

LOSS CONTROL SERVICES

The loss control consultants of Anchor Risk Management Services, Inc. are dedicated to the dual goals of reducing the chances that a loss will occur and minimizing the financial impact of loss once an injury has occurred. A "Non-Subscriber's" primary goal is the establishment of a safe workplace. Both employers and employees are encouraged to "buy into" the philosophy that loss control activities and safe work practices can be effective in reducing the frequency and severity of losses, thus minimizing the cost of accidents in dollars as well as human suffering.

Our goal is to suggest ways in which we can assist our clients in targeting employee injury exposures, while at the same time, working with them in their efforts to comply with federal/state safety and health regulations. If the client chooses an alternative approach for insurance, such as Non-subscription or self-insurance, we provide additional tools and resources to facilitate a smooth transition to this type of employee injury protection. Included in this consultation is help with the additional documentation required to provide proof of training, which lowers potential liability charges of employer negligence.

Safety Program Review and Evaluation

Federal and State governmental agencies are becoming increasingly more involved in regulating safety in the work environment. While there is no guarantee that the costs of compliance with a particular law will produce an equal or greater savings in terms of reduced worker injury costs, employers fulfilling their legal obligations will definitely prevent unnecessary expenditures or substantial fines which could be incurred.

The initial phase of Anchor's loss control service plan will consist of a review of a client's current safety program to evaluate its effectiveness at controlling loss. Our consultants will analyze loss history to identify trends and types of accidents, and evaluate training programs. We will also evaluate the client's safety and health program in terms of the requirements of the current federal and state regulations (minimum standards). This does not guarantee compliance with these regulations, but the client can show good faith and intentions when the effort is made. Through the analysis of current historical information we will help management establish goals and objectives for their programs, and an action plan for follow-through.

Services Available on Fee Basis

Customized Safety Program

A written safety program is a vital tool in all organizations, regardless of size or operation. First, it communicates an attitude from management regarding the safety effort, and should include a statement of purpose and commitment to the safety of all employees. Second, it identifies areas in which safety must be considered, and acts as a blueprint for all safety activities. Finally, it is extremely important in providing a defense in the event of a serious employee injury as it can evidence that management was aware of hazards and had made a concerted effort to eliminate them. After conducting a comprehensive risk assessment for the client, Anchor Risk Management Services, Inc., can assist in the design of a written safety and health program which is tailored to the client's specific operations and unique situations, and will help develop a plan for implementing the program activities.

Safety Audits and Consultation

Loss prevention audits have two components: Safety program review and evaluation, and safety surveys. The former is a review of operating plans and procedures to evaluate quality and quantity of the safety program activities. Safety surveys assist in the discovery of unsafe acts and/or unsafe conditions. Safety audits suggest areas in which operational systems and procedures can be improved.

Anchor Risk Management Services Inc. encourages employers to conduct their own safety program activities (safety committees, self-inspections, accident investigation, regulatory compliance programs, training, etc.). However, we recommend periodic safety audits by an independent third party to supplement the daily internal safety activities, especially non-subscribers. Anchor Loss Control Consultants will document their findings, along with any recommendations and suggested corrective measures, to management and provide consultative follow-ups in subsequent safety audits when deficiencies may exist. We act as an outside set of eyes to reinforce our clients' internal efforts. We can also provide training where assistance is required for the clients to manage their own safety program and regulatory compliance activities.

Safety Training

The unsafe action of workers has been determined to be the number one proximate cause of work-related accidents. These unsafe actions are not necessarily related to the worker's indifferent, passive or uncooperative attitude toward safety. Frequently, they can be attributed to several factors related to poor employee selection and job placement, inadequate training or understanding of the job to be performed, ineffective supervision, and poor motivation.

Anchor provides a short course in safety for employees of non-subscriber insureds who wish to be qualified as a safety representative for their employer. This qualification will meet requirements for non-subscriber insureds under the Combined Group underwriting standards.

Anchor, as a part of its contract services, will assist clients in developing a safety-training program unique to their operations. We offer train-the-trainer programs for those employers who wish to continue training in-house, as well as direct employee and supervisor training programs to meet OSHA training requirements.

Some of the training programs we offer include:

CPR	Office Ergonomics	Confined Space
First Aid	Respiratory Protection	Ladder Safety
Blood borne Pathogens	Proper Lifting Procedures & Techniques	Lockout/Tag out
Hearing Conservation	Hazard Communication	Fire Safety
Emergency Action Plans		

Follow-up Consultations:

Upon contracting with the Client Company, Anchor will conduct a safety audit and follow-up consultation with management. Activities will include, but not necessarily be limited to:

- 1) Follow-up on status of previously submitted recommendations, and additional assistance in their implementation;
- 2) Review of safety committee minutes to determine effectiveness;
- 3) Review employee-training records to determine if a training schedule has been maintained;
- 4) Review accident investigation reports and suggests corrective action;
- 5) Review self-inspections for completeness; and,
- 6) Attend a safety committee meeting and assist with any additional questions or concerns.

A report will be provided to client management outlining the safety accomplishments at their facility, any discrepancies in the safety program, and any additional recommendations necessary.

**TYPICAL ACCIDENT PREVENTION SERVICES
AVAILABLE FROM ARM**

1. On-site surveys and phone contacts for workers compensation insurance policyholders/clients.
2. Surveys for High Hazard or Extra Hazard Policyholders as identified by State Insurance Regulators.
3. Consultative assistance with other risk areas: fleet, liability or business interruption.
4. Reports to policyholder management including recommendations and follow-up.
5. Training Programs on-site for policyholders/clients:
 - HAZCOM or Right-to-Know (MSDS) (Certified)
 - Supervisory Accident Investigation - Procedure, Forms, Follow-Up
 - Bloodborne Pathogens (Certified)
 - Forklift Operator (Certified)
 - Safety Committee Training
 - Risk Assessment
 - Respiratory Fit Testing
 - Hearing Conservation
 - Other State and federal regulatory Special Emphasis Programs
6. Consultations.
7. Evaluations/Comparisons of accident/illness records with SIC rates.
8. Accident records and analyses.
9. Accident cause analyses.
10. Industrial Hygiene Services.
 - Noise surveys
 - Lighting surveys
11. Electrical grounding and ground fault circuit testing.
12. Accident Prevention Plans (hard copy or electronic).
13. Accident Prevention Program Manuals (hard copy or electronic).
14. Customized inspection checklists (hard copy or electronic).
15. Timeline Reminder Spreadsheets for Safety Activities (hard copy or electronic).
16. Other technical assistance for safety and health regulatory compliance.
17. Consultative assistance with recordkeeping as required by State/governmental regulations.
18. Claims Cost Control and Fraud Prevention Control assistance.
19. Assistance with annual insurance records and reports required by State insurance regulators.

Timely Visits and Consultations, plus
Quality, Comprehensive Reports
by
Safety Professionals/State Qualified Field Safety Representatives

Loss Control Personnel

J.K. (Kim) Dobbs, P.E.

Loss Control Consultant, Anchor Risk Management Services
Past Loss Prevention Consultant, Texas Workers Compensation Insurance Fund
Past Senior Safety Engineer, Employers Casualty Company
Graduate, Texas Tech University, B.S., Petroleum Engineering
Registered Professional Engineer #71934 - Texas
Field Safety Representative #01425 and Professional Safety Source 0300 - Texas
Experienced in wide variety of industries: Heavy and Light Construction, Manufacturing, Transportation, Educational Institutions, Health-Care, Wholesale and Retail Marketing Fleet, Liability and Workers Compensation experience.

David A. Adamson, P. E., CSP

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Past Loss Prevention Consultant, Texas Workers Compensation Insurance Fund
Past District Engineering Manager, Employers Insurance of Texas
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