Insurance takeaways (RecycleGuard)

- Preparing for your insurance renewal
- Claims management
- Return to work
- SAFER/DOT Compliance Safety Accountability Score
- Lowering insurance costs on property and general liability
- Pro-Active relationships with your local fire department
Insurance takeaways (Acentria)

Preparing for Renewal:

• Ensure a proactive safety culture (employee safety manuals, fleet safety manuals, records of employee training, etc.).

• Start your renewal process early at least 120 days before expiration

• Require quotes 30 days prior to expiration

• Review losses quarterly and manage claims promptly
Insurance takeaways (Acentria)

Workers Compensation Claims:

- Conduct one-on-one’s with at-risk employees before they have an incident.
- Report claims timely (immediately)
- Have a designated Claims Coordinator/team (ensure procedures and processes are adhered to)
- Provide light duty alternatives whenever possible (adjusters can help)
- Cooperate with carrier adjusters.
Insurance takeaways (Acentria)

DOT Compliance:

- DOT compliance is essential and not negotiable

- The KEY to gaining the trust of the underwriter is to build a culture of safety throughout the company for example:
  - Employee Safety Manuals
  - Vehicle Maintenance records
  - Drivers Records (include continuous training)

- Cameras, GPS tracking, and accident-avoidance devices are becoming more prevalent in the industry (underwriters are looking for these type of devices)
Insurance takeaways (Commercial Insurance Associates)

• Expertise (in an easy insurance market anyone can do it)
• Your best story
• Differentiation