

Brown & Brown of Lehigh Valley, LP Risk Management Services & Capabilities



Prepared By:
Brown & Brown Lehigh Valley, LP
Risk Management Department



BROWN & BROWN INSURANCE
RISK MANAGEMENT TEAM

The risk management team at Brown & Brown provides unparalleled services to assist our clients in achieving their safety and profit objectives. Through a detailed analysis of your organization's operations, procedures, and facilities, we will provide you with an understanding and awareness of the exposures that threaten those objectives. Our team of professionals provides you with comprehensive training, resources, and strategic options to best compliment your goals.

OUR TEAM OF PROFESSIONALS:

Lisa A. Bellis, ARM, CSM, CIC, CRIS

Director of Risk Management

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Gordon Smoko, CSP, ARM

Sr. Risk Manager & Safety Consultant

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LISA A. BELLIS, ARM, CSM, CIC, CRIS
DIRECTOR, RISK MANAGEMENT

Lisa comes to Brown & Brown of Lehigh Valley with over 31 years' experience in commercial property/casualty insurance. She maintains a deep commitment to reducing the effects of loss and increasing an organization's overall profitability through effectively analyzing exposures and implementing sound risk management practices. Her enthusiasm to confront challenges with a positive and constructive attitude helps her to succeed in resolving difficult issues. She provides a multitude of resources to facilitate and implement effective best practices in organizations.

Her extensive knowledge in reviewing and modifying hold harmless & indemnification agreements, as well as insurance contracts, has helped to improve the financial and legal position of her clients with their subcontractors, suppliers, and vendors. She possesses thorough knowledge of commercial lines insurance products & coverages, as well as the ability to audit policies to ensure they do not contain any coverage gaps. Lisa has a proven track record for effectively and aggressively negotiating the reduction/closing of claims. She is uncompromising when it comes to attacking fraudulent claims. Lisa has extensive experience in working with insurance captives and regional purchasing groups. She successfully interviewed, negotiated, and coordinated third party claims and loss control services and held quarterly performance meetings on behalf of the captive's members.

Lisa was awarded a Bachelor's degree of science in Business Administration through Albright College, where she achieved "highest honors." She also holds an Associate's degree in Business Management through Lehigh Carbon Community College. Currently, she is enrolled in the Graduate Degree program at Moravian College and scheduled to graduate in May 2021. In 2000, she earned the designation of Certified Insurance Counselor and went on to achieve the Associate in Risk Management designation from the Insurance Institute of America in 2003. In 2010, she received the Construction Risk and Insurance Specialist designation from the International Risk Management Institute, Inc. Most recently, she was received the Certified Safety Manager designation from the National Association of Safety Professionals. She is also certified by the State of New York to conduct Workplace Safety Certifications under ICR 59 and ICR 60. Among her other qualifications, Lisa holds the following certifications and authorizations:

- ❖ 10 & 30 Hour (Construction) OSHA Certified
- ❖ Authorized OSHA Outreach Instructor (10 & 30 Hour General Industry)
- ❖ Certified Forklift Instructor
- ❖ National Safety Council Certified Defensive Driver Trainer
- ❖ Certified Safety Manager Designation (CSM)
- ❖ Associate in Risk Management (ARM)
- ❖ Certified Insurance Counselor (CIC)
- ❖ Construction Risk Insurance Specialist (CRIS)
- ❖ NEW YORK STATE, Dept. of Labor Workplace Safety Certification Consultant ICR 59 & 60
- ❖ NFPA 101 Life Safety Essentials Certified
- ❖ National Safety Council Certified Professional Truck Driver II (DDC/PTD)
- ❖ National Safety Council Bloodborne and Airborne Pathogens Certified
- ❖ OSHA 2264 - Permit Required Confined Space Entry Certified
- ❖ Currently Pursuing the Industrial Safety & Health Specialist Certificate
- ❖ Currently Pursuing ASC (Advanced Safety Certificate)

GORDON SMOKO, CSP, ARM
SR. RISK MANAGER & SAFETY CONSULTANT

With over 31 years of safety and risk management experience, Mr. Smoko has worked with organizations in both the traditional insurance market, as well as many self-insured organizations. Additionally, Mr. Smoko has extensive experience working with organizations in the educational, healthcare, public entity, retail, distribution, transportation, and industrial sectors. Mr. Smoko is responsible for delivering safety and risk management services, including: risk management assessments, safety training, safety program management, and the execution of plans designed to reduce the cost of risk for organizations.

Mr. Smoko earned his undergraduate degree from The Pennsylvania State University in Industrial Engineering (BSIE) and his graduate degree from Wilkes University in Business (MBA) with honors. Mr. Smoko also earned the CSP and ARM credentials, and maintains “Field Safety Representative and Professional Safety Source (AR)” and “Field Safety Representative (TX)” credentials.

Mr. Smoko is an active member in the Lehigh Valley Chapter of the American Society of Safety Engineers (ASSE); having been Chapter President in past years and he is currently active on the executive committee. As Chapter President, Mr. Smoko forged a partnership with The Lehigh Valley Safety Council which helps promote the profession throughout the Lehigh Valley area. He was also voted 2013 “Lehigh Valley Safety Professional of the Year” by ASSE chapter members.

RISK MANAGEMENT CAPABILITIES & SERVICES

WORKERS' COMPENSATION

INITIAL ASSESSMENT

Our team provides a thorough assessment of your written workplace safety program, followed by a complete facility safety inspection. Our findings are documented in a report, which is presented along with our recommendations for corrective action, to senior management.

SAFETY COMMITTEE CERTIFICATION & PARTICIPATION

Brown & Brown has proven experience and capability to assist your organization in the development, implementation, and operation of an effective workplace safety committee. We accomplish this through active participation at your safety committee meetings, assistance in meeting preparation, training your committee to effectively identify workplace hazards, and establishing accident investigation procedures. Our team is qualified to provide your committee with the necessary annual certification training.

PERFORMANCE ANALYSIS

Loss runs, OSHA 300A summaries, and experience modification worksheets can be difficult to interpret. Let us provide you with a detailed, yet simplified analysis that establishes the root cause of incidents adversely impacting your experience. Our analysis will highlight:

1. Cause of Loss, By Auto/WC/Property/GL, By Policy Year
2. Identify Departments/Locations/Shifts with Greatest Frequency and Severity
3. Repeat Offenders
4. Injured Body Part with Greatest Frequency and Severity
5. OSHA Incident Rates & Industry Comparison

EXTENSIVE EXPERIENCE MODIFICATION ANALYSIS

Each year policyholders are overcharged due to errors in their experience modifications. There are errors in classifications, reserves, overturned fraudulent claims, and subrogation returns. These can ALL BE CORRECTED, resulting in a return of these overcharged premium dollars to YOU! We are experts in analyzing your experience mod worksheet and can show you exactly how a single loss can impact your experience mod. We are also able to predict your future mod, which has helped our clients accurately budget for upcoming jobs.

CLAIM REVIEWS AND AGGRESSIVE CLAIMS MANAGEMENT

Our aggressive approach to claims management results in the reduction of reserves and the prompt resolution of claims. We will meet with your senior management on a regular basis to review all open claims and work as a team to bring the claims to a satisfactory conclusion.

PANEL PHYSICIAN LISTS

Utilization of panel physician lists has proven to reduce the overall cost of a Workers' Compensation claim. As an employer, you have the right to direct treatment for all injured workers, which ultimately reduces the total cost of a claim. We will work with you and the carrier to develop a list of physicians in all areas of medical specialties and provide you with the required employee acknowledgement forms.

RETURN-TO-WORK PROGRAM

Another program that has demonstrated positive effects on the cost of a Workers' Compensation claim is the implementation of a return-to-work program for injured employees. If your organization has a return-to-work program in force, we will support this program to ensure its continued success. This can be accomplished by working with your supervisors and managers to make sure the injured employee is returned to some form of work as quickly and safely as possible.

AUTOMOBILE

INITIAL ASSESSMENT

Our team provides a thorough assessment of your company's:

- ✓ Written Fleet Safety Program
- ✓ Distracted Driver Policy
- ✓ Personal Use of Company Vehicles
- ✓ Definition of "Satisfactory" MVR
- ✓ New Driver Selection Process
- ✓ Drug & Alcohol Testing Program
- ✓ Vehicle Maintenance Program
- ✓ Pre/Post-Trip Inspections

PERFORMANCE ANALYSIS

Loss runs can be difficult to interpret. Let us provide you with a detailed, yet simplified analysis that establishes the root cause of incidents adversely impacting your experience. Our analysis will identify the root cause(s) of loss; the departments, locations, or shifts with the greatest frequency and severity; and repeat offenders.

DEFENSIVE DRIVER TRAINING

Our team certified by the National Safety Council (NSC) to provide Defensive Driver Training (DDC 8/6) for your drivers. National carriers recognize this training and typically offer insurance discounts to drivers who successfully complete the program. NSC training materials and a certificate of completion are provided to your drivers. We can also provide standard defensive driver training which provides a basic overview and can be accomplished in an hour. This course is not NSC certified.

CLAIM REVIEWS AND AGGRESSIVE CLAIMS MANAGEMENT

Our aggressive approach to claims management results in the reduction of reserves and the prompt resolution of claims. We will meet with your senior management on a regular basis to review all open claims and work as a team to bring the claims to a satisfactory conclusion.

PROPERTY**SITE INSPECTIONS**

We will provide a site safety inspection regarding hazards that could potentially result in a property loss. Upon request, our risk managers will use *infrared thermal technology* to detect “hot spots” in your electrical panels. A detailed inspection report, including our recommendations for correction, will be delivered and discussed with top management.

PROPERTY VALUATION & WRITE-UP

Our team can assist in determining the appropriate replacement cost valuation for your buildings through our estimator. Based on this information, as well as information gathered from our site inspection, we will develop a comprehensive spreadsheet that includes critical underwriting information for marketing efforts.

FIRE SAFETY TRAINING AND LIVE CONTROLLED BURN

We will provide employee training on fire safety and evacuation procedures customized to your organization. Our team will work with your local fire department to provide your employees a hands-on opportunity to learn to use a fire extinguisher.

THIRD PARTY LIABILITY

INITIAL ASSESSMENT

Our team will assess the exposures that may expose your organization to third party liability claims. We will complete a comprehensive site inspection and review our recommendations for corrective action to senior management.

PERFORMANCE ANALYSIS

We will provide you with a detailed, yet simplified analysis that establishes the root cause of incidents adversely impacting your experience. Our analysis will identify the root cause(s) of loss - departments, locations, or shifts with the greatest frequency and severity - in order to determine the appropriate corrective actions.

CONTRACTUAL LIABILITY

Our staff will conduct a comprehensive review of the hold harmless and indemnification agreements with your customers, subcontractors, suppliers, and vendors to ensure you understand the impact of the agreement you are signing. We will suggest alternative language and provide you with a guideline of the minimum insurance coverages and limits to request from your customers, contractors, suppliers, and vendors. We can effectively analyze contracts to verify your insurance meets their requirements to avoid a breach of contract.

ADDITIONAL SERVICES**SAFETY MANUALS**

The key to any successful safety program is the development of written safety procedures. Our team is qualified to assist you in the development or modification of an existing safety manual. We specifically customize the safety program based upon your organization's exposures, goals, and objectives. We will also review existing safety manuals, fleet safety manuals, and employee handbooks to ensure they are up-to-date.

SAFETY INSPECTION & RISK ASSESSMENT

Let our staff perform a comprehensive site visit to identify safety issues and potential hazards before they become accidents. Our visit includes a detailed analysis and recommended corrective actions.

SAFETY WEBINARS

Brown & Brown offers free webinars twice each month on a variety of topics; all which are no cost to our clients.

EMPLOYEE TRAINING

Our team is qualified to provide your employees with training, including, but not limited to the following areas:

- Abuse & Molestation Prevention
- Accident Investigation
- Bloodborne Pathogens
- Cyber Liability
- Defensive Driver Training – 1 Hour
- Ergonomics
- Fall Protection & Ladder Safety
- Fire Prevention & Emergency Safety
- Focus Four Training
- Forklift Training & Evaluation
- Hazard Communication
- Hazard Identification
- Lockout/Tagout
- Manual Materials Handling
- Maximizing Driver Monitoring Programs
- National Safety Council Defense Driver Training – 6 or 8 Hour Program
- OSHA Recordkeeping
- Personal Protective Equipment
- Reducing Auto Premiums
- Safety Committee Certification
- Sexual Harassment, Hostile Work Environment & Diversity
- Slips, Trips, Falls & Seasonal Hazards
- Start Reducing WC Premiums
- Violence in the Workplace / Active Shooter Training
- Workers' Compensation 101 for Managers & Supervisors
- Workers' Compensation 101 for Employees

**If you are in need of a specialized consultation and/or training, please contact us to see if it can be provided.*

RESOURCES

TOOLBOX TALKS

Short, concise, and easy-to-use Toolbox Talks on a variety of subjects for use with your employees and subcontractors' employees.

Arial Lifts	Arc Welding	Arc Welding Fire
Asphalt Fumes	Biohazard Safety	Buried Utilities
Carbon Monoxide	Carpal Tunnel	Choosing Ladders
Cold Weather	Confined Spaces	Cranes
Drywall	Electric Cord Safety	Electric Power
Electric Wiring	Electrical Path to Ground	Equipment Maintenance
Extension Cord Safety	Extension Ladders	Eye Protection
Falling Objects	Falls - Ladders	Falls - Machines
Falls - Scaffolds	Falls - General	Falls - Holes & Openings
Fire Extinguishers	Fire Safety	Forklifts
Hammer Safety	Hand Injuries	Handling Gas Cylinders
Hard Hat Care	Head Protection	Hearing Protection
Heat Stress	Heavy Equipment Backing	Hot Weather
Housekeeping	Ladder Safety	Lead Exposure
Lockout - Tagout	Lyme Disease	Maintaining Safe Exits
Material Handling - Drywall	Material Handling	Minor Injuries
Nail Guns	Night Shift	Original Trench Safety
Overhead Power Lines	PPE	Powder Actuated Tools
Power Saws	Preventing Roof Falls	Roof Collapse
Safe Lifting Techniques	Scaffolding I	Scaffolding II
Set Up & Safety of Ladders	Shift Work	Silica
Skid Steer Loaders	Step Ladders	Traffic Safety
Trench Safety	Vibration	Wet Concrete
Winter Weather	Workplace Stress	

SAFETY VIDEO LIBRARY

We provide free checkouts of the following videos from our safety video library:

- ✓ Accident Reporting*
- ✓ Active Shooter: Surviving an Attack
- ✓ A Practical Approach to Ladder Safety
- ✓ Back Basics – Back Injury Prevention (Healthcare)
- ✓ Back Safety
- ✓ Back Safety for Home Care Workers*
- ✓ Best's Loss Control Manual
- ✓ Bloodborne Pathogens: Bloodbug Barriers*
- ✓ Bloodborne Pathogens for the Workplace*
- ✓ Distracted Driving – NEW!
- ✓ Effective Safety Committees*
- ✓ Emergency Evacuation – What Every Employee Should Know
- ✓ Emotional Wreck
- ✓ Evaluating Near Misses*
- ✓ Fire Extinguishers*
- ✓ Fire Prevention in the Office
- ✓ Fire Safety: Everyone's Job
- ✓ First Aid: Until Help Arrives
- ✓ Forklift Safety*
- ✓ Hazard Communication: A Healthy Responsibility*
- ✓ Healthcare Safety Orientation*
- ✓ Healthcare Violence*
- ✓ Heat Stress *
- ✓ Home Health Safety Orientation*
- ✓ Home Healthcare Violence: Be Smart, Be Safe*
- ✓ How to Prevent Slips and Falls*
- ✓ Human Behavior – Reducing Unsafe Acts*
- ✓ Injuries and Illness Prevention Plans*
- ✓ Introduction to Fall Production
- ✓ Introduction to Special Education Bus Driving
- ✓ Investigating Accidents*
- ✓ It's Your Back, Don't Break It: Back Safety for Home Health*
- ✓ Job Safety Hazards – Quick Clip
- ✓ Lifting Patients from Beds*
- ✓ Lockout / Tagout*
- ✓ Lockout / Tagout of Energy Sources
- ✓ Machine Guarding – NEW!
- ✓ Office Ergonomics*
- ✓ Overexertion: Injury Prevention*
- ✓ Poisonous Plant Safety*
- ✓ Powered Pallet Jack Safety*
- ✓ Preventing Bloodborne Pathogens
- ✓ Preventing Disease Transmission*
- ✓ Preventing Sexual Harassment – Employees*
- ✓ Preventing Sexual Harassment – Managers & Supervisors*
- ✓ Pro Active Safety – The Total Quality Approach*
- ✓ Right to Know for Home Care Workers*
- ✓ Safety in the Kitchen
- ✓ Safety Matters*
- ✓ Safety Wise Guys: Fire Safety
- ✓ Sexual Harassment in Healthcare: New Perspectives*
- ✓ Sexual Harassment in Healthcare: New Perspectives
- ✓ Slips, Trips & Falls – NEW!
- ✓ Slips, Trips, and Falls, Real-Life
- ✓ Slips, Trips, and Falls: Taking the Right Steps
- ✓ Snowplow Safety on the Road
- ✓ Steps for Safe Lifting and Carrying*
- ✓ Think Safe: Home Security*
- ✓ Transporting Passengers with Special Needs*
- ✓ Tuberculosis Awareness*
- ✓ Winning Workforce: Sexual Harassment
- ✓ Workplace Violence

PRICING

Depending upon the risk, certain hours of service will be included at no additional cost. If additional services or hours are requested, we bill a fee based on an hourly charge of \$150. Remote locations that require excessive drive-time will include travel and lodging.

The 6 or 8-hour National Safety Council Defensive Driver training course is \$3.00 per employee to cover the cost of the driver workbooks. The condensed NSC Defensive Driver training is \$150 per hour and the class typically lasts between 1 – 1 ½ hours.

The OSHA 10-hour course is \$150 per employee with a minimum of 10 employees. The OSHA 30-hour course is \$300 per employee with a minimum of 10 employees required due to the length of the class. The cost of the cards issued by OSHA, if any, are separate.

If additional services are requested, a Risk Management Fee Agreement must be fully executed prior to the start of services. The Fee Agreement outlines the services to be conducted by Brown & Brown Lehigh Valley, LP, the effective date of the agreement, total fee amount, and payment plan (if applicable).

Invoices are issued separately and are due in full upon within 30 days for any Fee Agreement \$5,000 or less. Fee Agreements generating more than \$5,000 revenue are billed and due quarterly.

Webinars, Toolbox Talks, safety video rentals, and safety/regulation inquiries via email or by telephone are all free of charge.