

Loss prevention

It's a simple concept – Improved safety and reduced risks mean lower costs and injury frequency to an organization. But reaching those goals has proven elusive for many employers and program sponsors. Sedgwick knows the challenges the industry faces such as complex regulations, fewer dollars for safety, poor workforce understanding and demands from outside entities.

Our loss prevention services provide clients with a range of comprehensive and integrated program components through the most experienced specialists in the nation. Our goal and pledge is to help our customers meet these challenges and develop optimal loss prevention and control programs.

Services and capabilities

Our primary services include safety program analysis, development, implementation and training. Beyond general safety programs, we offer a consultative approach to meet the individual needs of a diverse client base by deploying a level of expertise unsurpassed in the industry today. Our core areas of expertise include:

Analytics

- Risk assessments through loss trending
- Data modeling/analytics
- Comprehensive consulting services

General safety

- Onsite evaluations
- Accident investigations
- Assessment of policies and procedures
- Subject-based training
- OSHA compliance consultation
- Consultative services for in-house programs
- Job analyses, job hazard analyses and physical demands assessments

OSHA recordkeeping

- Proprietary application to meet recordkeeping requirements including electronic reporting
- Report capabilities (300, 301, 300A, SHARPS, DART, BLS)
- Dedicated recordkeeping specialists
- Detailed quality control procedures

Ergonomics and industrial hygiene

- Work process design
- Workstation assessments
- Return to work support through ergonomics
- Industrial hygiene assessments and solutions

At Sedgwick, our clients work with an experienced staff with general safety and specialty credentials. Our team can support clients at both a national and local level.

Specialized expertise

Our expertise goes beyond the usual approaches to loss prevention and control services. Our solution addresses the key areas such as analytics, general safety and OSHA recordkeeping.

Analytics

Access to data, the right analytics and experience set us apart. As the saying goes, "knowledge is power." And at Sedgwick, because we manage the claim, we have access to considerable data and the knowledge that can help prevent future losses while mitigating current ones.

Embedded in the raw data are the trends – if properly identified and analyzed – that can help define how organizations should deploy internal and external resources to impact outcomes. Each employer has a unique structure, and distinct industry and jurisdictional demographics that can positively or negatively affect the health of their safety and risk control program. With this understanding, Sedgwick is able to consolidate and benchmark data against your own program results over time. In addition, we are able to benchmark against your industry peer group because of our broad customer base, a service feature we provide that can support both our loss control and claims objectives.

In our experience, we have found that we're better off measuring performance based on when losses are reported to our company instead of by date of injury. This has the intended effect of eliminating incurred but not reported (IBNR) losses in our comparisons, which gives customers a more actionable view of their situation. In short, neither we nor our clients can do anything about injuries that have occurred until they have been reported to us.

Sedgwick looks beyond the “what” and dives into the “why.” The utilization of trending, benchmarking and advanced analytics provides the best opportunity to prevent future losses and mitigate the severity of those that could not be avoided. With access to headcount and payroll data, analyses can be enhanced further.

And our goal is to go beyond what is expected. We target not only the most frequent injuries, which are often preventable with the right safety training programs, but also the most severe injuries. This helps us drive our collective resource deployment with an eye toward taking steps first in the places that may offer the greatest challenges but also the best return on our human investment. Put another way, we take a common-sense approach to predictive modeling and apply loss prevention techniques to reduce losses and minimize future risks.

General safety

The core of prevention is continual assessment and appropriate training. Sedgwick's safety assessment, consulting and training programs are highly regarded by clients. Through on-site evaluations of accidents and the review of safety procedures and protocols, our loss prevention staff can provide you with valuable insights and direction on the steps needed to reduce your risk.

By identifying areas for improvement, we can help you deploy the right safety resources to mitigate future injuries. We also believe

the best approach to controlling and preventing future injuries is through strong senior management support combined with effective training, adherence to best practices and visible metrics.

Sedgwick hosts focused education sessions that can be tailored for many clients or customized for single programs. Our courses are designed for safety as well as non-safety professionals who want to increase their knowledge and the effectiveness of their companies' programs. Course categories may include topics such as:

- Fall protection and accident investigation
- Loss prevention strategies for an aging workforce
- Ergonomics train-the-trainer
- OSHA 10-hour and 30-hour

OSHA recordkeeping

Employers can struggle with the regulatory requirements related to recordkeeping. Recordability determinations need to be made timely. Further, as case circumstances change, updates have to be made. To assist our customers in meeting their OSHA obligations, Sedgwick offers a proprietary application that includes all standard reporting required by OSHA.

We have colleagues who are dedicated full-time to the recordkeeping process. This resource commitment gives our clients access to colleagues trained in all aspects of recordkeeping. As part of their regular duties, they also work with various quality control reports to make sure that as case circumstances change, we stay current with recordkeeping decisions.

Clients also have the flexibility to make their own recordkeeping decisions, should they desire. The application affords them the opportunity to add cases manually as circumstances may warrant. And we have a module to load in hours, headcount and North American Industry Classification System (NAICS) codes to help clients produce complete OSHA 300As prior to the annual 2/1 deadline.

Ergonomics

The right workstation and work process design can make all the difference. Ideally, workplaces should be designed so that employees – using the right tools in the right way and in a constructive working environment – can accomplish tasks in a productive, healthy manner. Through observation and experience, our experts can evaluate work methods and recommend reasonable, reliable ways to improve employee health and productivity.

At an individual level and for existing workers' compensation claims, our ergonomists can provide workstation review services. Our ergonomists and safety professionals can also expedite return to work opportunities by collaborating with clients once capabilities are provided by medical professionals. Stay at work and return to work strategies, supported by our team, can occur at any point once a workers' compensation claim has been reported. We can also provide similar services for employees who are off work for non-occupational reasons.

PROVEN RESULTS

A MAJOR GLOBAL CLOTHING MANUFACTURER HAD A RATIO OF LOST TIME CLAIMS THAT WAS TYPICAL IN ITS INDUSTRY, BUT FELT THEY COULD DO BETTER. THEY ENGAGED OUR SERVICES AND COLLECTIVELY WE DEVELOPED PROTOCOLS TO ENABLE IMMEDIATE RETURN TO WORK FOLLOWING WORKPLACE INJURIES. ERGONOMIC INTERVENTIONS, SUPPORTED BY OCCUPATIONAL HEALTH PROVIDERS, HELPED SHOW THAT INJURED EMPLOYEES COULD BE RETURNED TO THE WORKPLACE PRODUCTIVELY, THUS REPLACING THE ATTITUDE THAT TIME AWAY FROM WORK WAS TIED TO RECOVERY WITH ONE THAT SAW WORKING AS SUPPORTIVE TO RECOVERY EFFORTS. THIS PROGRAM ACHIEVED A 75% REDUCTION IN LOST TIME CLAIMS – LOWERING THE RATE OF FOUR LOST TIME CLAIMS IN EVERY TEN TO ONE LOST TIME CLAIM IN EVERY TEN.

Sedgwick also provides ergonomic evaluations remotely with a primary focus on injury prevention. Our team sends a survey to the employee to gather pertinent details and requests photographs of the employee seated and working at their workstation. After receiving this information, we review it during a call with the employee, and compose a report documenting any changes made during the meeting and new recommendations – just as we would with an in-person evaluation. Nearly all of the telephonic evaluations are preventative and occur before a claim is filed. In our experience, very few of the employees requesting a remote, preventative evaluation ever file a workers' compensation claim.

Expert review, analysis and insight

We believe you can't achieve optimal results in loss prevention unless you fully understand a client's industry and needs. Our 30+ years of experience give us exceptional insights. But we think real

understanding only comes through site visits, getting to know your people and your business, and in-depth process reviews.

The combination of data analysis and observation of operations gives us an idea of how work processes can be changed in a meaningful way to minimize or prevent risks. Once we complete this level of review, we design solutions and we can help customers with implementation as needed.

Our loss prevention team

While we have a range of capabilities, our people are what set us apart. Sedgwick's consultants are members of the American Society of Safety Professionals, and Human Factors and Ergonomics Society. They have a variety of professional designations including CSP, CPE, MBA, PhD and ARM.

In addition to our own team, we use select business partners to supplement our services. By using this approach, we are able to provide the most appropriate resources, respect existing relationships, and meet the needs in handling a specific issue at the fee that best meets your budget.

Solutions tailored to meet your needs

We understand that employers today need flexibility and scalability in programs. We know that results are important – and that budget can be a significant factor. To provide the flexibility program sponsors need, our fees can be managed in one of three ways – hourly billing, flat project rate, or retainer arrangements.

Our programs are designed to work for employers – from single location corporations and public entities, to associations, groups and captives. We also work closely with insurers and brokers to create the best solutions for clients. Whatever your needs, whatever the size of your project, Sedgwick can help.

To learn more about what Sedgwick can do for your program, contact:

P. 800.625.6588 **E.** sedgwick@sedgwick.com

To learn more about our loss prevention solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)