



AMERICAN SUBCONTRACTORS ASSOCIATION

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ACCESSING SAFETY KNOWLEDGE (ASK) SHEET: *How an Insurance Company Can Help Your Safety Program*

Re-evaluation of a current safety program and the related training is important. An insurance professional in the loss control department of the insurance carrier can be an invaluable help in this process. Working through your broker is the best way to get carrier help. Your broker will be able to streamline the process and at the same time provide you guidance as to your insurance company's capacity and specialties. Additionally, your broker may also have in-house assistance available to you. Each insurance company is different in the types of business they write and the resources they have available. However, the list below and your broker should be able to guide you in the process.

- A. **Loss control Specialist:** Many carriers have on staff CSP loss control specialists. They are individuals who have general safety training and some have special specified training in particular industries. These individuals usually inspect the location of all their policyholders annually. This inspection is very general and basic. You can request specific inspections on numerous topics such as:
- Sprinkler system analysis
 - Security consulting
 - Noise and dust testing
 - Evaluation of your current safety manual
 - Facility emergency evacuation procedures
 - Commercial property value evaluation
- All of these should be available and need only be coordinated.
- B. **Safety Video Lending Library:** Most carriers have a safety video lending library. This resource provides videos/DVDs for you to use in your safety training programs. The lists are quite extensive with some carriers over others. You should be able to find videos on general safety and specific issues ranging from simple lifting techniques to fall protection, heavy equipment use and safety, fleet safety, etc. These videos are usually available in English and Spanish.
- C. **Job Site Safety Posters:** Many of the carriers also provide job safety posters. These vary based on your industry or need. They also are specific to particular safety areas such as fleet safety, loading and unloading, lifting techniques, working around heavy equipment, etc. They are usually available in English and Spanish.
- D. **Safety Signs:** Many carriers will provide various warning signs and caution signs to be posted at job sites. From simple Exit signs to Restricted Access, Warning-Hard Hat Zone, and on. These signs help advise workers of potential hazards at job sites and the carrier has them already available. They usually are available in English and Spanish.
- E. **Safety Meeting Materials:** Most carriers have available for their clients actual pre-printed safety meeting materials. These materials include the instructor's plan and usually some single page handouts for the attendees. They are excellent for safety talks and tailgate sessions. They are usually in English and Spanish.
- F. **Tech Sheets:** Most carriers also provide one or two page technical advisory sheets. These deal with a multiple of topics that include ADA, emergencies, ergonomics, fall protection, fleet, hand tools, etc. They are good as daily reminders and resource sheets.
- G. **Safety Manual Updates:** Most carriers will help with guidance updates to your safety manual. They have topics and guidelines for rewriting sections of your manuals. Topics such as personal protective equipment, fleet policy and safety, fleet point system for drivers, drug policy, ADA compliance, etc.
- H. **Disaster Planning:** Each company should have an emergency evacuation policy and disaster planning. Your carrier's loss control department will help you develop this plan and help in its implementation.
- I. **Safety Awards:** Some carriers have safety awards, plaques, posters, and certificates available. These can be tools you use to help create a culture of safety at the very entry level of your company.

Safety is never a completed process. The best attitude is to always consider it a partnership with all of the resource partners you have. As a subcontractor, this is an invaluable tool for your success.