



PROPERTY AND CASUALTY RISK CONTROL SERVICES

Loss control services are available through XL Insurance's Risk Control division to help companies manage their risk. Brief descriptions of some of the available services are provided below. XL Insurance can tailor a service plan to enhance your existing loss control programs that may help reduce the frequency and/or severity of losses. Please contact your Risk Control Account Manager to discuss details.

CONTACT

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Safety and Health Program Development – Provide sample written programs electronically that can be customized to fit the specific types of operations and hazards present. Examples of sample written programs include Hazard Communication, Fall Protection, Excavation Safety, Job Site Security, and Personal Protective Equipment.

Fleet Safety Program Development including Hazardous Materials Training – Provide sample written programs electronically that can be customized to fit the type of transportation operation. Examples of written programs include driver disciplinary policy, cell phone usage, use of personal autos, and proper load securement.

Regulatory Compliance (OSHA/DOT) Training – Provide employers with OSHA and DOT training as required by federal and local regulatory requirements. OSHA mandatory training can include such areas as Hazard Communication, Personal Protective Equipment, Hazwoper, and Confined Space Entry. DOT training can include such topics as Hazardous Materials, Transportation Security, and others as required.

Mock DOT Compliance Audit – Conduct a DOT audit to determine the level of compliance with applicable regulatory requirements. Provide a summary report that references specific regulations, and provide recommendations towards meeting these standards.

Mock OSHA Compliance Audit – Conduct an OSHA audit to determine the level of compliance with applicable regulatory requirements. Provide a summary report that references specific regulations, and provide recommendations towards meeting these standards.

Project Site Inspection – Conduct project site inspections to provide an assessment of how well the project is being managed from a safety and risk control perspective. Provide a summary report with observations and recommendations for improvement.

Loss Trend Analysis – Review an organization's losses to identify loss trends and recommend corrective measures to help mitigate these trends.

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Accident Investigation – Perform in-depth accident analysis of large losses to determine the underlying root causes, as well as recommend corrective countermeasures.

Driver Observation – Perform driver observations by following or check-riding with the driver along their route. Observations related to following distance, accelerating/ decelerating, lane changes, backing, and other defensive driving skills will be summarized in a driver performance report.

Defensive Driver Training – Interactive training sessions that can be customized to address specific risk exposures or driving behavior. The training raises the awareness level of drivers to the risk they face every time they get behind the steering wheel. Sample topics can include: Cushion of Safety; Effective Scanning; Adverse Conditions; Driver Distractions.

Bonding & Grounding Survey/Infrared Thermal Scan – Perform a facility-wide survey to determine if bonding and grounding systems are adequate to dissipate the potentially hazardous build-up of static electricity, particularly during flammable liquid handling and other operations where static electricity could become a fire ignition source. Conduct an Infrared Thermal Scan to detect overheated electrical systems that could lead to a potential electrical shock or fire hazard.

Industrial Hygiene Sampling – Conduct air sampling and/or noise monitoring to determine if environmental exposures exceed permissible exposure levels, and would thus require engineering controls and/or personal protective equipment in order to meet acceptable exposure levels. Observe work activities that expose employees to physical stressors and repetitive motions on the job, and provide recommendations and training towards eliminating these ergonomic exposures in the work environment.

Ergonomics and Musculoskeletal Disorder Prevention – Observe work activities that expose employees to physical stressors and repetitive motions on the job. Provide recommendations and training towards eliminating these ergonomic exposures in the work environment.

Free Safety Video Lending Library – Provide access to the XL Website to obtain safety videos, safety bulletins, and other resource materials.

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

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