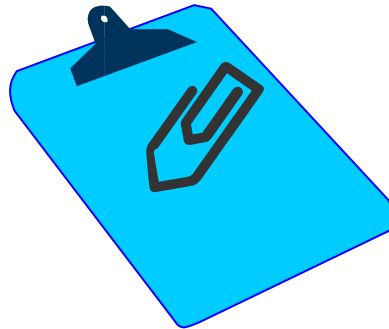


# WORKERS' COMPENSATION LOSS CONTROL SERVICE EVALUATION

## STATE OF NEVADA

Department of Business & Industry  
Division of Industrial Relations



June 2019

## **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.

### 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](http://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**

<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>
Acuity, A Mutual Insurance Company	No	No		1	1	30
American Family Mutual Insurance Company, S.I.	No	No		1	0	25
American International Group, Inc.	No	Yes	5	4	0	45
Amerisure Mutual Insurance Company	No	No		2	0	80
Arch Insurance Company	No	Yes	1	3		25
AXIS Insurance Company	No	No		0	0	0
Brotherhood Mutual Insurance Company	No	No		2	0	
California Insurance Company; Continental Indemnity Company; Illinois Insurance Company; Pennsylvania Insurance Company.	No	Yes	0	2	0	100
Chubb North America	No	No		12	0	50
CCC Insurance	No	Yes	5	6	0	15
Farmers Insurance Group	No	Yes	7	2	0	30
Federated Mutual Insurance Company	No	Yes	15	2	0	15
Frank Winston Crum Insurance	No	Yes	0	2	2	100
Liberty Mutual Insurance Group	No	No		2	0	40
Lion Insurance Company	No	Yes	50	1	0	100
Markel Specialty	No	Yes	2	1	1	90
Nevada Insurance Guaranty Association		No		0	0	0
NGM Insurance Company	No	Yes	5	3	3	1
Pharmacists Mutual Insurance Company	No	No		5	0	50
Preferred Professional Insurance Company	No	Yes		3	2	
Safety National Casualty Company, Safety First Insurance Company	No	Yes	15	7	0	95
Samsung Fire & Marine Insurance Co., Ltd. (U.S. Branch)	No	Yes	2	2	2	10
StarStone National Insurance Company	No	Yes	2	0	0	
The Cincinnati Insurance Companies	No	No		2	0	0
The Gray Insurance Company, Inc.	No	No		1	0	0
The Hanover Insurance Group	No	Yes	1	1		37
The Travelers Companies Inc.	No	No		9	0	16
Work First Casualty Company	No	No	0	1	0	100
Zenith Insurance Company and ZNAT Insurance Company	No	No		3	0	100

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

Pharmacists Mutual Insurance Company	X	X	X	X	X	X	X	X					X		X	X	X
Preferred Professional Insurance Company							X							X	X	X	X
Safety National Casualty Company, Safety First Insurance Company						X			X	X	X	X	X	X	X	X	X
Samsung Fire & Marine Insurance Co., Ltd.	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	
StarStone National Insurance Company	X			X										X		X	X
The Cincinnati Insurance Companies	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
The Gray Insurance Company, Inc.							X		X		X	X		X		X	
The Hanover Insurance Group	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
The Travelers Companies Inc	X	X	X	X	X	X	X	X			X		X	X	X	X	X
Work First Casualty Company				X		X	X		X					X	X	X	
Zenith Insurance Company and ZNAT Insurance Company	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

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

**TABLE III  
LOSS CONTROL REPRESENTATIVES**

COMPANY	AVERAGE EDUCATIONAL LEVEL	AVERAGE EXPERIENCE	CERTIFICATIONS	ASSOCIATIONS
ACUITY	College	21		
AIG	Masters Degree	20	ARM, CIE, CSP, CEAS	ASSP
American Family Home Insurance Company	NP			
Amerisure Insurance Company	College	10	ARM, CPCU, CHST, ARM-P, AIS	
ARCH Insurance	College	32	ASP, ALCM, ARM, CSP,	ASSP, CFMA, BCSP
AXIS Insurance Company	NP			
Brotherhood Mutual Insurance Company	College	9	CSP	NSC,
California Insurance Company	College +	4	CSP, PHR, HRCI, CPCU	ASSP
Chubb Group	NP			
Cincinnati Insurance Company	College	15	CSP, AIS, ARM	ASSP, CPCU, NAIW
CCC	College +	23	ARM, CIPP, CRIS, CIRT Level II, CSP, NB, UL-RRE	ASSP
Farmers Insurance	Masters Degree	13	CSP, ALCM, WCLA, CPFM	ASSP
Federated Mutual Insurance	College	4	ARM	
Fireman's Fund Insurance Company	NP			
Frank Winston Crum Insurance Company	NP			
Hanover Insurance Company	NP			
Liberty Mutual Insurance Companies	NP			
Lion Insurance Company	NP			
Markel Specialty	NP			
Nevada Insurance Guaranty Association	NP			
NGM Insurance Company	Masters Degree	15		

Pharmacists Mutual Insurance Company	College +	18	ARM,OHST,CWCS	ASSP
Preferred Professional Insurance Company	Masters Degree	15		
Safety National Casualty	NP			
Samsung Fire & Marine Insurance Co., Ltd.	NP			
StarStone National Insurance Company	NP			
The Gray Insurance Company, Inc.	NP			
Travelers Insurance Group	NP			
Workers First Casualty Company	NP			
Zenith Insurance Company and ZNAT Insurance Company	NP			

+ 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.

### **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 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**

Arch Insurance Company

#### **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

**Lion Insurance Company**

**Market Specialty**

**Midwest Insurance Company**

**Nevada Insurance Guaranty Association**

**Pharmacists Mutual Insurance  
Company**

**Preferred Professional Insurance  
Company**

**Safety National Casualty**

Safety National Casualty Corporation  
Safety First Insurance Company

**Samsung Fire & Marine Insurance Co.,  
Ltd.**

**Sentry Insurance**

**StarStone National Insurance Company**

**Student Health**

**The Gray Insurance Company, Inc.**

**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

**Workers First Casualty Company**

**Zenith Insurance Company and ZNAT  
Insurance Company**

## 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



## **Nevada Workers' Compensation Loss Control Services Evaluation Questionnaire**

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.

	Provided	If provided, indicate how often		
		Initial Only	Yearly	Biennially
<b>Over 3 Years</b>				
On-Site Hazard Assessment Surveys	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>				
Hazard Identification Surveys	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>				
Industrial Hygiene Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>				
Loss Analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>				
Ergonomics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>				
Claims Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>				
Hazard Consultation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>				

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.**