

# Safety & Loss Prevention Services

APGA

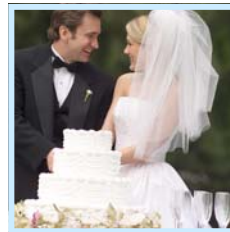
Botanical Gardens and Arboreta have unique risk management needs. Thousands of visitors lead to opportunities for slip, trip and fall accidents. Your employees are outside in the winter when they could get frost bite and during the summer when bee stings and heat exhaustion can be an issue. Let's not forget special events, a gift shop, volunteers, fine art and children's gardens. As you can see, your organization has a strong need for specialized services from a consultant who has the experience and knowledge to handle the complex and different needs of gardens.

At Berends Hendricks Stuit, continually strive to find the right solutions for your organization by providing training, communication materials, comprehensive risk management evaluations and foster communication between staff and management to support the mission of reducing accidents, injuries and incidences at your institution.

## GARDEN SERVICE PLAN

As a APGA client, we have tailored services for botanical gardens and arboreta and then we further shape them to meet the needs of your institution. They include:

- Customized Service Schedule
- Risk Analysis Report (Present)
- Return to Work
- Training
- Quarterly Claim Review
- Comprehensive Claim Follow-up
- Accident/Incident Investigation
- MyWave
- 60 Day Orientation
- Garden Manual Template
- Video Library
- Documentation Book



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## **CUSTOMIZED SERVICE SCHEDULE**

Berends Hendricks Stuit will develop a formal plan for risk management services during the kick off meeting. A risk management professional from Berends Hendricks Stuit the carrier Loss Control Representative, and member of your management will participate in a review of service needs.

## **RISK ANALYSIS REPORT**

Berends Hendricks Stuit provides a comprehensive risk analysis report detailing a variety of factors that influence the overall costs of insurance. This report will assist your organization in understanding:

- Confirm the Experience Modification Factor used to calculate workers' compensation premiums
- Detail Medical and Indemnity Payments
- Provide forecast and trending of future loss potential
- Used as a marketing tool for insurance carriers
- Help management make informed decisions about risk management priorities.

## **RETURN TO WORK**

As reported by the Bureau of Labor and Statistics, the longer an employee is out of work, the less likely they are to return to work:

- 50% chance of return to regular occupation within 6 months of injury
- 25% after 1 year
- Virtually no chance after 2 years.

Berends Hendricks Stuit remains committed to helping you reduce costs associated with workplace injuries by creating a formal return to work program. This program has four components: Pre Injury Strategies, Post Injury Strategies, and Supervisor Responsibilities and of course transitional work.

By implementing these strategies, you can control the costs associated with your insurance program.

## **TRAINING**

Training is one method to assist a company in the reduction of workplace injuries, ensure compliance with various Federal and State requirements and communicate the goals and objectives of your organization.

Berends Hendricks Stuit remains committed to actively engaging employees, management and supervisors at all levels of your organization.

## **QUARTERLY CLAIM REVIEW**

Quarterly, a risk management representative will assist you in auditing, tracking and detailing your claim activity. The purpose of this meeting is to ensure adequate, open lines of communication between you and the carrier. Difficult cases may be reviewed in more detail, thus identifying action plans and targets to resolve the case expeditiously.

## **COMPREHENSIVE CLAIM FOLLOW-UP**

We believe that claims services is one of the most important services we provide. We work with you to resolve claims quickly and fairly. For clients who have frequent or severe claims, we provide the following services:

- Assist clients in developing processes and procedures to respond to claims.
- Conduct regular meetings with insurers to review open claims and develop resolution strategies.
- Provide regular progress reports on claims.
- Monitor reserves for accuracy and review payments.
- Track the progress of subrogated claims until recoveries are obtained or efforts exhausted.

## **ACCIDENT/INCIDENT INVESTIGATION**

Effective accident and incident investigation is critical in determining the root cause of injuries. We have created simple, yet effective guidelines to help you accomplish effective investigations.

## **MYWAVE**

MyWave is your pass to a dynamic world of insurance and safety-related tools and information. A value-added service brought to you exclusively by Berends Hendricks Stuit, MyWave puts the power of the Internet at your fingertips and provides a wealth of solutions for your daily challenges.

MyWave is an Internet-based client center that gives you and your employees real-time access to Berends Hendricks Stuit products and services. Log on and you'll find a customized homepage designed to keep you up to date on all the latest news and information that will make your job easier.

### ***Included in MyWave for Property & Casualty clients:***

- On-Line OSHA Log Tracking, Forms and Analysis
- SafetyZone Employee Newsletters
- Documents on Command – Library of downloadable articles, brochures, forms and reports on a variety of safety, insurance and OSHA topics
- Online Services – Request fleet option changes, certificates of insurance and claims reports

## **GARDEN MANUAL TEMPLATE**

In order to assist in the compliance of various state and/or federal occupational safety and health guidelines, we have created a template that you may use to further your commitment to the safety and health of your employees and visitors. We are able to assist in the customization of this template to meet the specifics of your organization.

## **VIDEO LIBRARY**

To assist with your employee training, we have access to several video libraries and can provide you with videos to use in safety meetings and new employee orientation.