

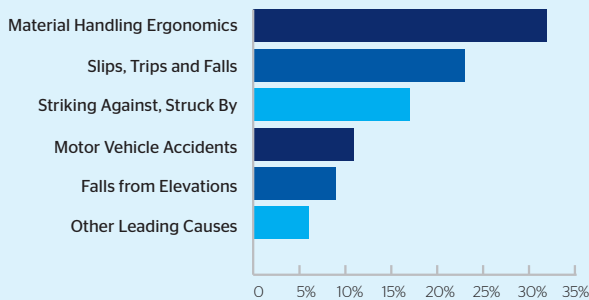
# Accident Prevention Services

The QBE Risk Solutions (RS) Team includes industry leading experts in risk control and loss mitigation services. Our commitment to service and our technical acumen helps customers identify, evaluate and reduce their potential for losses and business risk. We assist insureds in applying OSHA, NIOSH, MSHA, NFPA and DOT standards. RS consultants are knowledgeable in consultative services, the best practice for delivering loss prevention services, which focus on known accident cause and solutions that have been successful in the past.

QBE Risk Solutions works with our insureds to help control costs for different workplace injuries identified in a detailed study completed by QBE over the past three years. The following breaks down the leading causes of workplace injuries by percentage of total cost.

## Leading Causes of Workplace Injuries

*by percentage of total cost, three year study*



QBE's Risk Solutions team provides expert evaluations, technical knowledge and effective solutions to address leading causes of loss that prevent employee injuries from happening.

- The Risk Solutions service model progresses through accident analysis, risk assessment & consultative services and identifying risk improvement opportunities.

### Service Delivery Model

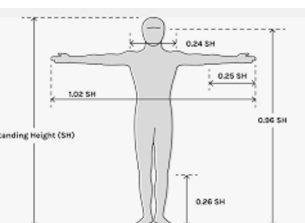
Accident Analysis  
Risk Assessment  
Consultative Services  
Risk Improvement

#### Accident Analysis and Review:

Identifying root cause of loss, enabling customized solutions

**Consultative Services:** Includes virtual or jobsite survey

**Ergonomics:** Soft tissue injuries from strains and cumulative trauma are the leading cause of loss. Controls for ergonomic exposures are available through:



- **Humantech** – an algorithm-based solution using video and whole-body risk technology
- **QBE Ergosolve®** – reduces repetitive motion stress injuries created by office workstations.
- Workplace assessments following NIOSH guidance and other ergonomic criteria
- Supervisory training



**Slips, Trips & Falls:** This is a leading cause of loss across all industry types. Usually not a complex factor to control, preventing fall injuries can be accomplished through workplace design and shoe programs.

- Floor slip measurements assessments
- Guidance on effective non-slip shoe programs
- Worksite analysis of walkways, lighting and traffic flow
- Assistance with safety committee training to identify slip, trip & fall hazards.



#### Training videos and support materials

- **SafetySource** – over 500 videos critical for training employees in workplace safety, hazard management and hazard avoidance.
- Customized training as agreed upon by the business owner and QBE Consultant

**Industrial Hygiene & Health Services:** Acute or latent health risks may be created by dusts, chemicals and other materials inherent to the workplace. Recognizing and managing these exposures is critical to success. Environmental monitoring for air contaminants and sources of noise include:

- Exposure monitoring and worksite evaluations
- Best practices solution

**Transitional Return to Work:** Companies need an effective post-injury Transitional Return to Work program to best manage costs and provide for the best interest of employees.

**Fleet Safety Management:** Fleet safety is often overlooked when managing employee safety concerns. QBE offers consultation and supporting materials, such as sample programs, motor vehicle record program criteria, digital distracted driving workshops, videos and bulletins on accident causes provide for driver safety by identifying policies, procedures, hardware and training that have proven to help protect against transportation.

## Questions on Loss Control or Safety

- Visit the site: [Risk Solutions Center](#)
- Call us: **888.560.2635**
- Email us: [RSC@us.qbe.com](mailto:RSC@us.qbe.com)

# Resource Links

## Virtual Solutions

- [Virtual Solutions](#)

## Training

- [Safety Training Resource](#)
- [Sustainability Self-Assessment](#)
- [OSHA General Industry Training Requirements](#)

## Slips & Falls

- [Did You Know? A Best Practices Guide for Floor Mats and Runners](#)
- [Fall Arrest System Requirements](#)
- [Fixed Ladder Safety Checklist](#)
- [Portable Ladder Safety](#)
- [Seven Steps Property Owners Can Take to Reduce Slip, Trip and Fall Hazards](#)
- [Sidewalk Inspection](#)
- [Slip, Trip and Fall Prevention: Flooring Checklist](#)
- [Slip, Trip and Fall Prevention: Housekeeping](#)
- [Walking Surfaces – Slip Resistance Testing](#)
- [Walking and Working Surfaces Self-Inspection Checklist](#)

## Safety Program Management and Employee Involvement

- [Drug-Free Workplace Program](#)
- [Job Stress](#)
- [Recommended Practices for Employee Participation in Safety](#)
- [Total Worker Health](#)
- [Mental Health First Aid Offers Behavioral Health Training](#)
- [Recommended Practices for Safety and Health Programs – Occupational Safety & Health Administration](#)
- [Injury and Illness Prevention Plan Guide](#)

## Emergency Preparedness

- [4 Steps in the Emergency Planning Process](#)
- [Emergency Action Plan](#)
- [Emergency Planning Process](#)
- [Fire Safety Inspection Checklist](#)
- [Incorporating Pandemic Situations in Business Continuity Plans](#)
- [Workplace Violence Checklist](#)

## Accident Investigation

- [Incident & Accident Investigation](#)
- [Return-to-Work Program](#)

## Hazard Identification

- [Evaluating a Personal Protective Equipment Program](#)
- [Eye and Face Personal Protective Equipment](#)
- [Hazard Identification and Assessment](#)
- [Housekeeping Checklist](#)
- [Personal Protective Equipment Hazard Assessment Tool](#)
- [Workplace Safety Key Areas of Concern](#)

## Hazard Communication

- [Hazard Communication Implementation](#)
- [Hazard Communication Training Checklist](#)

## Respiratory Protection and Occupational Disease

- [Hearing Conservation Training](#)
- [Controlling Wood Dust Exposure](#)
- [Hexavalent Chromium – Controls](#)
- [Identifying Confined Spaces](#)
- [Respirator Fit Tests](#)
- [Welding, Cutting and Brazing](#)

## Heat Stress and Exhaustion

- [Heat-Related Illness Prevention Program Checklist](#)

## Ergonomics and Manual Material Handling

- [Better Ergonomics for Better Health](#) (Video, 5 min)
- [Can Back Pain Be Prevented](#)
- [Carpal Tunnel Syndrome Fact Sheet](#)
- [Computer Workstation Ergonomic Checklist](#)
- [Ergonomics](#)
- [Ergonomics Workplace Design](#)
- [Manual Material Handling – Self Evaluation Tool](#)
- [Manual Materials Handling](#)
- [Micro-Movements](#)
- [Office Ergonomics](#)
- [OSHA Improving Housekeeping Work using Ergonomics](#)
- [Powered Industrial Trucks Operator Training](#)
- [Powered Industrial Truck Daily Checklist Electric](#)
- [Powered Industrial Truck Daily Checklist Combustion Engine](#)

## Electrical Safety

- [Electrical Arc Flash Protective Clothing](#)
- [Lockout Tagout – Overview](#)
- [Electrical Self-Inspection Checklist](#)

## Hand and Power Tools

- [Hand and Power Tools](#)

## Machine Guarding

- [Machine Guarding – Self Evaluation Checklist](#)
- [Machine Shop Safety Checklist](#)

## Driving Safety and Awareness

- [Model Fleet Safety Program](#)
- [Aggressive Driving](#)
- [Avoiding Drowsy Crashes](#)
- [Defensive Driving – Auto, Van and Small Truck Drivers](#)
- [Defensive Driving – Management Considerations](#)
- [Distracted Driving](#)
- [Driver Distraction](#)
- [Safe Winter Driving](#)
- [Pre-Trip Inspection of Automobiles, Vans and Light Trucks](#)
- [Winter Driving Safety](#)

## Other Prevention

- [How to Prevent or Respond to a Dog Bite](#)
- [Needlestick Injuries are Preventable](#)
- [Protecting Temporary Workers](#)

## Other Liability Topics to Consider

- [Auto Liability Accident Prevention Services](#)
- [General Liability Accident Prevention Services](#)
- [Professional Liability Accident Prevention Services](#)