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SAFETY AND LOSS CONTROL

TAILORED SOLUTIONS FOR YOUR SAFETY AND LOSS CONTROL NEEDS

Every day, our represented industries face a new and growing world of risk. Pressures from the marketplace and the global political landscape only add to the perennial issues—from labor shortages and food safety to the rise of cybercrime and the need to upgrade security measures. It is for these reasons, and so many more, that our clients have chosen to partner with the industry professionals at Profound Specialty Programs. Our deep understanding of the risks associated with their business along with the corresponding lines of coverage, empower them to act, interact and react to the shifting trends of the industry.

When it comes to managing risk, you have five options: terminate, tolerate, treat, train and transfer. We terminate what we can, we tolerate what we must, and transfer what we can through the right insurance products and third-party out-sourcing contracts. Again, that's where the insurance professionals at Profound come in.

Whether our clients are looking for assistance with your on-site inspections and regulatory compliance training, or looking to go beyond the mandated programs by providing supervisory training, training in how to handle patron incidents, or simply improve upon their incident report writing skills, we are there with our “treat” and “train” expertise. We know, statistically, that the only effective way to treat and train these risk exposures is to attack them using a behavior-based loss control model, and that is where we really shine. And while we focus most of our efforts on pre-loss activities, when all else fails, we are also there with industry-focused claims advocacy and stewardship activities that go above and beyond annual renewals and quarterly reviews.

INDUSTRY-FOCUSED CLAIMS ADVOCACY

As a client of Profound Specialty Programs, our clients are afforded invaluable insight and guidance in all

aspects of claims management and resolution. Our objective is to ensure that the insurance products we negotiate on our clients' behalf respond as intended, with minimal delay and disruption.

- Providing day-to-day assistance on claims issues and claims handling matters
- Evaluating coverage applicability
- Assisting with the claims recovery process and litigation support
- Facilitating and participating in claim reviews
- Providing access to underwriters' senior claim executives
- Assisting in the development of loss and special handling instructions
- Helping anticipate what to expect from underwriters on complex claims
- Identifying and correcting any breakdowns in the claims-handling process
- Identifying claim trends
- Developing loss control procedures to address repeat loss patterns

BEHAVIOR-BASED SAFETY & LOSS CONTROL

Understanding that 95% of all employee and patron incidents are behavior-based, it is important that we address our loss control efforts with that statistic in mind. Our loss control model is consistent with a five-star customer service philosophy and one of the most distinguishing characteristics of our firm.

Our approach emphasizes industry expertise, planning, teamwork, and tangible results. We are experienced in driving “best practice” initiatives to successful completion, using a multidisciplinary team of experts in the areas of program development and administration, data analysis, and risk information consulting. Moreover, although we are skilled at strategizing on the “big picture,” we pay close attention to the details in day-to-day activities and have found that embedding our behavior-based safety and loss control programs within the framework of our clients’ operations, creates a sense of ownership and loyalty across all levels of the client, broker and carrier team.

Outcomes of this partnership that have proven to be beneficial to our client population include:

- Reduction in employee and patron injuries and illnesses
- Cost reduction in insurance premiums and associated costs of loss
- Increased ownership of health and safety
- Improved overall safety awareness
- Better informed completion of accident investigation efforts
- Increased productivity
- Boosted sales efforts in promoting a stellar safety performance
- Improved employee morale

SAFETY & SECURITY TRAINING PROGRAM DEVELOPMENT

One of the most common misconceptions we see in the area of service driven risk management is in the presumed similarities between the concepts of safety and security. While they both fit nicely under the umbrella of risk management, they are very different areas of risk.

In the world of service-oriented industries, security efforts are largely directed toward front-of-the-house exposures—patron incidents and accidents, while our safety programs are geared more toward the heart-of-the-house addressing our employee safety practices. Nevertheless, how we handle patron and employee incidents from the moment they happen, have a significant impact on the overall outcome of the claim.

At Profound Specialty Programs, it is our deep understanding of our industry specialties and associated risks that have driven us to develop very specific training programs, tailored not only to the unique concepts of safety and security, but to the very specific risk exposures of our client portfolios and profiles.

Outlined below is a small sample of the training classes we have developed for several of our clients:

- Handling Guest/Patron Incidents
- Supervisory Safety Training
- Regulatory & Compliance Training
- Accident Investigation Techniques & Report Writing
- Department Specific Safety Training
- Job Safety Analysis (JSA) Development & Training

REGULATORY TRAINING & COMPLIANCE

Each industry is mandated to comply with government-regulated safety training as dictated by the specific risks associated with their risk exposures. As referenced in the Safety & Security Training Program Development section above, Regulatory Training & Compliance is one of the many services provided by Profound Specialty Programs.

Whether you are a large hotel chain, a small restaurant group, a gaming operation, team sport, entertainment venue, or a cannabis cultivation facility, we know the regulated training required for your industry, and are prepared to develop a program, specifically tailored to your regulatory training needs and compliance mandates.

Some of the more common regulatory safety training programs required for our industries include:

- Hazard Communication/Global Harmonized System
- Bloodborne Pathogens Exposure Control
- Lockout/Tagout (Electrical Energy Isolation)
- Safety Committee Development & Training
- Emergency Planning & Preparedness
- Permit-Required Confined Space Training
- Respiratory Protection Program

ON-SITE INSPECTIONS

At Profound Specialty Programs, there is no such thing as “check the box” safety. While a lot of safety and security questions and considerations can be addressed over the phone, performing on-site inspections isn’t among them. With over two decades of on-site safety inspection expertise, we know the importance of “walking” a property and the value it brings to our clients. We are also not using the time to point out what you’re doing wrong—we are there for you, and by extension for the health and well-being of your patrons and employees.

CONTACT US AT FOR A CONSULTATION TODAY!

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