# Loss Control: the CopperPoint Difference

Loss Control

copperpoint.com



#### **Our Model**

Simply, it's built around the customer. Every business is different: its operation, risks and exposures. That's why CopperPoint's approach to Risk Management Services, including Loss Control, is high-touch, personal, customized, collaborative, to help build the safest workplace possible, guard against losses and costs, and lower risk.

- We therefore look for policyholders and agents/ brokers who genuinely want to partner with us and work together.
- We're consultants, not inspectors, who want to help clients build a safety culture and become self-sufficient in safety management.

#### **Our Scale and Stability**

Founded in 1925, CopperPoint is strong and established enough to invest in, improve and mobilize a range of products, services and resources across 15 states. But also flexible, responsive and local enough to cultivate the lasting relationships that bring most reward. We're here for good.

- "A" Excellent rated by AM Best
- Over \$5bn in assets
- 15 state footprint, 800+ employees
- Deep community involvement and giving

## **Our Expert Talent**

The Loss Control consultant's role is to manage the risk profile and work to attain the safety goals in the personalized plan we set together.

- We have Loss Control consultants with experience in nearly every industry, who understand their nuances and characteristics, and can tailor solutions to fit.
- We have subject matter experts in your industry, plus Industrial Hygiene Services and bilingual consultants.
- Complementing our Loss Control expertise are experienced claims adjusters (average 10 years' tenure and lower than industry average caseloads); inhouse legal expertise and Special Investigation Unit to pursue fraud.

### **Our Services**

#### Safety management system review

• Safety scale assessment

## Loss analysis

- Existing trends
- Emerging trends

## Program enhancement/development

- OSHA compliance guidance
- Comprehensive approach to safety program enhancement & development
- Meeting internal goals

#### **Facility assessments**

- Exposure control
- OSHA compliance guidance
- Following internal guidelines

## Supervisor/Management training

• Online tools

The Loss Control Toolbox, powered by Zywave, is a website that includes training materials, programs, templates, posters, checklists, HR tools, OSHA log, LMS & HR hotline. Typically, our toolbox offerings are much more robust than the access clients may receive through their broker.

- Streaming videos
- Safety information

## **Train the trainer**

• Training program development

## Hazard analysis and control

- Hazard elimination
- Reducing the possibility for injury

## **Ergonomic evaluations**

- Repetition
- Awkward posture
- Contact stress
- Force
- Vibration

#### Safety culture development

• As we move an organization along the safety scale, a culture of safety assimilates in the day-to-day operations.

## 24/7 Nurse Triage Injury Hotline\*

· Aids to control claims costs

## **Customer portal**

• Access to claims data, first notice of loss, and billing & payment management

\*24/7 Nurse Triage Injury Hotline is only available to qualified customers.

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its whollyowned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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