

Our Added Value **Safety** Services

Our safety services are designed to protect your employees and help contain your workers' compensation insurance costs. We teach you how to establish and maintain a safe and healthy workplace through a safety culture and accident prevention techniques focused on mitigating risks and reducing accidents.

Taking advantage of our safety services can help policyholders improve their safety records and experience ratings (e-mod), thereby reducing premiums.

Our injury prevention strategies strive to help ensure your safe returns!

We offer our policyholders these safety and risk management services as an added value to their workers' compensation coverage with Chesapeake Employers.

- Program development & education
- Risk assessment surveys
- Risk analysis and loss review
- Training sessions
- Ergonomic assessments
- Educational materials

Local

From Cumberland to Crisfield, our safety management professionals travel across Maryland.

Responsive

In 2013, our safety management professionals made more than 2,800 on-site policyholder visits. Contact our safety services department to schedule a visit and consultation.

Teamwork

Our safety professionals, in tandem with our claims adjusters, can help our policyholders identify and implement an effective return-to-work program.



Knowledgeable

We are proud to employ more than 15 safety and risk management professionals, many with over 20 years' experience. Many have earned one or more industry certifications, including:

- Certified Safety Professional (CSP)
- Associate in Loss Control Management (ALCM)
- Associate in Risk Management (ARM)
- Certified Health Care Professional (CHCP)

We know the diversity of Maryland businesses and the safety exposures they face. Our areas of loss control expertise include construction, manufacturing, healthcare, transportation, nonprofit, municipalities and many more.

Online

Our **Safety** University website is our online resource center offering an array of helpful tools and information at no additional cost:

- SafetyFlicks video library
- Safety tip & training sheets
- Safety posters & pocket guides
- Most materials are available in Spanish

Make the Safety Savings Connection With Chesapeake Employers

Top 10 Work Comp Money-Saving Tools

1. Create a workplace safety culture

It starts with a commitment to safety from senior management. This is the first and most important step you can take to reduce accidents and lower your workers' comp insurance premiums.

2. Implement a safety program

Your safety program should be comprehensive, involving risk assessment surveys, hazard analysis for your type of business, loss reviews and, most importantly, ongoing safety training sessions for all employees.

3. Employ good hiring practices

Attracting qualified employees is important for any business. A well-managed recruitment and hiring process will ensure a better fit for you and your employees, and it will take you one step closer to your goal of hiring an all-star employee, not your next work comp claim.

4. Establish a drug-free workplace

Adopt a written substance abuse policy and have it reviewed by your HR and legal counsel. Make job offers contingent on passing a pre-employment drug test, and arrange for random drug testing of all employees and post-accident drug testing after an injury.

5. Supervisor training and accountability for safety

Supervisors should be accountable for safe work behavior on the job and ensure employees adhere to all company safety rules and regulations. Supervisors can also ensure that regular safety training is provided so employees have the equipment and knowledge to perform their jobs safely.

6. Schedule ongoing safety trainings

Ongoing safety training is an important step to preventing work-related injuries. When properly trained, employees will know how to prevent accidents by following proper workplace safety procedures. Remember to document all safety training sessions.

7. Create an effective safety committee

Include representatives from the major operations area of your business. Your safety committee should meet regularly to evaluate safety conditions and recommend changes that address the potential causes of workplace injuries.

8. Reinforce a prompt injury reporting policy and procedures

Prompt injury reporting can help control the cost and duration of your workers' comp injury claim. The sooner we know about the injury, the faster we can review the claim for compensability determination and provide benefits to the injured worker. Remember you can report injuries 24/7 by phone or online at ceiwc.com.

9. Designate someone to coordinate all work comp claims reported

Establishing a central contact person(s) for all work comp claims gives you greater oversight on the claim. It could be someone in HR or Finance. The claim coordinator is then the primary communications contact with us on the status of the claim.

10. Establish a return-to-work program

An effective return-to-work program minimizes lost time injury duration and helps to lower medical and indemnity costs, which can help with savings on your workers' comp insurance costs.

Chesapeake Employers' Safety Management Consultants can help you implement these proven safety and work comp best practices.