

COMMITTED TO WORKPLACE SAFETY



LWCC: Your Partner in Safety

Preventing workplace accidents is the surest way to minimize your cost of workers' comp. LWCC is committed to helping you develop the safest workplace possible. And to prove our commitment, our loss prevention services are available to our policyholders at no additional charge.

Results Speak the Loudest

Our team of safety professionals believes in partnering with you and taking a hands-on approach to helping you control your losses. We believe it's important to take the time to visit your worksite and understand your needs. Our ultimate goal is to help you develop the safest and most productive workplace possible.

Experienced Staff of Safety Professionals

The cornerstone of our loss prevention efforts is our team of specialized consultants located throughout the state to serve you. As your safety partner, your LWCC loss prevention (LP) consultant is like having a safety specialist on staff, without the added payroll.

Safety Program Implementation

The first, critical step to effectively reducing your losses is developing a written safety program. As your safety partner, our LP consultants will take the time to understand the intricacies of your business and assist you in tailoring a safety program to your special needs.

Our LP consultants can also help you benchmark your safety program and establish standards and performance measures to monitor the effectiveness of your loss prevention efforts.

Free Safety Resources

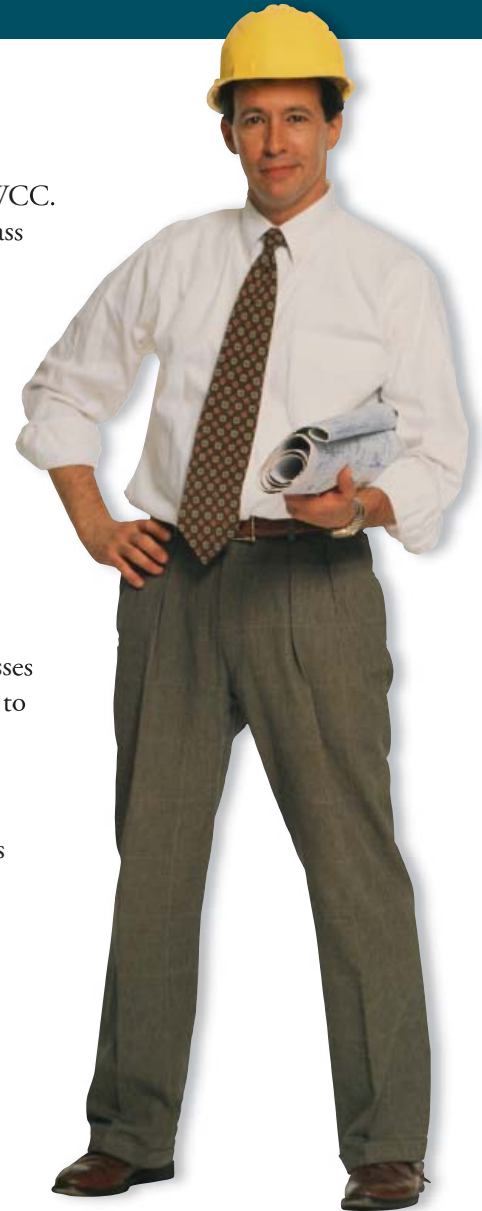
LWCC provides a wealth of free safety materials, including videos, booklets, newsletters and meeting guides so you can easily run employee safety meetings, as well as attractive, eye-catching posters for you to hang in your workplace to alert employees of common safety hazards and ways to prevent accidents.

These materials can be ordered on *LWCC Interactive*, our free, 24-hour, password-protected Web site developed exclusively for our policyholders and agents.

Our corporate Web site—www.lwcc.com—also offers articles on topics that can help keep your employees safe, which ultimately helps control your workers' comp premium costs. Sign up for our e-newsletter to receive links to articles and updates on a variety of safety topics—delivered right to your e-mail inbox.

Specialized Safety Seminars

Throughout the year, LWCC holds policyholder seminars around the state, each with a session devoted to safety. Each session focuses on a specific safety topic and gives you practical techniques that you can implement in your workplace to help prevent accidents.



Comprehensive Accident Database

Our accident database contains numerous details about every accident ever reported to LWCC. This tool can pinpoint accident trends for your business as well as a particular industry, class code or other factors to help you identify and eliminate potential exposures. Policyholders can generate these reports by registering for *LWCC Interactive* and clicking on "Claims Detail Report."

Accident Investigation Training

If an accident does happen, it is important to investigate to determine the cause, eliminate the exposure and prevent reoccurrence. LWCC is available to train your management staff on accident investigation techniques and even assist in the investigation if needed.

Special Emphasis Projects

It's never too late to make safety a priority. LWCC identifies policyholders and specific classes of business with higher than average accident experiences and gives them special attention to efficiently and effectively reduce their losses.

Drug-Testing Programs

A workplace where employees use drugs is not a safe workplace. An LWCC study indicates that businesses with drug testing programs have half the number of accidents and their accident costs are 28 percent less than those without programs. As your safety partner, LWCC will help you establish and maintain a written drug-testing policy.

Additional Loss Prevention Services

- Equipment operation
- Machinery hazard
- Fleet organization
- Safe driver training
- Fall prevention
- Ergonomics
- Occupational health
- Manual material handling techniques
- Marine exposures
- And much more...

Safety Is No Accident

A successful safety program requires detailed planning, careful implementation, and employers and employees who are involved and committed to continuous improvement. Employees value employers that take time to remind them about safety, which is paid back many times over through loyalty, increased productivity, improved quality and reduced absenteeism. And, having a safer workplace can help employers control workers' compensation premiums.



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