

Think of us as a helper, a guide, a specialist who can assist you in developing your safety program.

Our goal is to reduce your employees' exposures to hazards and the lost time and costs associated with them.



Preparing for our Safety Consultation

Your Chesapeake Employers' workers' compensation insurance policy comes with comprehensive safety services at no additional cost to you. Our safety professionals are ready to assist you in preventing accidents and managing your claims costs. To better assist you during our consultative visit, please be prepared to discuss your safety program and make available the following information or documentation:

Safety Program Administration

- Person responsible for workplace safety (name, title, contact phone and/or email)
- Current safety program/policies/procedures
- Accident investigation procedure
- Self-inspections
- Toolbox Talks or other safety training (please note how training is conducted and documented)
- Personal Protective Equipment (list types of PPE provided to employees)
- Other formal safety training (list who, when, how often, last session date, topic, recordkeeping)
- OSHA 300, 300A logs (please make available copies of reports from the two most recent calendar years)

Personnel & Human Resources

- Total number of employees employed by your business or organization? Include field, office, full-time, part-time, temporary, seasonal, volunteer, etc.
- Employee background checks conducted
- Drug/alcohol testing program
- Employee handbook

Subcontractors

- How often and what activity(ies)?
- How are Certificates of Insurance managed and maintained?
- Is there out-of-state work? If so, where and how often?



Transportation

- Company-owned vehicles (please list make, model and year of vehicle; number of vehicles; and any special requirements, i.e., Commercial Driver's License (CDL))
- Fleet policies (include drivers' records checks and approval criteria; how often they are conducted; and by whom)

Injury Reporting and Medical Care

- Name of person(s) responsible for submitting the Employer's First Report of Injury?
- Name of urgent care center in case of workplace accident or injury?
- Location of urgent care facility?
- Do employees know how to get there?
- Are health insurance benefits provided?

Return-to-Work Program

- Early Return-to-Work or Transitional Duty program/policy and procedures?
- Job descriptions and job analysis for each job/position?
- Idea bank of transitional duty jobs?

Note: If you would like to provide any of this information prior to the visit, please do not hesitate. This will help our consultant focus his or her efforts on your needs.

Questions and Answers about our Value-added Safety Services

1. What are Chesapeake Employers' safety services all about?

Our safety services help you protect your employees and help contain your workers' compensation insurance costs. Our specialists can teach you how to establish and maintain a safe and healthy workplace. They can help you create or strengthen a safety culture. They can also show you accident prevention techniques that have been proven to mitigate risks and reduce accidents.

2. Why should I take advantage of these free safety services?

Taking advantage of our safety services, which are available at no cost to our policyholders, can help you 1) improve your safety record; 2) control your experience ratings (e-mod); and 3) help to contain your workers' compensation insurance premiums.

3. Who are our Safety Services Consultants?

Our Safety Services Consultants are recognized as industry leaders in the field of risk management and injury prevention. Our Safety Services' Consultants are highly skilled professionals who possess a knowledge and understanding of local Maryland businesses. Because we are your neighbors, we are committed to helping you reduce and control your workplace injuries.

4. What do you do with the information you gather about my workplace or operation?

Safety Services reviews your safety tools and their effectiveness. We will make recommendations to enhance your safety culture and provide assistance in implementing your safety program. Any changes to the number of injuries in your workplace, including lost-time injuries, could affect your policy over time. This information is shared with our Underwriting and Claims departments.

5. What resources do you offer to help me with safety?

We work together with your company as a team to help you reduce and control injuries in your workplace. Specific services include:

Program Development & Evaluation – We can evaluate policies and procedures and make recommendations to enhance your current programs and provide sample policies to assist in developing new ones. We have experience with many different industries.

Comprehensive Guides – Examples include our *Employers' Handbook* and *Guide to Creating a Return-to-Work Program*. Coming soon: *Guide for Developing a Safety Program* and *Assessing Your Personal Protective Equipment Needs*.

Risk Assessment Surveys – We conduct on-site inspections and make recommendations to eliminate physical hazards and unsafe behaviors.

Risk Analysis and Loss Review – We analyze your company's claims loss history to identify accident trends to determine root causes of injuries and help you develop controls and corrective measures to improve both frequency and severity of claims.

Training Sessions – We provide customized, on-site training at your place of business on a variety of health and safety related topics for managers, supervisors, and employees.

Ergonomics Assessments – We can also examine the physical requirements of a job so it can be fit to the workers' individual physical capacity.

Educational Materials – We publish and make available a host of safety resources, many of which are available in both English and Spanish, including access to an extensive library of streaming safety videos, "Toolbox Talks" training materials, safety posters, tip sheets, and other information.

Industrial Hygiene and Occupational Health – We offer Industrial Hygiene and Occupational Health assessments using up-to-date analytical measurement equipment.

6. How long does a typical safety consultation last?

The time required to complete this consultation will depend on 1) the complexity of your business; 2) the information and documents you make available either through email or during the visit; and 3) the opportunity for job site visits that allow the consultant to view your practices firsthand.