

# Lawley

## RISK MANAGEMENT SERVICES



## Services to Help You Before, During and After a Claim

Lawley invested in an in-house risk management department that can act as your outsourced loss control and claims management provider. We will also work in conjunction with your risk management team. Our personnel have both carrier and agency experience. Through our loss trend analyses and consulting services, we can assist you in improving your safety culture and productivity, resulting in a reduction of your overall cost of risk. Lawley's risk management department offers the following services:

### Front Line Claim Handling (No Fee)

*As part of the relationship with Lawley, we represent you and can walk you through the entire claims process so you can focus on your business.*

- Dedicated agency specialist
- 24/7 claims assistance & after hours support
- Advocating on your behalf
- Leverage strong carrier relationships
- Third-party claim subrogation follow-up
- Coverage review and analysis



### Risk Management Services (Fee Based)

#### Loss Control/Safety

*Taking proactive measures to avoid loss, mitigate risk and build a safety-first culture*

- Loss control evaluation
- Loss trend analysis
- Ergonomic analysis & program development
- Industrial hygiene evaluation
- Site survey
- Safety program benchmarking/development
- Code Rule 59
- OSHA representation
- Silica compliance
- Federal Motor Carrier Safety Administration assistance
- Accident investigation



#### Construction Safety

- Pre-planning
- Job inspection
- Mock OSHA inspection
- Silica training
- Written safety plans

#### Claims Management

*Mitigate and close open claims*

- Claim review to mitigate/close claims
- Experience modification analysis
- Claim audit assessment
- Claim reserve analysis
- TPA Audit
- Legacy claim management (prior carriers)
- Craft claim handling instructions to mitigate claims
- First Aid program minimizing claims impact on experience modification
- Third party claim subrogation to reduce claim cost
- General & Professional Liability reserve oversight

*\* See reverse for common definitions and terms \**

# Common Definitions & Terms

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## Loss Control/Safety Definitions:

**Loss Control** – A risk management technique that seeks to reduce the possibility that a loss will occur and reduce the severity of those that do occur.

**Code Rule 59** – A safety consultation required in NYS for those employers whose most recent annual payroll is in excess of eight hundred thousand dollars and whose most recent experience rating exceeds the level of 1.2. The intent of the consultation is to assist the employer to reduce workplace injuries and result in lower workers' compensation cost for employers.

**Silica Compliance** – Control of respirable silica dust and regulatory compliance including, but not limited to: training, Workplace assessment, OSHA compliant written programs and/or air monitoring for Construction and General Industry employers.

**FMCSA (Federal Motor Carrier Safety Administration)** – Assistance relative to the mandate to reduce crashes, injuries and fatalities for any employer with a D.O.T. number. Includes, but not limited to: Drug and Alcohol Compliance, Safer System, Driver Files and Regulatory enforcement. Note: If you have vehicles with a GWRW of greater 10,000 pounds (3/4 tone pick up & trailer combo) we can assist.

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## Claims Management Definitions:

**Claim Audit Assessment** – Audit of open client claims to verify and affirm the carrier/TPA claim handling and disposition strategy.

**Legacy Claim Management (prior carriers)** – Review open claims from prior carriers (not the current or incumbent carrier) to both mitigate and close those claims.

**TPA** – Third Party Administrator.