

# LOSS CONTROL

## OUR SERVICES:

- Safety Compliance Consulting
- Expert Safety Consultations
- Site Hazard Inspections
- OSHA Inspection and Appeals Assistance
- Cal/OSHA Compliance Counseling
- Incident Investigation Services
- Cal/OSHA 300 Injury Form Assistance

## OUR PRODUCTS:

- Injury and Illness Prevention Program
- Heat Illness Prevention Plan
- Safety Records Binder
- Employee Safety Meeting Materials
- Industry-specific Safety Plans
- Supervisor Safety Materials

## Targeted Safety and Loss Control

We provide you a customized service plan. You will receive Loss Control Services with OSHA-compliant safety programs based on site visits and associated risks with your industry.

## Bilingual Loss Control Assistance

Safety-meeting materials in English and Spanish.

## Safety Compliance Consulting

We can conduct on-site inspections to identify hazards, review accident history and assist in establishing an effective loss-control plan. We also provide Cal/OSHA compliance counseling includes customized written safety programs.

## Claims Management

We employ highly skilled claims professionals who aggressively work with each employer on claims prevention and open claims. Each claims professional works to protect your business interests.



ARMSTRONG & ASSOCIATES  
INSURANCE SERVICES



## CONTACT

If you have a question about any of the articles featured in this newsletter or any other issue, please contact your agent at one of our offices:

Woodland  
Fresno

Sacramento  
SF Bay Area

Phone: 800.632.2777  
[info@armstrongprofessional.com](mailto:info@armstrongprofessional.com)  
Cal License No. 0B50501



ARMSTRONG & ASSOCIATES  
INSURANCE SERVICES

# THE ARMSTRONG DIFFERENCE

Armstrong & Associates takes pride in its partnership approach, serving each client to protect their business, assets and employees. We deliver one point of service with ample staff in every department to assist our clients' needs. By building long-term relationships, Armstrong can secure proper coverage while providing creative and specialized insurance solutions for all businesses.

Armstrong & Associates maintains a strong commitment to integrity and honesty with both insurance carriers and clients, enabling our team to provide the most comprehensive high quality insurance products.

## THE ARMSTRONG DIFFERENCE

- Specialize in industries ranging from Construction, Farm, Food Service, Manufacturing, Non-profits, Public Sector Service, Retail to Transportation
- Leaders in agribusiness insurance
- One point of service
- Creative insurance program design
- Excellent Customer Service
- Solid insurance industry relationships

## PRODUCTS

- Commercial Insurance
- Workers' Compensation
- Employee Benefits
- Crop Insurance
- Personal Lines

## SERVICES

- Risk Analysis
- Claims Management
- Safety and Loss Control
- Employee Benefits Administration
- GIS Mapping
- Employment Practices Liability

# UNDERSTANDING YOUR X-MOD

## What is an Ex-Mod?

In short, your Ex-Mod is the best opportunity you have to influence your workers' comp costs. Your Ex-Mod is based on the past cost of injuries and provides a comparison between business within the same industry.



## Ex-Mod Calculations

Your Ex-Mod is issued by the California Workers' Compensation Insurance Rating Bureau (WCIRB), a private non-profit organization designated as the statistical agent of the Insurance Commissioner.

The WCIRB calculates your company's Ex-Mod using a complex format that takes into account the ratio of expected losses in your industry and your actual claims, including the frequency and severity of those losses as well as factoring in the payroll of the classification.

The Ex-Mod is calculated based on a full three-year period starting four years before your current policy inception. For example, your 2015 Ex-Mod will look at your loss history for 2011, 2012 and 2013, but not the 2014 past year.

## How to Lower Your Costs

An effective safety program that eliminates hazards and prevents injuries is the starting point. No injuries equals no claims.

In the real world, injuries will happen, but the proper response to a workplace injury can help keep the Ex-Mod from going up. Having a comprehensive safety plan combined with plan to manage your claims is a must if you want to control your costs and reduce your Ex-Mod.

## EFFECT ON PREMIUMS

If you start with a \$40,000 base premium



### 75% X-Mod

Your premium: \$30,000



### 125% X-Mod

Your premium: \$50,000

# EMPLOYMENT PRACTICES LIABILITY



## Why do I need Employment Practices Liability Insurance?

Studies show that an employer is more likely to have an EPL claim than a theft or fire loss.

## Who is covered under an EPLI policy?

EPLI offers you protection against claims made by your employees, former employees or job applicants. Several issues that EPL encompass include gender, race and age discrimination, harassment of all sorts, wrongful termination, disability rights and retaliation for workers' comp claims.

## Doesn't my General Liability address EPL exposure?

In most cases General Liability has an exclusion for EPL exposures.

## Real Life EPL Claims

Restaurant pays two former waitresses \$43,000. Waitresses filed a federal lawsuit accusing the eatery's owner of sexual harassment. The owner denied the accusations but agreed to a mediated resolution for economic reasons.

The owner was found in violation of Labor Code 132a, which states that an employer may not discharge, or threaten to discharge, or in any manner discriminate against an employee who has filed or made known their intention to file a claim for compensation with their employer.