write workers' compensation insurance:

**Q5** What percentage of your premium writings for workers' compensation do you estimate is allocated to loss control services in Nevada:

**Q6** Provide the contact name, address, phone number, and email for the loss control services you provide for businesses in Nevada.

**Q7** Are your loss control services provided for all industries?

**Q8** As you provide loss control services for all industries, please list the North American Industrial Code System (NAICS) of your primary book of business.

**Q9** As you do not provide loss control services for all industries, please list the North American Industrial Code System (NAICS) for which your company provides loss control services.

**Q10** Do you have a toll-free number for your loss control services for customers in Nevada?

**Q11** Please list the number(s):

**Q12** As you do not provide a toll-free number for your loss control services, please identify how the customer would contact you for loss control services.

**Q13** Describe the methodology under which an insured receives loss control services.

**Q14** Is there a minimum size requirement?

**Q15** What is the minimum size requirement?

**Q16** Is service provided based upon loss history?

**Q17** Is there a charge specifically assigned for your loss control service on insured accounts?

**Q18** How many loss control staff service your Nevada book of business?

**Q19** How many loss control staff servicing Nevada are domiciled in Nevada?

**Q20** Do you contract out loss control services in Nevada?

**Q21** How many loss control services do you contract out in Nevada?

**Q22** What is the percentage of time loss control staff spend servicing workers' compensation line versus other lines of coverage in Nevada?

**Q23** If you provide any of the below services please indicate how often:

On-Site Hazard Assessment Surveys

Hazard Identification Surveys

Industrial Hygiene Services

Loss Analysis

Ergonomics

Claims Management

Hazard Consultation

**Q24** Do you conduct safety training?

**Q25** As you conduct Safety Training, please mark which classes you provide below:

10/30 Construction,

10/30 General Industry

First Aid Responder

Defensive Driving

Fleet Safety,

General Safety,

List other safety classes provided

**Q26** Do you provide Formal Safety Program analysis or evaluation assistance?

**Q27** Please mark which Formal Safety Program analysis or evaluation assistance that you provide:

Loss Management Analysis

Safety Program Development and Implementation

Safety Program Audits

**Q28** Do you provide Safety Materials on the prevention of industrial accidents or diseases

**Q29** Please mark which Safety Materials on the prevention of industrial accidents or diseases you provide:

Posters,

Booklets,

Videos,

CDs/DVDs,

Training Programs,  
Pamphlets

**Q30** Are letters of recommendation and/or reports of findings provided to insured accounts?

**Q31** Explain any additional loss control services provided:

**Q32** 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.