

# Loss Control Management: Reducing Accident Cost



UBI

A Division of AmTrust North America

### SERVICES BEYOND THE POLICY

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Purchasing insurance from UBI is a wise choice. We provide more than a policy. We provide you with the support of UBI Loss Control Services – professionals whose reputation for technical proficiency is well known.

Loss Control will add value, focus on outcomes and results, support our Underwriting and Agency partners in making better risk selection and pricing decisions, and proactively affect change with our policyholders to minimize losses and improve profitability.

Our objective is to provide high-quality services that add value to our underwriting results and positively impact our customers. We will focus on management controls, impact on employee behavior, root cause of accidents, and account profitability by providing services that focus on measurable results. We provide an altruistic service to others by preventing accidents and injuries.

Obviously, no loss-control service can guarantee zero employee injuries, a “fire-proof” building or immunity from lawsuits. Insurance is still the ultimate safeguard in an imperfect world, but Loss Control is an important component to preserve your resources.

#### LOSS CONTROL IS KEY TO:

Controlling losses

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Controlling accident hazards

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Controlling accident rates and insurance costs

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### EMPLOYEE SAFETY AND HEALTH

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Employee safety is a primary concern to employers. Beyond basic consideration for the welfare of others, today’s employers have obligations imposed by law and regulation, as well as the financial incentive to reduce the cost of workers’ compensation coverage. Employee injury or illness can cause hidden losses such as lost production. Employee injury may suggest an underlying operational problem that is hurting profits as well as people.

The first step in controlling conditions that may otherwise lead to employee injury or illness is a survey of your operations by a UBI Loss Control representative. The survey includes a review of the processes, work flows and workplace design, including the following:

- Machine guarding and lockout procedures and adequacy of employee training
- Industrial hygiene services such as air and noise evaluations
- Material handling, cumulative trauma and other types of ergonomic injuries
- Use and adequacy of personal protective equipment and clothing
- Emergency response training, equipment and procedures

We know the importance of selecting, training and retaining good employees. We can help you with your human resource needs, medical evaluations, drug testing and early return-to-work programs.



## PROPERTY AND FIRE PROTECTION

One of the most basic safety concerns of any business is fire protection. While infrequent, fire losses can be especially severe. In addition to the potential for personal injury and damaged property and equipment, fire losses frequently cause business operations to be suspended, causing income loss.

Fire exposures in your business will be affected by many factors. Some of the more significant variables that will be evaluated by your UBI Loss Control representative are:

- Building construction and layout
- Fire-protection systems including sprinkler systems, water supplies and fire pumps
- Building contents for storage arrangement and combustibility, classification of raw materials, chemicals and solvents
- Control of ignition sources – i.e. wiring and electrically operated equipment, employee or contractor operations, i.e. welding and brazing, no-smoking restrictions, or flame-and spark-producing appliances
- Businesses with complex operations and processes, or those that have (or should have) sophisticated fire-protection systems. These businesses may require more detailed property hazard identification and control by a Loss Control Specialist.

## FLEET SAFETY

Operating a fleet in today's environment is complex and risky and can have catastrophic loss potential. We have developed a systematic approach to reduce your accident potential.

Our Loss Control representatives can help you with those strategies that reflect the particular needs and circumstances of your company and will lead to improved driving safety.

Examples include:

- Establishing standards for interviewing, screening and testing drivers to assure they are qualified
- Establishing defensive-driver training
- Establishing an effective substance abuse program and helping your management with early recognition
- Overseeing and implementing regulatory compliance
- Assisting in developing a preventive maintenance and inspection program to help control the high costs of purchasing and maintaining a fleet



## EXPERTISE IN PARTNERSHIP



We treat our clients as experienced partners with whom we share a mutual goal – preventing loss. In our working relationship, we understand there's no room for arbitrary demands. We also understand that any operation may have room for improvement.

A Loss Control professional may visit your facilities to make a survey of your premises and operations.

The survey can result in either recommendations to reduce potential accidents or as a gateway to more specialized loss control services.

We are committed to providing quality loss control services to address the real issues that your business faces every day. This commitment and our partnership are the first steps in reducing your losses and increasing your profitability.

### PRODUCT LIABILITY EXPOSURE

The potential for personal injury or property damage to others arises in many phases of your business operations, but no other source of legal liability is quite so unexpected as a claim arising from the use (or misuse) of your product.

The trend toward increased court awards in recent years is reflected in today's higher product liability premiums. As difficult as this problem may be, many product liability losses can be prevented by closely managing the entire process through which your product and information about your product reaches the end user. In fact, many claims arise because the claimant alleges information from the manufacturer was incomplete, inaccurate or misleading, or the manufacturer failed to give sufficient warning about the consequences of misuse.

There is no substitute for a well-designed, well-made product, but these days, that is simply not enough.

Here are some of the potential product liability factors that are typically evaluated by UBI Loss Control Services:

- Product design, including suitability for intended purpose and likelihood of failure during intended use or foreseeable misuse
- Manufacturing quality control, including monitoring of conformity to design specifications, sampling quantities and frequency
- Product labeling, instruction manuals, consumer warning labels, and product specification and performance data sheets
- Sales material and practices – including oral and written performance claims or implied warranties by sales staff – and written claims made in product brochures, on packaging or other print material
- Record keeping, including serial numbers, manufacturing lot or batch numbers, customer listings, notification and recall procedures

Many product manufacturers, particularly those who supply critical parts to end-product manufacturers, may require more in-depth evaluation and guidance to help reduce product liability exposures. In these cases, UBI can supply a Loss Control representative to help design a comprehensive program of product liability exposure identification and control. The survey may suggest the need for a more detailed evaluation. We have a Loss Control specialist for accounts whose size and complexity require sophisticated techniques for the loss exposure identification and control.



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12790 Merit Drive • Dallas, Texas 75251 • 800.777.2249

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Milwaukee Casualty Insurance Company • Trinity Lloyds Insurance Company*

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