

# Risk Engineering Virtual Consulting Report

**Report valid for the following addresses**

Sample Company  
124 Oak St  
Anywhere, IA 12345

Sample Company  
123 Pine St  
Anywhere, IA 12345

This report consists of a summary of your company's exposures and corresponding loss control strategies to help you mitigate the risks your business faces. We believe that a company that understands its risks and implements appropriate controls to address them will be successful.

The exposures identified in the report are the result of an exhaustive review of several million claims to identify trends in your industry. Although the past does not predict the future perfectly, history provides valuable clues about loss control issues.

Zurich Services Risk Engineering industry specialists have built on this experience to create effective loss control strategies for each trend identified for your industry. These strategies reflect the best practices for your industry. Implementing these controls has played a part in the success of many companies and can be integral in your company's success, too.

The locations listed to the left identify those sites for which this report is valid. Even though the locations may be physically different, each location is exposed to similar hazards because of their similar or interconnected operations.

Your agent and Zurich Services Risk Engineering have provided this report to help your company reduce its exposure to accidents. Your agent can also provide you with further information and tools from Zurich Services Risk Engineering. Alternatively, you can contact Zurich Services as indicated at the bottom of this page.

Your agent is available at:

Sample Agency  
123 Elm St  
Anywhere, IA 12345

*Because it is solely your responsibility to make safety and health inspections and take whatever actions may be necessary to prevent losses, enforce safety procedures, detect and eliminate hazardous conditions and comply with any federal, state or local law, rule or regulation concerning safety or health, we must advise you that by conducting surveys and issuing recommendations or reports, the Zurich American Insurance Company does not undertake to render services or assume a duty to you or for your benefit or to any third person or for that person's benefit. Surveys, recommendations and reports are made solely for the purpose of aiding us in determining the insurability of your property and/or activities and are not intended to detect or point out the hazardous conditions on your property or in your operations. There may be hazardous conditions on your property or in your operations which have not been either detected or pointed out to you. You must not rely on surveys, recommendations or reports to discover any hazardous conditions on your property, or in your operations, nor rely on the Zurich American Insurance Company to remedy any such hazardous conditions as it is your responsibility to do so.*

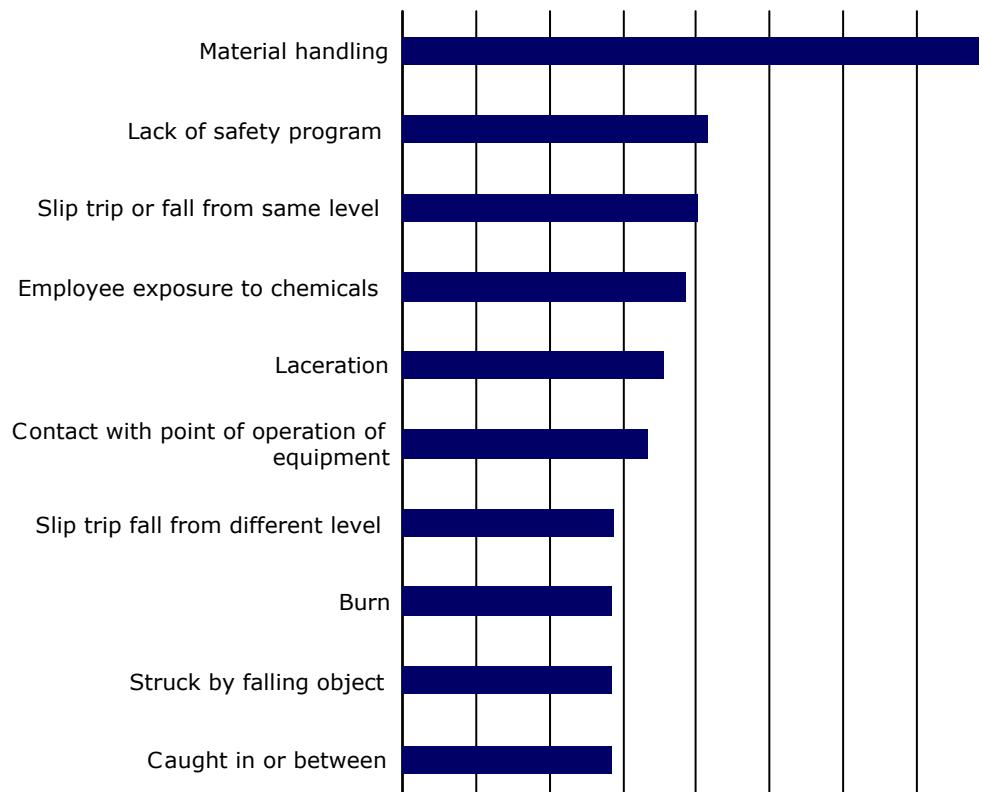
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## Exposure Information

Were you ever curious how your safety record compares with other establishments similar to your? The chart below reveals the top hazards in your industry. Your company may not have experienced these issues yet, but they are experienced by workers each day. Employees, customers and visitors are injured and property and autos are damaged, because of these hazards. Anyone familiar with the industry can recall back strains from lifting, falls and serious injuries resulting from vehicle collisions. Reviewing the hazards is an excellent means to allow you to understand what could happen and serve as a point of discussion with employees. Implementing controls based on these hazards, however, will prepare for them and thereby lessen the risk they pose.

Best practices commonly implemented in your industry to mitigate these risks are available by clicking Control Strategies. Training resources, sample procedures and more are available by contacting Risk Engineering via either the internet or telephone.

## Major causes of loss



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## Control Strategies

### **Material handling**

Employee strains due to lifting are the most common type of injury today. The following strategies have proven effective in reducing employees' risk of strains:

- Train employees in proper lifting techniques and the use of mechanical lifting aids
- Ensure employees utilize mechanical lifting aids whenever possible
- Redesign the work area to eliminate lifting, twisting and bending
- Adjust the size and weight of each load to reduce the stress on the employee
- Alternate heavy tasks with lighter ones to reduce fatigue

### **Lack of safety program**

Developing an effective safety program can reduce the risk of employee accidents in a number of areas and, thereby, save money. Providing a safe work environment is critical to the profitability and longevity of your business. Key elements of a safety program include:

- Written safety policy, including safety rules and both management and employee responsibilities
- Facility inspections to identify hazards
- Job safety assessments to determine job hazards and necessary controls
- New employee orientation that includes explanation of job/facility hazards and controls in place to protect them
- Ongoing job/safety training for all employees including job-specific safety issues and review of safety rules and safety policy
- Accident investigation to determine root causes and determine corrective actions necessary

All training and materials provided to employees should be documented in the employee's personnel file.

### **Slip trip or fall from same level**

Falls can result in very costly injuries to employees. To reduce the risk of falls, implement the following controls:

- Perform regular property inspections to identify and repair conditions such as floor cracks or damaged floor coverings or pot holes in the parking lot or sidewalk
- Perform informal housekeeping walk-throughs to ensure that walking surfaces are clear of debris
- Ensure that entrances to buildings have adequate entrance mats and that mats are changed when soaked
- Train employees in proper cleaning techniques. Excessive chemicals can create a more hazardous walking surface. Wet floor signs should be used to warn of spills and wet floors.
- Ensure that snow and ice treatments, if applicable, are sufficient to prevent falls on the sidewalks and parking lots around the facility

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## **Employee exposure to chemicals**

Companies employ a variety of chemicals in their daily operations. Most chemical related injuries are related to the user's lack of knowledge of the proper use or handling of the chemicals.

Implement the following controls to mitigate the employees' exposures to chemicals:

- All affected employees should be properly trained and educated concerning the chemicals they are working with.
- (MSDS) Material Safety Data Sheets should be maintained on all chemicals and made available to the staff.
- Appropriate (PPE) personal protection equipment should be provided and all the employees should be trained in the care, maintenance, and use of the PPE.
- Chemical substitution should be utilized whenever possible. (Contact your chemical supplier to see if a less harmful chemical can perform the same function as the more hazardous chemical.)
- If some form of mechanical process can be utilized to apply the chemical, then consideration should be given to installing such equipment.

## **Laceration**

To reduce the risk of employee injuries due to cuts, implement the following controls:

- Allow only trained employees to use equipment. Too often injuries such as cuts occur when an employee uses a piece of equipment on which they were not trained.
- Provide cut-resistant gloves, leggings, or aprons, as necessary to protect the employees.
- Provide for regular sharpening. A sharp tool cuts with less force and the potential for cuts is reduced with a sharp tool.
- Provide facilities for the proper storage and disposal of blades and cutting tools.
- Develop a lockout/tagout procedure to avoid accidents during maintenance or adjustments to equipment. This involves, for instance, placing a lock or tag on controls so that equipment is not accidentally actuated.

## **Contact with point of operation of equipment**

Employee contact with the point of operation for machinery or equipment may result in serious employee injuries. A formal machine guarding assessment should be conducted on all equipment regardless of size. The machine guarding assessment should identify points of operation, pinch points, nip points, power transmission hazards, and other hazards needing to be guarded.

Equipment identified as needing machine guarding improvements should have them installed immediately. All points of operation, pinch points, nip points, power transmission hazards, etc., need to be guarded.

## **Slip trip fall from different level**

Implement the following strategies to reduce the risk of falls from different levels:

- Implement a formal housekeeping and floor inspection program that includes all interior and exterior walking surfaces, stairs and work areas
- Cover or protect any floor openings to which employees could be exposed
- Implement a ladder inspection program
- Implement a formal personal protection program that addresses safety harnesses/lanyards and includes training in their use

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**Burn**

Employee contact with chemicals or heated elements in the work environment may result in a burn. To reduce the risk of such injuries, implement the following controls:

- Implement a written formalized personal protection equipment policy
- Reassess your personal protection equipment for specific job tasks
- Ensure that all managers, supervisors and employees understand the purpose of personal protection equipment, type, use and discipline
- All new employees should be exposed to the policy during orientation and at least annually.

**Struck by falling object**

Implement the following controls to prevent employees from being struck by falling objects:

- Prohibit employees from climbing carton stock and retrieving inventory
- Train employees in the dangers of opening loaded trailer doors
- Train employees to assess the stability of overhead stock before removing
- Insure all shelving/racking is properly assembled and stability audited monthly.
- Store heavy items at waist to chest height
- Train associates to use team lift concepts or forklift on heavy items being accessed.
- Wear steel-toed or safety-toed shoes.

**Caught in or between**

Employee contact with the point of operation for machinery or equipment may result in serious employee injuries. A formal machine guarding assessment should be conducted on all equipment regardless of size. The machine guarding assessment should identify points of operation, pinch points, nip points, power transmission hazards, and other hazards needing to be guarded. Equipment identified as needing machine guarding improvements should have them installed immediately. All points of operation, pinch points, nip points, power transmission hazards, etc., need to be guarded.