

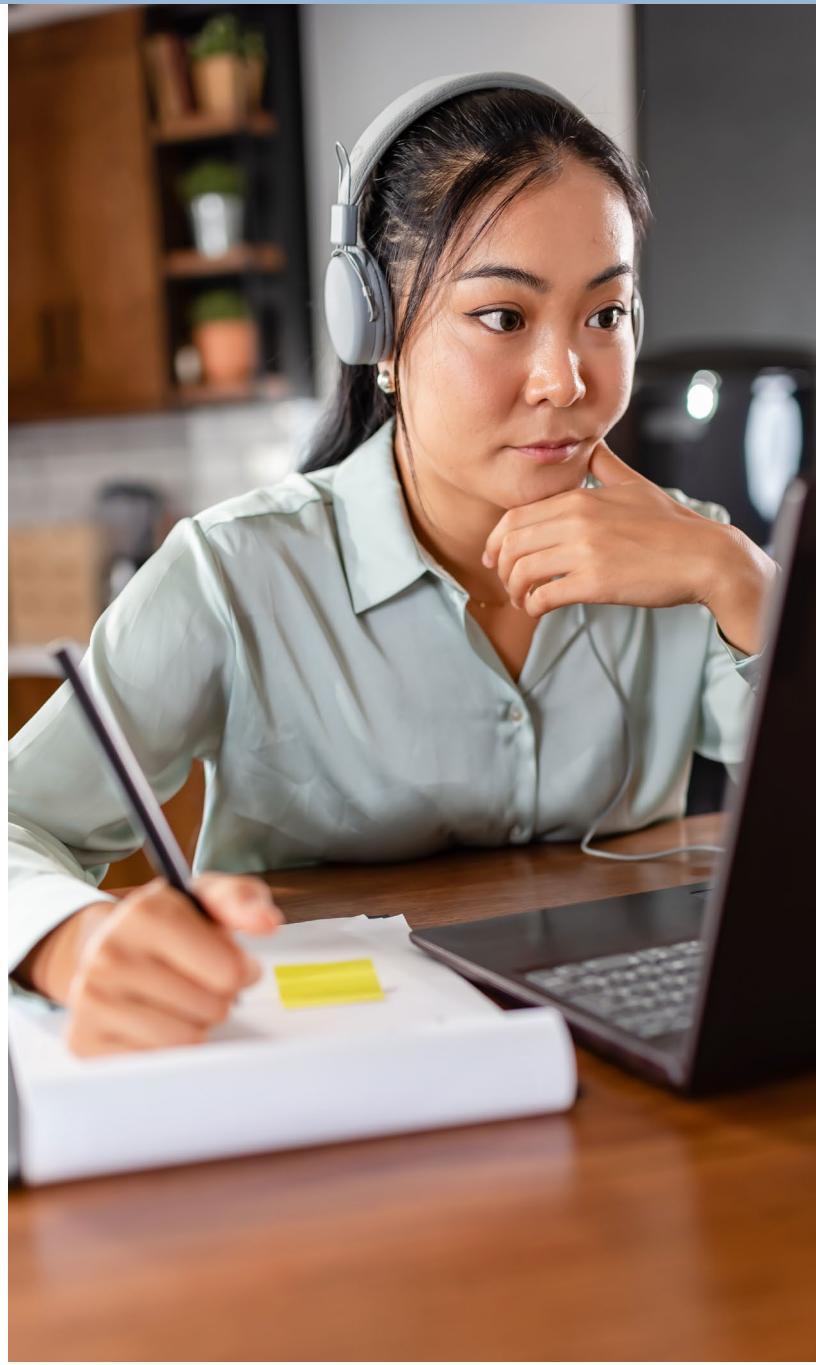
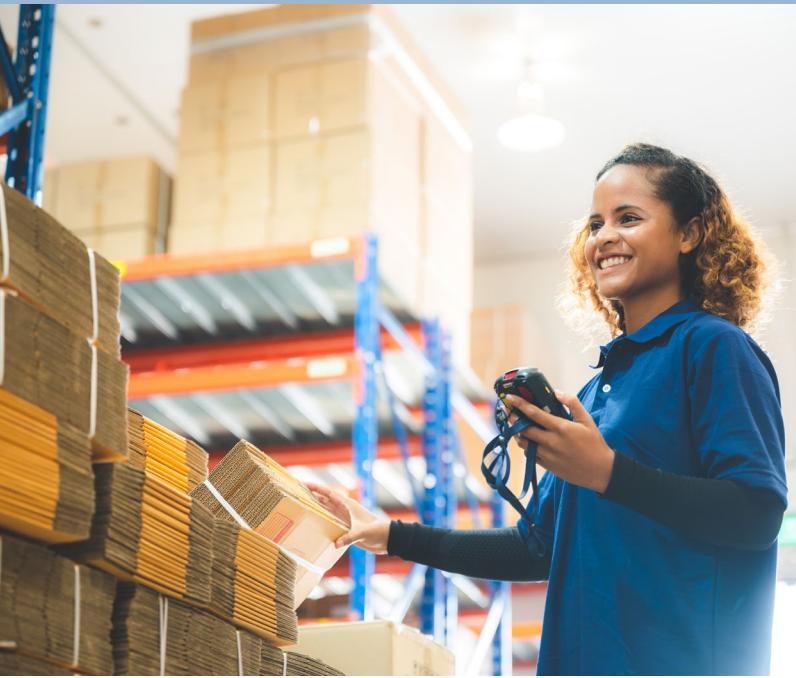
# Loss Control Services

*Tools, Training, and Support to Help You  
Stay Ahead of Risk*



**Republic  
Indemnity®**

get a *clear way* forward®



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# A Clear Way Forward to Workplace Safety

At Republic Indemnity, we believe that a strong safety culture is the foundation of a productive, injury-free workplace.

## We combine technology, data analytics, and industry expertise to deliver customized safety solutions that:



### Help reduce injury-related costs

By proactively identifying risks and implementing targeted strategies, we help minimize workplace incidents and their financial impact.



### Improve employee morale

A safer work environment fosters trust, confidence, and a culture of care among employees.



### Maintain compliance

We support adherence to regulatory standards through personalized safety programs and expert guidance.

Whether you're in food service, construction, healthcare, hospitality, manufacturing—or specialized sectors like metalworking—our experienced safety consultants provide the tools and guidance you need to protect your team and your business. From streaming safety videos and customizable training programs to mobile tools and ergonomic support, we provide the resources you need to turn safety goals into lasting results.

## Workers' Compensation Loss Control Journey

1. Evaluates loss history to identify trends
2. Meets with insured to review trends, safety culture and programs
3. Walks the workplace to identify accident exposures and controls
4. Generates recommendations for enhanced safety
5. Available for safety resources, supervisor training, regulatory questions and consultation
6. Promotes accountability in long-term safety efforts



1. Loss Trends



2. Safety Meeting



3. Workplace Review



4. Safety Tips



5. Safety Support



6. Safety Commitment

# Loss Control Support Toolkit

Explore the tools, training, and expert support available to help you reduce risk and strengthen your ongoing commitment to safety.

## Loss History Review & Trend Analysis

Leverage data-driven insights to identify patterns, uncover root causes, and prioritize areas of concern—so you can take proactive steps before incidents occur.

## Onsite Services & Expert Guidance

Get hands-on support from experienced consultants who assist with hazard assessments, accident investigations, safety walkthroughs, and supervisor training.

## Industry Specific Safety Programs

Get help developing or refining your safety program with expert input and access to sample materials, safety posters, and downloadable resources specific to your industry.

## Ergonomic Solutions

Our consultants help identify and reduce ergonomic risks with AI-powered assessments, workstation and lifting evaluations.

## Training & Education Resources

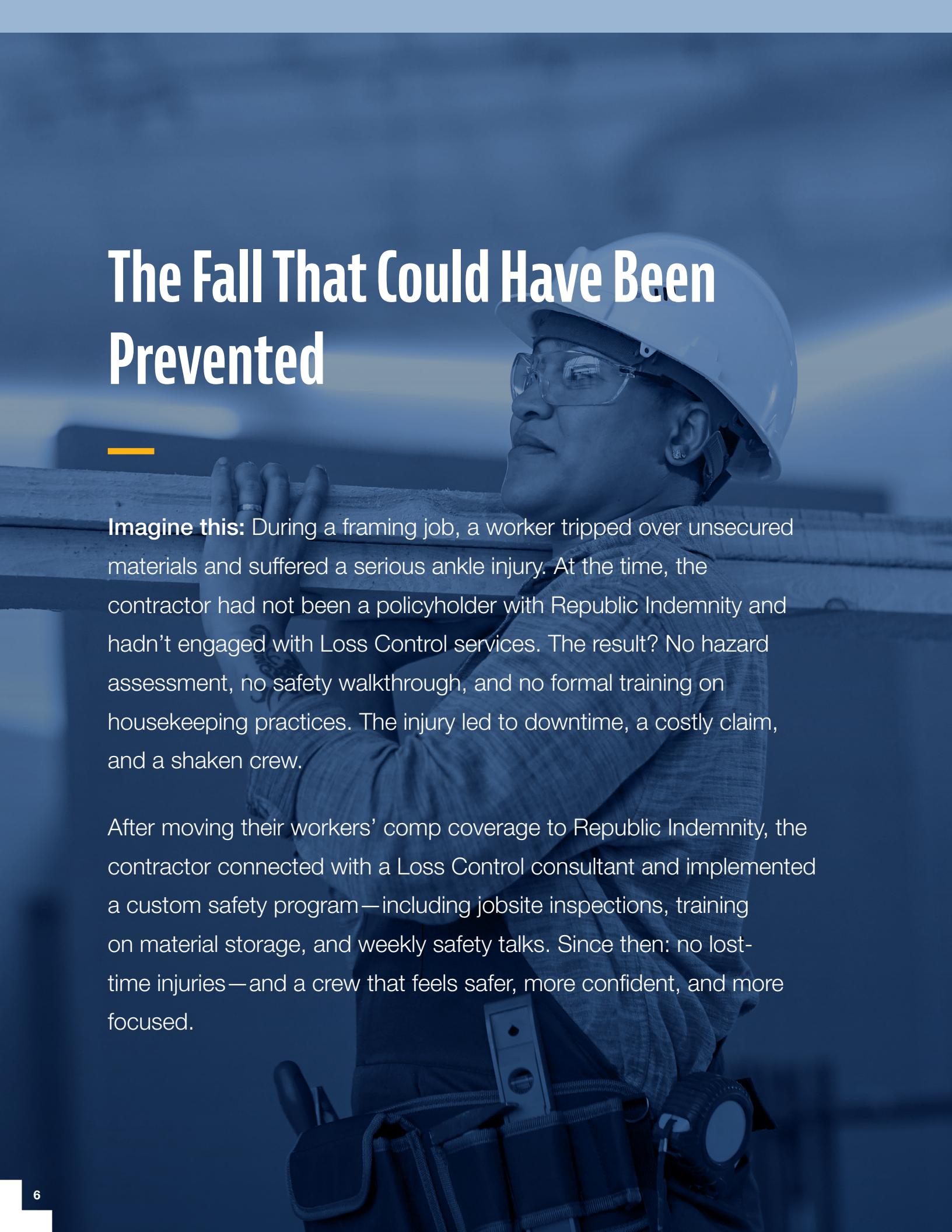
Access 24/7 safety training with streamable videos, LMS modules, quizzes, and downloadable safety and toolbox talks to support meetings and help build a safety culture. Available in both English and Spanish.

## RI Loss Control Safety App

Use our mobile app to document safety observations, access safety topics, and log training sessions—right from your phone.



# The Fall That Could Have Been Prevented



**Imagine this:** During a framing job, a worker tripped over unsecured materials and suffered a serious ankle injury. At the time, the contractor had not been a policyholder with Republic Indemnity and hadn't engaged with Loss Control services. The result? No hazard assessment, no safety walkthrough, and no formal training on housekeeping practices. The injury led to downtime, a costly claim, and a shaken crew.

After moving their workers' comp coverage to Republic Indemnity, the contractor connected with a Loss Control consultant and implemented a custom safety program—including jobsite inspections, training on material storage, and weekly safety talks. Since then: no lost-time injuries—and a crew that feels safer, more confident, and more focused.

# Loss History Review & Trend Analysis

## Turning Data into Actionable Insight

Every claim tells a story—and when viewed together, your claims history reveals patterns that can help prevent future losses. Through data analysis, we get a clear, data-backed view of where, when, and how incidents are occurring within your organization. By identifying these trends, we help you take proactive steps to reduce risk and improve outcomes.

## What We Analyze

We examine your historical claims data across several key areas to uncover meaningful trends. This includes:

- **When** incidents occur—by time of day, day of week, and season.
- **Where** they happen—by facility, job site, or department.
- **Who** is affected—by job role, tenure, and age group.
- **What** is driving losses—such as injury causes, affected body parts, and claim types.
- **How** your performance is trending—through year-over-year comparisons and experience modification factors.

This comprehensive view helps us identify not just what happened, but why—and what can be done about it.

## Why It Matters to You

Understanding your loss history isn't just about compliance or reporting—it's about control. These insights help you:

- Target safety efforts where they'll have the greatest impact
- Reduce the frequency and severity of future claims
- Improve employee well-being and retention
- Demonstrate proactive risk management to underwriters
- Help lower your total cost of risk over time



### Access your personalized Claims Analysis Report

Log into our secure policyholder portal  
or speak with your loss control safety  
consultant.

Claims  
Analysis  
Report



# Onsite Services & Expert Guidance

## Your Dedicated Safety Consultant

Republic Indemnity's in-house loss control consultants bring deep industry knowledge and a proactive mindset to every visit—helping you uncover risks, strengthen your safety culture, and protect your workforce.

### Did you know?

Widely recognized across the industry, up to **80% of workplace injuries are linked to preventable factors** such as unsafe behaviors, inadequate training, or poor ergonomics. This underscores the critical importance of proactive safety measures.

## What to Expect from Our Onsite Services:

### Hazard Assessments

We walk your facility with a trained eye—identifying risks, evaluating controls, and offering practical, prioritized recommendations.

### Accident Investigations

When incidents occur, we help you uncover root causes and implement corrective actions to prevent recurrence.

### Supervisor Coaching

We equip your frontline leaders with the tools to lead safety conversations, conduct walkthroughs, and reinforce accountability.

### Tailored Safety Insights

Every visit includes actionable guidance based on your operations, workforce, and industry-specific exposures.

Our consultants don't just check boxes, they build relationships, ask the right questions, and help you turn safety goals into measurable progress.



# Industry Specific Safety Programs

## Built Around Your Business, Designed to Protect

We are here to help you create or enhance a safety program that fits your unique operations. Whether you're starting fresh or refining an existing plan, we provide expert guidance and proven resources to support your safety goals.

### Sample Safety Program Elements

Each element is selected and customized based on your industry, operations, and specific risk profile:

- Injury & Illness Prevention
- Emergency Action Plan
- Hearing Conservation
- Bloodborne Pathogens
- Lockout/Tagout/Blockout
- Respiratory Protection
- Heat Illness Prevention
- Musculoskeletal Injury Prevention
- Violence Prevention

### PROGRAM BENEFITS AT A GLANCE



Aligns with regulatory requirements



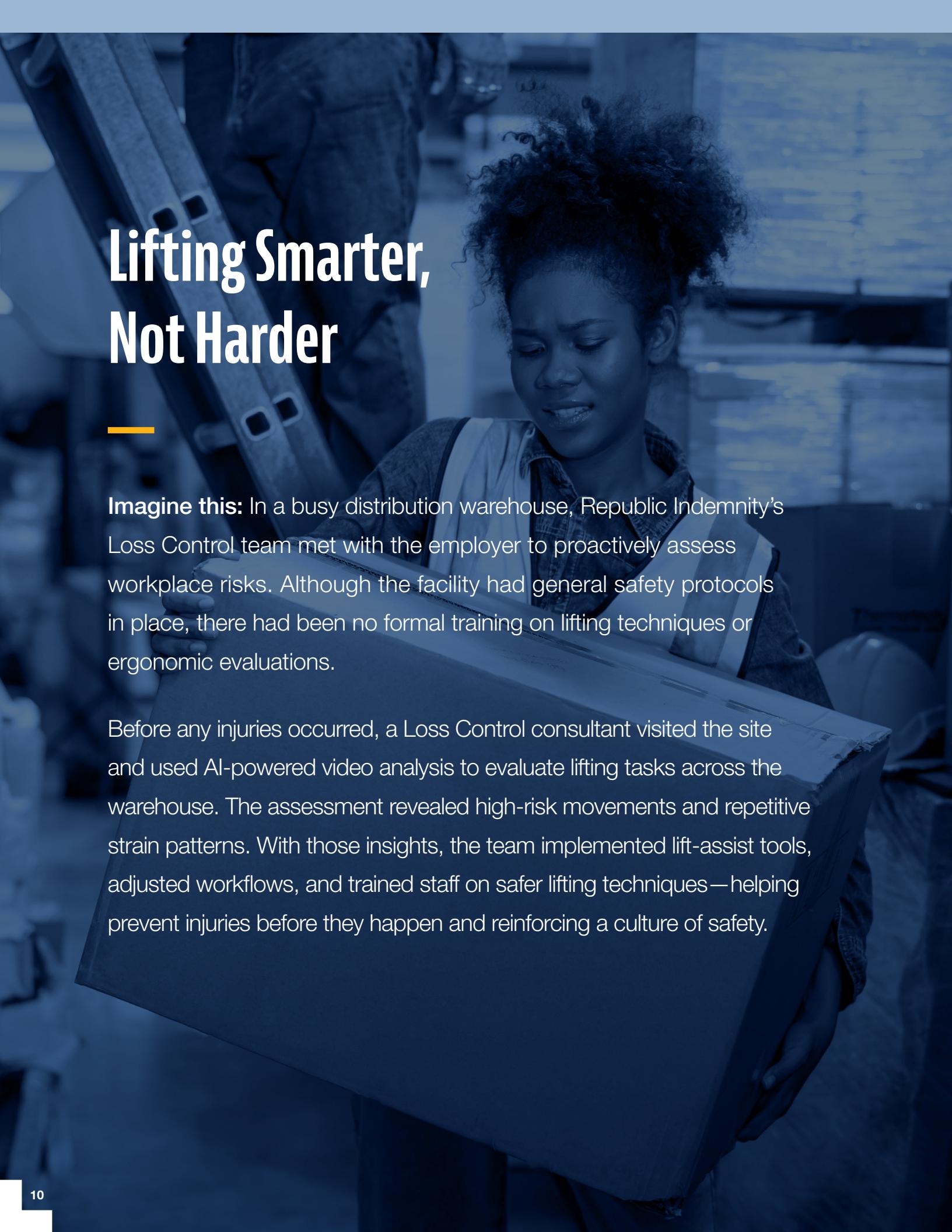
Enhances employee engagement and accountability



Reduces risk exposure across all departments



Supports long-term safety culture development



# Lifting Smarter, Not Harder

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**Imagine this:** In a busy distribution warehouse, Republic Indemnity's Loss Control team met with the employer to proactively assess workplace risks. Although the facility had general safety protocols in place, there had been no formal training on lifting techniques or ergonomic evaluations.

Before any injuries occurred, a Loss Control consultant visited the site and used AI-powered video analysis to evaluate lifting tasks across the warehouse. The assessment revealed high-risk movements and repetitive strain patterns. With those insights, the team implemented lift-assist tools, adjusted workflows, and trained staff on safer lifting techniques—helping prevent injuries before they happen and reinforcing a culture of safety.

# Ergonomic Solutions

## Comfort, Safety, and Productivity in Balance

Support safer movement, reduce injury risk, and improve workplace comfort with ergonomic services designed for real-world tasks. Ergonomic injuries—often caused by repetitive motion, awkward posture, or improper lifting—are among the most common workplace incidents. Addressing these risks early helps reduce claims, improve productivity, and support employee well-being.

### By the Numbers: Ergonomic Risk in California

**18%**

of indemnity claims involve repetitive motion injuries

**33%**

of indemnity claims involve strains or sprains

### What You Can Expect

- **AI-Powered Ergonomics Evaluations**

We use advanced video analysis to uncover hidden risks in lifting, material handling, and repetitive tasks. This helps you identify and address potential injuries before they occur.

- **Clear, Actionable Risk Reports**

You'll receive documentation of high-risk postures and task-related hazards. Each report includes prioritized recommendations tailored to your operations.

- **Workstation & Equipment Adjustments**

Our consultants provide practical guidance to modify workspaces and tools. These adjustments reduce strain, improve comfort, and boost productivity.

- **Ongoing Support & Education**

Reinforce safe practices with our ergonomic training materials and follow-up resources designed to support long-term improvements across your team.

### How to Get Started

Scan the QR code to learn more or visit  
[republicindemnity.com/employers/loss-control](http://republicindemnity.com/employers/loss-control)



Get  
Started  
Today



# Flexible Training Tools to Fit Your Business

## Empowering Safer Work Through Smarter Learning

We offer two complementary online workplace safety training options, each designed to meet different learning needs and operational workflows.

STREAMING SAFETY VIDEOS		LEARNING MANAGEMENT SYSTEM (LMS)
<b>Format</b>	On-demand video library	Structured, trackable modules
<b>Best For</b>	Safety meetings, toolbox talks, and quick refreshers	Onboarding, compliance, role-specific training
<b>Number of Courses</b>	700+	500+
<b>Languages</b>	English and Spanish	English and Spanish
<b>Tracking</b>	N/A	Progress tracking and completion certificates
<b>Quizzes</b>	Included	Included



### Ready to boost workplace safety?

Scan to request access to free online safety videos and our Learning Management System (LMS) today!



# Training Topics Overview

The below training topics reflect a sampling of the safety content available through the video streaming and LMS platforms—covering key areas across industries, roles, and risk types.



## General Safety & Compliance

Forklift Safety • PPE • Lockout/Tagout • Ergonomics • Fire Safety • Slips, Trips & Falls • Respiratory Protection • Machine Guarding



## Industry-Specific Modules

Construction • Healthcare • Hospitality • Retail • Transportation



## Chemical & Environmental Safety

Hazard Communication • Safety Data Sheets • Flammable Liquids • Silica • Formaldehyde • Spill Prevention



## Health & Wellness

Mental Health • Stress Management • Meditation • Nutrition



## Management & HR

Safety Culture • Accident Investigation • Harassment Prevention • OSHA Preparation

### Did you know?

Effective workplace safety training helps prevent work-related accidents. Fewer accidents improve productivity, employee morale and claims-related expenses.

# RI Loss Control Safety App

## Mobile Tools to Strengthen Your Safety Program

Take your safety efforts on the go with Republic Indemnity's mobile safety app—designed to support real-time observations, training documentation, and access to best practices across industries. Whether you're in construction, food service, or general industry, the app helps reinforce critical safety touchpoints and streamline your safety workflow.

### Key Features

#### Safety Observations

Document employee behavior and workplace conditions with notes and photos—then email or upload for review.

#### Training Log

Track completed safety sessions and maintain records for compliance and accountability.

#### Safety Topics & Tips

Access curated safety content, including Keys to Safety and industry-specific guidelines.

#### Best Practices Hub

Find downloadable forms, injury reporting tools, and quick access to support resources.

#### Industry-Specific Navigation

Choose your sector—General Industry, Food Service, or Construction—for tailored content.

#### Bilingual Access

Available in both English and Spanish to support diverse teams.

### RI Loss Control App

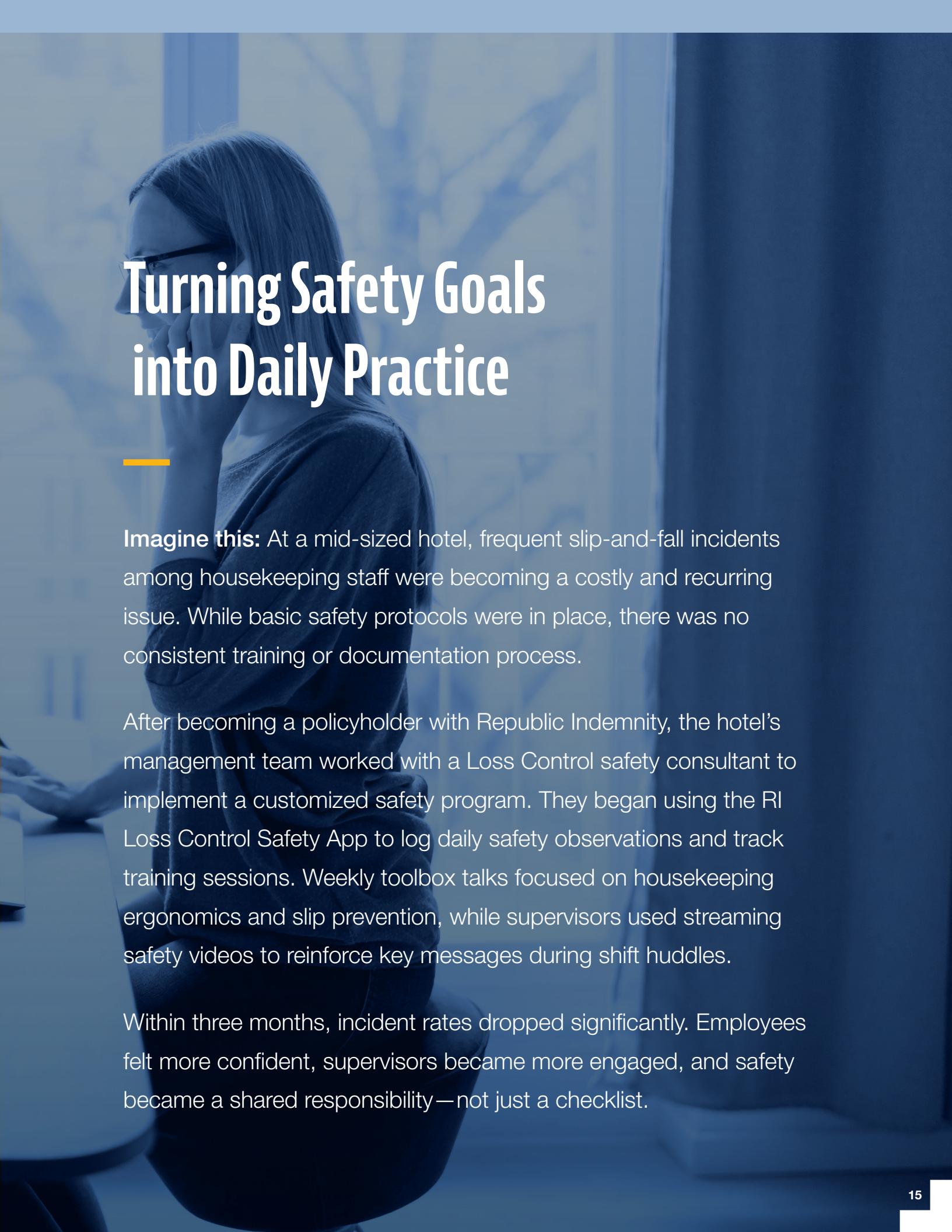
The app is free and available for download.

#### For iPhones



#### For Androids





# Turning Safety Goals into Daily Practice

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**Imagine this:** At a mid-sized hotel, frequent slip-and-fall incidents among housekeeping staff were becoming a costly and recurring issue. While basic safety protocols were in place, there was no consistent training or documentation process.

After becoming a policyholder with Republic Indemnity, the hotel's management team worked with a Loss Control safety consultant to implement a customized safety program. They began using the RI Loss Control Safety App to log daily safety observations and track training sessions. Weekly toolbox talks focused on housekeeping ergonomics and slip prevention, while supervisors used streaming safety videos to reinforce key messages during shift huddles.

Within three months, incident rates dropped significantly. Employees felt more confident, supervisors became more engaged, and safety became a shared responsibility—not just a checklist.

# Safety Meeting Content and Toolbox Talks

## Practical Resources to Support Everyday Safety Conversations

Regular safety meetings are a cornerstone of a strong safety culture. We provide a growing library of toolbox talks and meeting content designed to help supervisors lead effective, engaging discussions on workplace safety.

Whether you're addressing common hazards, reinforcing best practices, or responding to recent incidents, these resources make it easier to keep safety top of mind.

### Safety Dos and Don'ts

Quick-hit reminders and visual guides help reinforce safe behaviors and discourage risky practices. Use these tips to kick off meetings, support training sessions, or post in high-traffic areas.

### Explore Our Safety Talks Library

Access dozens of ready-to-use safety talks covering topics like:

- Lifting Techniques
- Slip, Trip & Fall Prevention
- Hazard Communication
- Knife Safety
- Lockout/Tagout
- Reporting Accidents and Near Misses
- And many more!



### Visit the Safety Talks Library

Scan the QR code to access our full collection



# Required Posting Notices

## Stay Compliant with Federal and State Workplace Posting Requirements

Employers are required by the U.S. Department of Labor and various state agencies to post specific notices in the workplace. These postings cover topics such as wages, hours worked, safety regulations, and employee rights—and must be displayed in areas where employees can easily read them during the workday.

To help you stay compliant, we've provided links to key resources where you can download and print the required notices.

### Federal Requirements



#### U.S. Department of Labor

Certain federal laws require employers to post notices informing employees of their rights. The DOL offers free electronic copies of these posters, many of which are available in multiple languages.

### California Requirements



#### Cal/OSHA Recordkeeping

From February 1 to April 30 each year, employers must post a summary of the previous year's work-related injuries and illnesses (Form 300A). These records must also be made available upon request to employees or their representatives.



#### Department of Industrial Relations

Employers must post information related to wages, hours, and working conditions in a location accessible to employees.



#### Employment Development Department (EDD)

Employers must provide notices and pamphlets that explain employee benefits under Unemployment Insurance, Disability Insurance, and Paid Family Leave.



# California Claims Kit

Start here to access the forms, programs, and support that simplify workers' compensation claims reporting and recovery. This kit is designed to guide you through each step of the process—from initial injury response to return-to-work planning—so you can take timely action, stay compliant, and help your employees get the care they need.

## Essential Forms and Notices

Includes DWC-1, Form 5020, MPN Notification of Rights, and other required documentation.

## Online Claims Reporting

Republic Indemnity takes a comprehensive approach to workplace safety through risk assessments, customized safety programs, employee training, and industry-specific resources to reduce workplace injuries and enhance operational safety.

## Medical Provider Network (MPN)

Access Kaiser On-the-Job and Networks by Design (NBD) for timely, appropriate care.

## Prescription Access

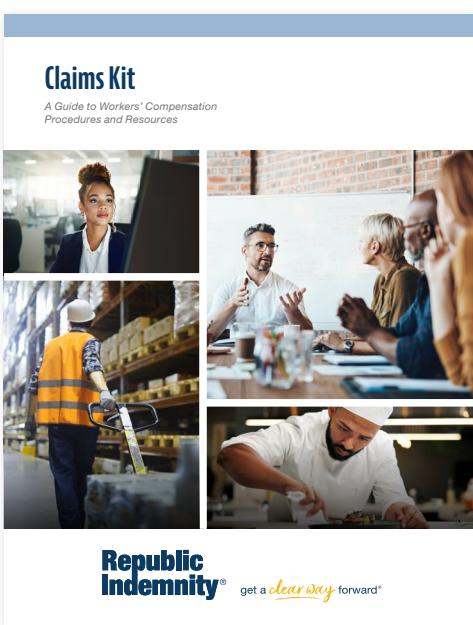
Our Pharmacy Benefits Program offers first-fill capability and no out-of-pocket costs.

## Return-to-Work Program

Structured 10-step plan with modified duty options to reduce downtime and support recovery.

## Fraud Prevention Tools

Zero tolerance policy, red flag guidance, and confidential reporting to protect your business.



**Claims Kit**  
A Guide to Workers' Compensation  
Procedures and Resources



**Republic  
Indemnity** get a *clear way* forward™

## Access the Claims Kit

A guide to workers' compensation  
procedures and resources.



Access the  
Claims Kit

# Report Claims Online – Fast, Easy, and Effective

## A Clear Way Forward Starts Online

We understand the importance of responding quickly and effectively to workplace injuries. That's why we offer a secure, easy-to-use **online portal**. Our streamlined process supports you, the employer, in managing incidents efficiently, helping ensure injured workers receive timely care while helping maintain continuity in business operations.

### BENEFITS OF ONLINE CLAIM REPORTING



#### Speed and Convenience

Submit claims 24/7 anywhere — no paperwork, no waiting.



#### Immediate Confirmation

Receive a printable copy of your claim for your records instantly.



#### Streamlined Communication

Our in-house claims specialists initiate prompt three-point contact with the employer, the injured worker, and the treating physician.



#### Reduced Downtime

Faster reporting means quicker medical care and return-to-work planning for the injured worker.

### How to Get Started



Scan the QR code to report a claim online or visit [RepublicIndemnity.com/Employers/Report-an-Injury](http://RepublicIndemnity.com/Employers/Report-an-Injury).

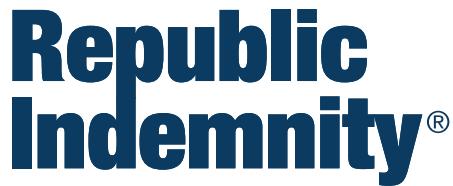
If you have not already registered, have your policy number, effective date, and web access code ready or continue as a guest.

Need help? Please call **(800) 821-4520, option 3** or email us at [RICACustomerCare@ri-net.com](mailto:RICACustomerCare@ri-net.com).

### Additional Reporting Options

You can also report new claims by saving or scanning your completed claim form and emailing it to [RICClaims@ri-net.com](mailto:RICClaims@ri-net.com) or by calling our 24/7 call center at **888-336-7569**.

All claims will be processed during regular business hours, Monday – Friday.



get a *clear way* forward®

## For Loss Control service, contact:



### Phone

800-821-4520, option 8



### Email

[RICALC@ri-net.com](mailto:RICALC@ri-net.com)

Visit Our  
Website



The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Republic Indemnity Company of America does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Republic Indemnity Company of America and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. If you have any questions or issues of a specific nature, you should consult appropriate legal or regulatory counsel to review the specific circumstances involved. The testimonial-style stories included in this guide are fictional and intended for illustrative purposes only. They are based on common scenarios and best practices observed in the claims process. The claims scenarios in this material are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. Online portals may not be available at all times. Coverage examples are for illustrative purposes only. Coverage is subject to underwriting. Coverage description is summarized. Refer to actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Republic Indemnity Company of America and Republic Indemnity Company of California. Products are only available in California, Alaska, Arizona, Nevada, Oregon, Idaho, Montana, Utah, New Mexico, Texas and Colorado. © 2025 Republic Indemnity Company of America, 4500 Park Granada, Suite 300, Calabasas, CA 91302. All rights reserved. 3466-RI (09/25)