

## Make The **RIGHT** Choice

# FFVA MUTUAL

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### THE FFVA MUTUAL ADVANTAGE

- Individually dedicated Loss Control Consultants.
- Provide Risk and Accident Analysis.
- Assist employers in creating safety programs.
- Assist employers by identifying direct and indirect claims costs and how to reduce them.
- Conduct safety audits.
- Assist employers in meeting regulatory compliance requirements including OSHA.
- A recent survey found that 98% of FFVA Mutual's insureds said the company met or exceeded their expectations.

*Serving The Southeast Since 1956*



### Corporate Office

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## LOSS CONTROL SERVICES

The Choice for  
Workers' Compensation

A VIII (Excellent) A.M. Best Rating  
A+ Reinsurance Protection

[www.ffvamutual.com](http://www.ffvamutual.com)

## PHILOSOPHY

Loss Control service is an essential part of FFVA Mutual's company philosophy. The mission of loss control is to identify workplace conditions that can cause employee injury and assist employers in correcting those conditions. The goal is to help employers prevent claims, which directly impacts the cost of their workers' compensation insurance.

## PROACTIVE LOSS CONTROL MANAGEMENT

- Loss Control Consultant experience averages 10-15 years.
- Loss Control Services include:
  - Risk & Accident Analysis
  - Industrial Hygiene
  - Ergonomics
  - Safety Training
  - Assist employer in the creation of a safety program
  - Safety Committee participation
  - Regulatory compliance
- Conduct Pre-underwriting surveys.

## THE **RIGHT** CHOICE FOR LOSS CONTROL SERVICES

### FFVA MUTUAL ADVANTAGE

### BENEFIT TO EMPLOYER

Identify hazard or risk factors that may result in an employee injury/claim and recommend appropriate action/alternatives to prevent and control future incidents.	→ Keeps employees safe (safety culture). Minimizes potential for claims. Results in a measurable and positive return on investment.
Provide risk/accident analysis before and after an accident, including graphic presentations identifying trends, frequency, type and severity of a claim.	→ Lowers experience modification rate (MOD) = lower annual premium.
Educate employers on the hidden claims costs (legal, property damage, lost productivity, training/retraining, employee morale and reputation or image.)	→ Creates incentive to avoid or manage risks by lowering workers' compensation costs.
Provide assistance in the development of a comprehensive employer safety program and evaluate its effectiveness by conducting periodic safety audits.	→ Increases business productivity due to improved use of resources and processes.
FFVA Mutual Loss Control Consultants are individually assigned to specific accounts within a region.	→ Employer has a dedicated Loss Control Consultant who understands the strengths and risks associated with their business and the financial impact these factors have on insurance costs.
Assist employers in understanding and meeting regulatory compliance requirements such as OSHA.	→ Provides safe work culture and avoids potential penalties or fines.