



Your Rhode Island Workers' Compensation Experts



LOSS PREVENTION SERVICES GUIDE

Third Party Administration Workers' Compensation



The State of Rhode Island and Providence Plantations



OVERVIEW

As a Rhode Island based company and the largest workers' compensation insurer in Rhode Island, Beacon Mutual has a successful quarter century of keeping Rhode Island employees safe by focusing on loss prevention.

Headquartered in Warwick, the team at Beacon Mutual cares about Rhode Islanders because we are Rhode Islanders. Beacon's experts in workers' compensation are never far from the clients we serve.

We understand that state governments perform many functions and therefore have a wide range of risk exposures. Beacon's loss prevention services are unsurpassed as we have the largest team of local ergonomic and safety professionals, dedicated to creating safer workplaces in Rhode Island.

The Beacon Mutual Insurance Company has a highly trained staff of qualified loss prevention consultants and ergonomic specialists who can help you reduce workplace injuries. Our experts conduct safety and ergonomic assessments, provide recommendations, and conduct safety training for all types of work environments.

**Contact us to schedule a consultation
with one of our loss prevention experts!**

One Beacon Centre, Warwick, RI 02886

beaconmutual.com/safety

401.825.COMP

WE'RE SERIOUS ABOUT SAFETY.

4 STEPS TO SAFETY



SAFETY ASSESSMENT

Beacon Mutual is committed to creating safer worksites across Rhode Island. The process begins with a detailed assessment of the existing workplace operations, hazards, and controls.



PROGRAM DEVELOPMENT

After the assessment is completed, Beacon's safety professionals will provide recommendations based on the specific needs of your worksite. Recommendations may include training and safety committee development.



SAFETY TRAINING

Beacon provides several types of safety training programs including onsite training, online training, and seminars hosted at Beacon Mutual in Warwick. Based on your specific needs, we will recommend the most appropriate training for your employee population.



ERGONOMIC SERVICES

Beacon's highly-trained, certified ergonomists will review your loss history, operations and processes, equipment, and tools. We will determine the most cost effective and efficient delivery of services from detailed workstation analysis to employee ergonomic training.



SAFETY ASSESSMENT

THE FIRST STEP IN BUILDING A SAFE WORKING ENVIRONMENT IS COMPLETING A SAFETY ASSESSMENT.

Workplace safety assessments are designed to gather information regarding operations, hazards and controls, and determine whether the appropriate preventative controls are in place. Beacon Mutual will provide safety program recommendations based on the results of an assessment which often includes training.



Based upon an evaluation of each department's specific needs, Beacon's experts will outline the steps needed to establish an effective loss prevention program.

Our goal is to help establish a realistic safety process that will prevent injuries and accidents, improve employees' attitudes toward safety, and minimize claim costs.

Contact us at 401.825.COMP or beaconmutual.com/safety to schedule your safety assessment today!



PROGRAM DEVELOPMENT

SAFETY PROGRAM AND COMMITTEE DEVELOPMENT IS KEY TO CREATING AND TO MAINTAINING A SAFE WORKPLACE.

Program Development:

Beacon will assist you in developing an effective loss prevention program at your worksite.

After your workplace safety assessment has been completed, we will review your loss experience and consider the needs of your department.



Depending on each department's needs, we may suggest some or all of the following services:

- Written Safety Program Development
- Industry Best-Practice Compliance Assistance
- Safety Committee Development
- Ergonomic Programs, Assessments, and Training
- Safety Training

Committee Development:

Beacon can assist in the development and implementation of department specific safety committees.



Employees are the most valuable part of any organization. An active safety committee allows employees to participate in the safety program through increased employee safety awareness, education of co-workers and supervisors, and to help reduce the risk of workplace injuries.



SAFETY TRAINING AND EDUCATION

BEACON OFFERS THREE DIFFERENT TYPES OF SAFETY TRAINING FOR EMPLOYEES.

01

Onsite Safety Training

Beacon's loss prevention staff can provide a range of safety awareness training classes at your location.

Training topics include defensive driving, ergonomics, slip trip & fall prevention, supervisor safety awareness, and more.

Programs are conducted at times that best meet our clients' needs. Proactive safety training helps to build a positive safety culture and reduce the costs associated with workers' compensation insurance.

PreventionWorks™
for Safety

02

Open Seminars

All seminars are FREE to Beacon's TPA clients and policyholders. Beacon Mutual safety seminars focus on more than 50 different workplace safety topics programs to help you prevent and control accidents and claims.

It's easy to register. View the schedule and register for seminars online.

Learn more and register for training at beaconmutual.com/safety

03

Online Safety Training

Beacon is committed to providing workers with the highest quality online training experience. The Beacon Online University features more than 100 core health & safety courses. The online campus allows all employees to learn the latest information on workplace safety by offering courses for all types of workplace exposures. Online training can be delivered anytime, anyplace, and at any pace with the most popular courses are offered in both English and Spanish.

Online training benefits include:

- Online courses require no travel or material costs, and are highly interactive.
- Employees have 24/7 access to safety training.
- Up-to-date safety information and training helps to reduce work-related injuries.

Download resources at beaconmutual.com/safety
Browse our FREE safety library for printable ErgoBulletins, SafetyAlerts, and other resources.





ERGONOMIC SERVICES

BEACON OFFERS A FULL MENU OF ERGONOMIC SERVICES PERFORMED BY HIGHLY TRAINED AND CERTIFIED ERGONOMISTS.

As a leader in workplace safety and ergonomics, Beacon Mutual understands how just one musculoskeletal injury could negatively impact your bottom line.

A site visit consultation presents each department with the various ergonomic services that can be provided by a certified Beacon ergonomist. It is a valuable opportunity for the ergonomist to understand and view the operations within the departments. From the consultation, the appropriate services will be recommended and scheduled.



Ergonomic services include the following programs, as well as other custom programs based on the employer and employees' needs:

Specific Workstation Job Analysis: This analysis identifies the risk factors for musculoskeletal injury associated with a particular workstation or job. After the analysis, any concerns are provided in an ergonomic recommendations report.

Healthy Back Training Class: Specific job tasks performed by the class attendees are discussed as well as proper lifting and stretching techniques, and what happens to the back in awkward postures, after forceful exertions, or from poor lifting techniques.

Stretch for Safety Program: A certified Ergonomic Specialist will establish this program by providing employees with baseline flexibility testing and instruction in daily five-minute stretch routines. The program includes periodic monitoring of the program and follow-up flexibility testing. An aging and out-of-shape workforce is a key driver of high workers' compensation and healthcare costs. Integrating physical conditioning and health activities into a daily safety program can help reverse this trend.

Caregiver Training Program (90 minutes): Two 45-minute modules, the Body Mechanics Module and the Self Protecting Module, comprise this training at a healthcare facility. Caregivers in behavioral healthcare, social services or related fields, encounter unique challenges including patient transfers, and combative clients or residents. The goal of this program is to increase employee awareness about direct care, potential ergonomic hazards, and controls to help minimize risks.



Your Rhode Island Workers' Compensation Experts

One Beacon Centre, Warwick, RI 02886

www.beaconmutual.com

401-825-COMP

DISCLAIMER: This material is being provided to you as a service of The Beacon Mutual Insurance Company for informational purposes only and is not intended, nor should it be relied upon, as a comprehensive statement of all possible work-related hazards to your employees or of the federal, state or local laws and regulations which may be applicable to your business. Any premises inspections made by Beacon Mutual representatives are completed without representation or warranty as to the utility or completeness of such inspections. Suggestions regarding the use of a particular product or safety technique are not an endorsement of the product or technique. It is your responsibility to develop and implement your loss prevention policies. You should direct questions concerning specific situations to informed and appropriate advisors.