

## WHEN WORKER SAFETY COMES FIRST, WORKERS' COMP SAVINGS FOLLOWS.



### HOW IT WORKS

- Fixed, up-front participation discount depending on individual account risk characteristics and assessment of wearable/imagery benefit.
- Opportunity to earn loss-sensitive dividends rewarding investments in safety improvements that result in fewer claims.
- Some state-specific pricing and eligibility guidelines do apply.

### Check Out Our New Workers' Comp Safety Program

Incorporating worker safety technology into management practices and operating routines can help customers earn discounts on their workers' compensation premium.

#### THE OPPORTUNITY

This program is being offered to those customers who demonstrate a strong commitment to risk engineering. They're also interested in emerging IoT technology to help improve safety. Currently, we're running a pilot phase in select states.

#### THE TARGET INDUSTRIES



- Manufacturing
- Wholesale
- Distribution

#### THE TECHNOLOGY

We work with several imagery and wearable vendors and will curate tailored technology deployments based on a customer's operations and loss history.

#### THE SAVINGS

Customers who agree to adopt our technology recommendations and agree to Customer Eligibility Terms may be eligible for premium discounts and dividends.

## CUSTOMER ELIGIBILITY TERMS

### 1 DURATION OF USE OF TECHNOLOGY

- a. **Wearables:** Minimum of 12 weeks (six weeks diagnostic phase followed by six weeks of monitoring efficacy of interventions)
- b. **Imagery:** At least four weeks of video upload data will be compiled into two reports (diagnostic and monitoring efficacy of interventions)
- c. Sustained use of the technology beyond the diagnostic and monitoring phases is at the discretion of the customer

### 2 DEPLOYMENT OF TECHNOLOGY

- a. **Wearables:** 80%+ of employees with material handling exposures wear devices 80%+ of their hours worked during the duration of the deployment (i.e., at least 12 weeks) or as otherwise agreed and as appropriate for the customer's operations
- b. **Imagery:** Camera coverage in line with our Lab recommendations for critical exposure areas and at least two uploads of at least two weeks of video footage each within agreed to timeframes
- c. Customer agrees to allow vendor to share data with us

### 3 TECHNOLOGY VENDOR

- a. Must be one of our approved vendors. At the request of the customer and/or the broker, we will review new vendors for approval
- b. Vendor must agree to provide data access to us via API for Risk Engineering analysis and recommendation purposes
- c. **Wearables:** Must have ability to measure lifting, twisting and bending
- d. **Imagery:** Must be able to do either real-time monitoring of risk factors or process uploaded video to create risk reports
- e. Current approved vendors include:  
CompScience (imagery), Voxel (imagery), Modjoul (wearable), MākuSafe® (wearable)

### 4 SAFETY AND COMPLIANCE

- a. Customer must provide a point of contact (i.e., safety manager) to meet with us for the duration of the technology deployment to review findings and resulting safety recommendations
  - i. **Wearables:** At least monthly
  - ii. **Imagery:** At least monthly or within two weeks of report availability
- b. Customer must implement the safety recommendations we provide that are deemed "Critical" or "Important" by our Risk Engineering group before the end of the technology deployment period

## DON'T MISS THIS OPPORTUNITY TO SAVE ON WORKERS' COMP

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