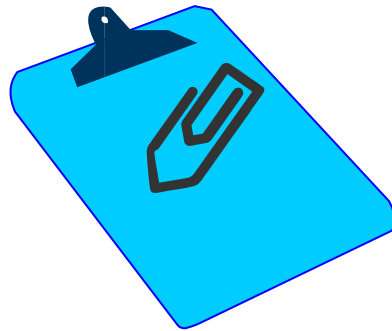


WORKERS' COMPENSATION LOSS CONTROL SERVICE EVALUATION

STATE OF NEVADA

Department of Business & Industry
Division of Industrial Relations



May 2008

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.

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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. A list of companies in this category is found at the end of the "Authorized Name List."

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 17 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 certification per acronyms 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 Engineers (ASSE) 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

Company Name	Charge for Loss Control Service	Loss Control Service Contracted in Nevada	Number of Contract Individuals	Number of Loss Control Staff	Domiciled in the State	Percentage Staff Spends On Servicing WC Line of Coverage
AAIC	No	Yes	NP	1	No	100
Accident Fund Insurance Company of America	No	No		1	No	100
ACE (ESIS)	No ¹	Yes	NP	15	No	80
ACIG	No	No		1	No	95
Advantage Workers Compensation Insurance Company	No	Yes	1	NP	No	100
AIG	No ¹	Yes	2	10	No	75
Alaska National Insurance Company	No	No		3	No	100
American Family Mutual Insurance Company	No	Yes	3	2	No	5
Amerisure Insurance	NP	NPs	NP		NP	<1
ARCH Insurance Company	No	Yes	3	5	Yes	NP
Benchmark Insurance Companies		Yes	7	1	1	100
Builders Insurance Company, Inc.	No	Yes	10	NP	Yes	100
Bituminous Casualty Company	NP	NP	NP	NP		NP
Bituminous Fire & Marine Insurance Company	NP	NP	NP	NP		NP
Chubb & Son	No ¹			7		10
Church Mutual Insurance Company	No	No		3	No	15
The Cincinnati Insurance Company	No	No		1	No	NP
Clarendon Insurance Group	No ¹	No		2	No	100
CNA	No	No		1	Yes	12
Crum & Forster	No ¹	No		5	No	74
Electric Insurance Company	No	Yes	NP		No	<1
Employers Insurance Company of Nevada	No	No		18	Yes	100
EMC Insurance Companies	No	No		3	No	4.5
Everest National Insurance Company	No	Yes	5	2	No	7.75

Company Name	Charge for Loss Control Service	Loss Control Service Contracted in Nevada	Number of Contract Individuals	Number of Loss Control Staff	Domiciled in the State	Percentage Staff Spends On Servicing WC Line of Coverage
Farmers Insurance Group	No	Yes	NP	1	No	70
Federated Rural Electric Insurance Exchange	No	No		1	No	50
Federated Insurance Cos.	No	No		2	No	15
Fireman's Fund Insurance Company	No	Yes	NP	3	No	25
FirstComp	No	No		3	No	100
Florists' Mutual Insurance Co.	No	No		3	No	50
General Casualty	No	No		2	No	50
The Gray Insurance Company	No	No		1	No	34
Great American Insurance Company	No	No		6	No	NP
Great West Casualty Company	No	No		3	No	50
GuideOne Mutual Insurance Company	No	No		4	No	*
Hanover Insurance Company	No	Yes	NP		No	NP
The Hartford Insurance Company	No ¹	No		2	Yes	NP
ICW Group	No	No		1	Yes	100
Liberty Mutual Group	No ¹	No		4	Yes	90
Lumbermen's Underwriting Alliance	No	No		2	No	5
Majestic Insurance	No	No		2	No	100
Meadowbrook Insurance Group	No	Yes	5	7	No	97
Midwest Employers Casualty Company	No	Yes	NP	NP	No	100
Mitsui Sumitomo Insurance USA	No ¹	No		2	No	*
Motorists Insurance Companies	No	Yes	5	2	No	NP
National Interstate Insurance Companies	No	No		4	No	20
National American Insurance Company	No	Yes		1	No	95
Nationwide	No	No		1	No	5
Old Republic Insurance Company	No	Yes	1	5	No	#
One Beacon Insurance Group	No	No		2	No	10
Petroleum Casualty Company	No	No		1	No	#
Pharmacists Mutual Insurance Company	No	No		1	No	50
Praetorian Financial Group	No	No		1	No	100

Company Name	Charge for Loss Control Service	Loss Control Service Contracted in Nevada	Number of Contract Individuals	Number of Loss Control Staff	Domiciled in the State	Percentage Staff Spends On Servicing WC Line of Coverage
The PMA Insurance Group	No ¹	Yes	NP	6	No	80
Protective Insurance Company	No	Yes	1	2	No	95
SAFECO	No	No		4	No	9
Safety National Casualty Corporation	No	Yes	1	0	No	100
St. Paul Travelers	No ¹	No		27	No	NP
Sentry Insurance	No	Yes	1	2	No	65
Sequoia Insurance Company	No	No		2	Yes	95
Sompo Japan Insurance Company of America	No	Yes	1	5	No	60
Springfield Insurance Company	No	No		2	No	#
State Farm Fire and Casualty Company	NP	NP		2	Yes	NP
Swissre	No	Yes	3	1	No	NP
T.H.E. Insurance Company	No	NP		2	No	#
Tokio Marine	No	Yes	NP	2	No	67
Transguard Insurance Company of America, Inc.	No	Yes	NP	0	NA	NP
Ulico Casualty Company	No	Yes	NP	0	NA	100
Universal Underwriters Group	No	Yes	2	1	No	10
Utica Mutual Insurance Company	No	No		2	No	#
Vanliner Insurance Company	No	No		2	No	#
Wausau	No ¹	No		2	No	70
XL Insurance Companies	No	Yes	5	1	No	#
Zurich	No ¹	No		25	Yes	45

Note: The information provided only includes the insurance companies that responded to the survey with active premium writings.

1 – A fee may be assessed for additional loss control services.

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
AAIC	+	+	+	+	+	+	+	+				+		+	+	+	+
Accident Fund Insurance Co of America				+		+		+	+	+	+	+	+				
ACE (ESIS)	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
ACIG	+		+	+	+	+	+	+			+		+	+	+	+	+
Advantage Workers Compensation Insurance Co.	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
AIG	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Alaska National Insurance Company	+	+	+	+	+		+			+	+	+	+		+	+	+
American Family Mutual Insurance	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Amerisure Insurance																	
ARCH Insurance	+	+	+	+	+	+	+			+	+	+	+	+	+	+	+
Benchmark Insurance Companies	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Bituminous Casualty Insurance Co.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Bituminous Fire & Marine Insurance Co.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Chubb & Son	+	+	+	+	+	+	+	+	+	+	+	+	+		+	+	+
Church Mutual Insurance Group	+	+		+		+	+	+	+	+		+		+	+		+
Cincinnati Insurance Company	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+
Clarendon Insurance Group	+	+	+	+	+	+	+	+	+			+	+	+	+	+	+
CNA	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

Crum & Forster	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Electric Insurance Company	+	+	+	+	+	+	+	+						+	+	+	+
EMC Insurance Cos.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Employers Insurance Co of Nevada	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Everest National Insurance Company	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Farmers Insurance Co.	+	+		+		+	+	+		+	+	+	+		+	+	+
Federated Rural Electric Insurance Exchange	+	+				+	+	+	+	+		+	+				+
Federated Insurance Cos.	+	+	+	+	+	+	+	+	+	+	+	+	+		+		+
Fireman's Fund Insurance Co.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
FirstComp	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
Florists' Mutual Insurance Co.	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
General Casualty	+	+	+	+	+		+	+		+	+	+	+	+	+	+	+
The Gray Insurance Co	+	+	+	+	+	+	+	+			+	+	+	+	+	+	+
Great American Insurance Companies	+	+	+	+	+	+	+	+			+		+	+	+	+	+
Great West Casualty Company	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
GuideOne	+	+		+	+		+	+		+	+	+	+	+			
Hanover Insurance Co.	+	+	+	+	+	+	+	+		+							
Hartford Insurance Company	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
ICW Group	+	+		+	+		+	+			+	+	+	+	+	+	+
Liberty Mutual	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Lumbermen's Underwriting Alliance	+	+		+		+	+	+	+	+	+	+	+	+	+	+	+
Majestic Insurance	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
Meadowbrook Insurance Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Midwest Employers Casualty Co.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Mitsui Sumitomo Insurance Co of Amer.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Motorists Insurance Companies	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+
National American Insurance Co.	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
National Interstate Insurance Cos	+	+		+			+	+	+	+	+	+	+	+	+	+	+
Nationwide	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Old Republic Insurance Company	+	+	+	+	+		+	+			+	+	+		+	+	+

One Beacon Insurance Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Petroleum Casualty Company	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Pharmacists Mutual Insurance Co.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Praetorian Financial Group	+	+	+	+	+	+	+	+	+			+	+	+	+	+	+
PMA Insurance Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Protective Insurance Co.				+		+		+	+	+	+	+	+	+	+	+	+
SAFECO	+	+	+	+	+		+	+	+	+	+	+	+	+	+	+	+
Safety National Casualty Corporation	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
St. Paul / Travelers Insurance Group	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sentry Insurance	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sequoia Insurance Co.	+	+	+	+	+	+	+	+					+	+	+	+	+
Sompo Japan Insurance Co of America	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	
Springfield Insurance Co.	+	+		+	+	+	+	+	+	+			+	+	+	+	+
State Farm Fire and Casualty Company	+	+	+	+	+		+	+	+	+	+	+					+
Swissre	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
T.H.E. Insurance Co.	+	+															+
Tokio Marine Nichido	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+
Transguard Insurance Co of America	+	+		+	+	+	+	+					+	+	+	+	+
Ulico Casualty Company	+			+	+	+	+	+					+	+	+	+	+
Universal Underwriters Group	+	+	+	+	+		+	+	+	+	+		+	+	+	+	+
Utica Mutual Insurance Companies	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+
Vanliner Insurance Company	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Wausau	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
XL Insurance Co.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Zurich	+	+	+	+	+		+	+	+	+	+	+	+	+	+	+	+

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
AAIC	Contracted	30		
Accident Fund Ins Co of America	College	20	CSP	NSC, ASSE
ACE (ESIS)	College +	20	ALCM, ARM, CEM, CFPS, CHSP, CIE, CIH, CPCU, CPSM, CSP, CXL, J.D., PE, RN	ASSE, BCHSM, NSC
ACIG	College	20	CSP	ASSE
Advantage Workers Compensation Ins Co	NP	NP		
AIG	Masters Degree	20	ALCM, ARM, ASP, CIE, CFPS, CPCU, CSP OHST, REA, Occupational and Safety Certificate, Safety Management Certificate, Authorized OSHA Construction Outreach Trainer, Hazardous Material Instructor, NSC Defensive Driver Trainer, Safety and Security Management, Business Protection Management, California Certified Gas Tester	AIHA, ASSE, NFPA, NSMS, Inter Refinery Mutual Aid Group, Western States Petroleum Association, Southern California Petroleum Safety Group, California Mining Association Safety Committee, Uniform Building Officials , American Society of Civil Engineers
Alaska National Insurance Company	Masters Degree	25	ALCM, ARM, CSP	ASSE
American Family Mutual Insurance Co	College	NP	CSP	ASSE
Amerisure Mutual Ins.	NP	NP		
ARCH Insurance	College +	22	ALCM, ARM, CIC, CSP, CHST, CPHRM	ASSE, CIC, CFMA, AGC
Benchmark Insurance Companies	College	15	ASP, OSHA Authorized Instructor	ASSE, NSC
Bituminous Casualty Cos.	NP	NP		
Chubb & Son	College +	12	ARM, CSP	ASSE, SFPE
Church Mutual Insurance Co.	College	20	CHCM	ASSE

Cincinnati Insurance Company	College Degree	10		ASSE
Clarendon Insurance Group	Masters Degree	22	CHES	ASSE
CNA	College +	30	CHCM	ASSE
Crum & Forster	College +	19	ALCM, ARM, ASP, CHCM, CHSM, CSP, CEI, PE, NSC Defensive Driver Trainer for DDC -4, DDC -8, Authorized OSHA Construction Trainer	AIHA, IIA, NFPA, NSC, SFPE,
Electric Insurance Co	Contracted			
Employers Insurance Company of Nevada	Associates Degree +	19	ARM, CHCM, CSA, STS, SPS, Authorized OSHA Construction Trainer, Authorized OSHA General Industry Trainer, EMT Instructor	ASSE, AGC, NAIS, NSC
EMC Companies	College	15	CSP, CPCU	BCSP, Ins Institute of America
Everest National Insurance Co.	Contracted			
Farmers	College	17	ARM, CSP, CPCU	ASSE
Federated Rural Electric Insurance Exchange	NP	12	CLPC	
Federated Insurance Cos.	College	6	ARM	
Fireman's Fund	College	32	ALCM, AMIM, ARM, CHCM, CIH, CSP	ASSE
FirstComp	Contracted			ASSE
Florists' Mutual Insurance Co.	Masters Degree	10	ALCM,	ASSE
General Casualty	College +	20	ALCM, ARM, CSP	ASSE
The Gray Insurance Co.	College	7		
Great American Insurance Companies	College +	16	ALCM, ARM, CSP, CPCU, AIC	ASSE, NFPA, NSC, RIMS
Great West Casualty Company	College	22	ARM, CDS, CSP, RWCS	ASSE
GuideOne	College +	27	ARM, CSIA, CWCP, PME	ASSE
Hanover Insurance Co.	NP	NP		
Hartford Insurance Company	College +	20	ALCM, ARM, CIH, CSP, CSHM	ASSE
ICW Group	College	17	ALCM	ASSE
Liberty Mutual	College -	23	ALCM, ARM, CSP, CPE	ASSE
Lumbermen's Underwriting Alliance	College	13		
Majestic Insurance	College	10		ASSE
Meadowbrook Insurance Group	College	15	ALCM, CIC, CIH, CPCU, CSP, PE, REA,	AIHA, ACGIH, ASSE, NATMI, NFPA, The

			REP, MSHA Certified Instructor, Authorized OSHA Construction and General Industry Trainer, MSHA Certified Instructor	American Trucking Associations' Safety Management Council
Midwest Employers Casualty Co.	Contracted			
Mitsui Sumitomo Ins Co of America	College	25	ASP, CSP	ASSE
Motorists Insurance Group	NP	NP		
National Interstate Insurance Cos.	College +	16	CSP, Certified Safety Planner	ASSE
National American Insurance Co.	Associates Degree	12		ASSE
Nationwide	Associates Degree +	6		
Old Republic Insurance Company	College +	14	CSP, FSR- Texas, PSS	ASSE
One Beacon Insurance Group	College	22	CSP	ASSE
Petroleum Casualty Co.	Contracted			
Pharmacists' Mutual Insurance Co.	College	15	ALCM, ARM, CSP,	ASSE, NSC, ILCA
Praetorian Financial Group	Masters Degree	22	CHES	ASSE
The PMA Insurance Group	College +*	28	ARM, CFPS, CSP, CSHM, COHN-S, CIH	AOHN, ASSE, NSC, NSMS
Protective Insurance Co.	College	17	CDS	ASSE
SAFECO	College *	24	CSP	ASSE
Safety National Casualty Corp	Contracted			
St. Paul / Travelers	College +*	23	ALCM, ARM, CSP, PE, CIH, CIE, OHST	AIHA, AGC, ASSE, SAS, SSA, HFES
Sentry Insurance	College	24	ARM, CSP, CPCU	ASSE
Sequoia Insurance Co.	College +	20	PE, ALCM	ASSE
Sompo Japan Insurance Co of America	NP	NP	NP	NP
Springfield Insurance Co.	College *	18	CSS, RSA, RSHEP	
State Farm Fire and Casualty Company	NP	NP		
SwissRe	Contracted			
T.H.E. Insurance Co	NP	NP		
Tokio Marine	College + *	16	ALCM, ARM, CIH, CPCU, CSP, FSR –	AIHA, ASSE, SFPE

			Texas, AIA Product Liability Certificate, Defensive Driving Course Instructor	
Transguard Insurance Co. of America	Contracted			
Ulico Casualty Co.	Contracted			
Universal Underwriters Group	NP	NP		
Utica Mutual Insurance Company	College +	25	CSP	ASSE
Vanliner Insurance Company	College	10		ASSE, NSC
Wausau	College	3	ARM	ASSE
XL Insurance	College	28	CSP, ARM, ALCM	ASSE
Zurich	College + *	20	BSME, CSP, CFPS, ALCM, CIH Certificate of Healthcare Risk Management, Registered Professional Geologist, EPA Certified Industrial Wastewater Treatment Operator, California Registered Environmental	AAIH, ACGIH, AIHA, ASSE, ASTM, NFPA, NSC, American Society for Healthcare, American Society for Healthcare Risk Management of the American Hospital Association, Associated Safety Engineers of Arizona, National Ground Water Association, Society for Mining, Metallurgy and Exploration , Material Hotel Supplier, Association of Iron and Steel Engineers

+ 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.

AAIC

American Alternative Insurance Corporation

Acceptance Casualty Insurance Co.²

Acceptance Indemnity Insurance Co.²

Accident Fund Insurance Company of America

ACE (ESIS)

ACE American Insurance Company
ACE American Reinsurance Company
ACE Fire Underwriters Insurance Company
ACE Property and Casualty Insurance Company

Bankers Standard Fire and Marine Company
Bankers Standard Insurance Company
Illinois Union Insurance Company
Indemnity Insurance Company of North America
Industrial Underwriters Insurance Company
Insurance Company of North America
Pacific Employers Insurance Company
Westchester Fire Insurance Company
Westchester Surplus Lines Insurance Company

ACIG

American Risk Funding Insurance Company

Admiral Indemnity Insurance Co.²

Advantage Workers Compensation Insurance Company

AIG

AIU Insurance Company
American Home Assurance Company
American International Pacific Insurance Company
American International South Insurance Company
Birmingham Fire Insurance Company of Pennsylvania
Commerce & Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Company
Insurance Company of the State of Pennsylvania
National Union Fire Insurance Company of Pittsburgh
New Hampshire Insurance Company

Alaska National Insurance Company

Alea North America Insurance Co.²

American Family	American Family Mutual Insurance Company
American Healthcare Indemnity Company²	
American Interstate Insurance Company²	
American Physicians Capital²	Insurance Corporation of America
Amerisure Insurance	Amerisure Mutual Insurance Company
AMEX Assurance Company²	
Ansur America Insurance Company²	
ARCH	Arch Insurance Company
ASI	American Safety Casualty Insurance Company
Atlantic Mutual Insurance Co.²	
Auto-Owners Insurance Company²	Home-Owners Insurance Company Owners Insurance Company Property-Owners Insurance Company Southern-Owners Insurance Company
BancInsure, Inc.²	
Bell United Insurance Company²	
Benchmark Insurance Cos. (Risk Services—Nevada, Inc.)	Builders Insurance Company Benchmark Insurance Company
Bituminous Insurance Companies	Bituminous Fire And Marine Bituminous Casualty Company
Brotherhood Mutual Insurance Co.²	
Church Mutual Insurance Company	
CIG²	California Capital Insurance Company Nevada Capital Insurance Company Eagle West Insurance Company Monterey Insurance Company
Centre Insurance Company²	
The Cincinnati Insurance Company	
CNA	American Casualty Company of Reading, PA Continental Casualty Company National Fire Insurance Company of Hartford Transcontinental Company Transportation Insurance Company Valley Forge Insurance Company
Colony Insurance Company²	(Member of the Argonaut Group)

Continental Western Insurance Company²

Converium Insurance (North America), Inc.

Crum & Forster

The North River Insurance Company
United States Fire Insurance Company
Crum & Foster Indemnity Company

DaimlerChrysler Insurance Co.²

Deerfield Insurance Co.²

Electric Insurance Company

EMC Insurance Companies

Employers Mutual Casualty Company
EMC Property and Casualty

EMPLOYERS

Employers Insurance Company of Nevada (EICN)

Everest National Insurance Company

Fairfield Insurance Co.²

Farmers' Insurance Group

Truck Insurance Exchange
Farmers Insurance Exchange
Mid-Century Insurance Company

Federated Rural Electric Insurance Exchange

Federated Insurance

Federated Mutual Insurance Company
Federated Service Insurance Company

Fireman's Fund Insurance Cos.

Fireman's Fund Insurance Company
Associated Indemnity Corporation
American Automobile Insurance Company
National Surety Corporations

FirstComp Group

FirstComp Insurance Company
Delos Insurance Company

First Professionals Insurance Company, Inc.²

Florists' (Hortica)

Florists' Mutual Insurance

General Casualty

General Casualty of Wisconsin Insurance Company
Regent Insurance Company

**Genesis Insurance co.²
The Gray Insurance Company**

Great American Insurance Company

Great American Insurance Company
Great American Insurance Company of New York
GANY)

Great American Assurance Company
Great American Alliance Insurance Company (GAAL)
Great American Security insurance company
Great American Spirit Insurance Company
Great West Casualty Company

Great West

GUARD Insurance Group ²

NorGUARD Insurance Company
AmGUARD Insurance Company
EastGUARD Insurance Company

GuideOne Insurance

GuideOne Mutual Insurance Company

Harleysville Insurance Co. ²

Hanover Insurance Company

The Hartford

Hartford Fire Insurance Company
Hartford Casualty Insurance Company
Hartford Accident & Indemnity Company
Hartford Underwriters Insurance Company
Twin City Fire Insurance Company
Sentinel Insurance Company
Hartford Insurance Company of the Midwest
Trumbull Insurance Company

Hudson Insurance Co. ²

ICW Group Insurance Services

Insurance Company of the West
Explorer Insurance Company

**Imperial Fire & Casualty Insurance
Company ²
Insurance Corporation of New York²**

Liberty Mutual Insurance Cos.

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

Lumbermen's Underwriting Alliance

Majestic Insurance Company

Meadowbrook Insurance Group

Star Insurance Company
Williamsburg National Insurance Company

MECC

Midwest Employers Casualty Company

Mitsui Sumitomo (MSIG)	Mitsui Sumitomo Insurance Company of America Mitsui Sumitomo Insurance USA, Inc.
Motorists Insurance Group	American Hardware Mutual Insurance Company
Mountain Valley Indemnity Co. ²	
National American Insurance Company	
National Interstate Insurance Company	National Interstate Insurance Company American Highways Insurance Agency Crossroads General Agency
Nationwide Insurance	Nationwide Agribusiness Insurance Farmland Mutual Insurance Company Depositors Insurance Company Allied Property and Casualty Insurance Company AMCO Insurance Company
North American Specialty Insurance Company ²	North American Elite Insurance Co.
Occidental Fire & Casualty Company of North Carolina ²	
Old Republic	Old Republic Insurance Company Old Republic General Insurance Corporation (fka International Business and Mercantile Reassurance Co.)
One Beacon Insurance Group	American Employers Insurance Company Atlantic Specialty Insurance Company Camden Fire Insurance Association Employers Fire Insurance Company Houston General Insurance Company Northern Assurance Company of America One Beacon America Insurance Company One Beacon Insurance Company Pennsylvania General Insurance Company Traders and General Insurance Company
Petroleum Casualty Company	
Pharmacists Mutual Insurance Company	
PMA Insurance Group	Pennsylvania Manufacturers' Association Insurance Company Manufacturers' alliance Insurance Company Pennsylvania Manufacturers Indemnity Company
Praetorian Financial Group (Clarendon Insurance Group)	Praetorian Insurance Company Redland Insurance Company
Protective Insurance Company	

Providence Washington Insurance Co. ²

SAFECO

American Economy Insurance Company
American States Insurance Company
First National Insurance Company of America
General Insurance Company of America
Safeco Insurance Company of America

Safety National Casualty Corporation

**Sagamore Insurance Company ²
St. Paul / Travelers**

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 Casualty and Surety Company
Athena Assurance Company
Discover Property & Casualty Insurance Company
Fidelity & Guaranty Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company
St. Paul Protective insurance Company
United States Fidelity & Guaranty Company

Licensed but not writing policies

MetLife Insurance Company of Connecticut
Travelers Commercial Casualty Company
NIPPONKOA Insurance Company, LTD
Northland Insurance Company
Northland Casualty Company
Atlantic Insurance Company
Select Insurance Company
Fidelity & Guaranty Insurance Underwriters, Inc.
St. Paul Medical Liability Insurance Company

**Security Insurance Company of
Hartford ²**

Sentry Insurance Company

Sentry Insurance A Mutual Company
Sentry Select Insurance Company
Middlesex Insurance Company
Sentry Casualty Company

Sequoia Insurance Company

Sequoia Insurance Company
Sequoia Indemnity Company

**Sompo Japan Insurance Company of
America**

Springfield Insurance Company

StarNet Insurance Company ²

State Farm Insurance Company	State Farm Fire & Casualty Company
Stonington Insurance Company ² TIG Insurance Co. ²	TIG Indemnity Company TIG Specialty Insurance Company
T.H.E. Insurance Company	
Tokio Marine	Tokio Marine & Nichido Fire Insurance Co., LTD Trans Pacific Insurance Company
Transguard Insurance Company of America, Inc.	
Ulico Casualty Company	
United American Insurance Group ²	Diamond State Insurance Company United National Specialty Insurance Co. United National Casualty Insurance Co. Penn-American Insurance Company
United States Liability Insurance Co. ² Universal Underwriters Insurance Company	
Utica Mutual Insurance Company	
Vanliner Insurance Company	
WAUSAU	Employers Insurance of Wausau Wausau Underwriters Insurance Company Wausau Business Insurance Company
Western Insurance Company ²	
Westport Insurance Corporation	Westport Insurance Corporation Employers Reinsurance Corporation
Wilshire Insurance Company ²	
XL Insurance Company	XL Specialty Insurance Company Greenwich Insurance Company
Zurich	American Guarantee and Liability Insurance Company American Zurich Insurance Company Assurance Company of America The Fidelity & Deposit Company of Maryland Maryland Casualty Company Northern Insurance Company of New York Zurich American Insurance Company Zurich American Insurance Company of Illinois Zurich Insurance Company

²The insurance company is licensed in the State of Nevada, but had no policies active at the time of the survey.

ASSOCIATION ACRONYM LIST

AAIH	American Academy of Industrial Hygiene
ACGIH	American Conference of Governmental Industrial Hygienists
AHA	American Hospital Association
AIHA	American Industrial Hygiene Association
ASIS	American Society for Industrial Security
ASCE	American Society of Civil Engineers
ASSE	American Society of Safety Engineers
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
NFPA	National Fire Protection Association
NGA	National Groundwater Association
NHA	National Homebuilders Association
NSC	National Safety Council
NSMS	National Safety Management Society
NSIA	Nevada Self-Insured Association
RIMS	Risk Insurance Management Society
SFPE	Society of Fire Protection Engineers
SNCA	Southern Nevada Claims Association
SSA	Semi-Conductor Safety Association
WSO	World Safety Organization

CERTIFICATION ACRONYM LIST

AAI	Alliance of American Insurers
ABOHN	American Board of Occupational Health Nurses
ALCM	Associate in Loss Control Management
AMIM	Associate in Marine Insurance Management
ARE	Associate in Re-insurance
ARM	Associate in Risk Management
ASHM	Associate Safety and Health Manager
ASP	Associate Safety Professional
BPM	Business Protection Management
BSME	BS Mechanical Engineering
CDS	Certified Director of Safety
CEI	Certified Environmental Inspector
CEM	Certified Environmental Manager
CFPS	Certified Fire Protection Specialist
CHCM	Certified Hazard Control Manager
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
CIH	Certified Industrial Hygienist
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
CSP	Certified Safety Professional
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
OHST	Occupational Health and Safety Technician
PE	Professional Engineer
PEM	Professional Mechanical Engineer
P.G.	Professional Geologist
PSS	Professional Safety Source #
REA	Registered Environmental Assessor
REM	Registered Environmental Manager
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

Educational Listing

Educational list of degrees and subject areas typical of loss control representatives of the insurance companies responding to the survey.

College

BA degrees:

Occupational Safety and Health
Mathematics
Economics
Business Management
Marketing
Business
Ministry
Geography/Environmental Geology
Political Science
Latin
Management
Finance
Psychology
Business Administration
Criminology
Transportation
History

BS degrees:

Occupational Safety & Health
Industrial Technology
Electrical Engineering
Environmental Resources
Environmental Health
Environmental Science
Geology
Public Health
Health Science
Physics
Education
Chemical Engineering
Civil Engineering
Psychology
Natural Science & Safety
Environmental Safety & Safety
Agri-mechanics
Finance
Occupational Safety
Mechanical Engineering
Engineering

AA degrees:

Occupational Safety & Health
Occupational Safety
Applied Science
Automotive Technology

MA/MS/MPH/MBA degrees:

Environmental Science
Education Psychology & Research
Industrial Safety
Personnel Management
Education
Marketing
Environmental & Occupational Safety & Health
Nursing
Business Administration
Public Health
Public Administration
Law

LOSS CONTROL SERVICE EVALUATION QUESTIONS

Questions to as:

Do you currently have loss control services from an insurance company?

What is the service provided?

Is the service adequate for your needs?

Do you need this service?

Would you like more service?

Questions to ask the prospective or current insurance company:

Are loss control services provided?

What are the services?

Do you provide services in languages other than English?

If yes, what languages?

How can we obtain the service?

By telephone (Toll-free or Collect)?

On website?

Through agent?

Direct call to the company?

Direct contact with the loss control representative?

Do you provide on-site service? If so;

How soon will the loss control consultant visit the facility after the insurance policy starts?

How often will on-site service be provided?

How is the on-site loss control service triggered?

Do you provide training?

What type of training is offered?

Is there an additional cost for this training?