



Loss Control at LUBA

LUBA's Loss Control Department strives to provide our policyholders loss control service that addresses their specific needs. Loss Control works together with policyholders, agents and underwriting to target known or potential loss sources for the policyholder. Our consultants have decades of combined Loss Control and Safety field experience and apply personal attention and practical Loss Control solutions to meet our policyholder's needs.

The department's focus is to help our policyholders reduce the frequency and severity of workplace injuries by evaluating their loss potential or exposures and assisting them with identifying cost-effective controls. In addition to the immediate benefit of improving employee safety, reducing workplace injuries favorably impacts policyholder's bottom-line profitability as well as possibly reducing insurance premiums.

Planned Loss Control Services Approach

- **Evaluation:** Complete detailed survey of policyholder's work operations. Evaluate effectiveness of safety efforts in place. Assist policyholders in recognizing worksite hazards and possible corrective actions.
- **Loss Review:** Review losses to identify loss trends and patterns. Assist policyholders to identify the root causes of accidents and injuries and discuss possible corrective actions.
- **Recommendations:** Provide cost effective recommendations to control unsafe acts and conditions. Workplace accidents should not be considered a cost of doing business.
- **Resources:** Maintain a resource of Loss Control "Tools" that can be tailored to meet our policyholder's needs. Examples include the following:

Bloodborne Pathogens	Confined Space
Contractor Management	Control of Hazardous Energy
Driving (non-DOT)	Electrical (non-qualified)
Fall Protection	Fire Safety
Forklift Operation	Hazard Communication
Inspections	LA Safety Plan
Personal Protective Equip	Respiratory Protection
Safe Work Practices	Safety Meetings
Daily Safety Actions	OSHA Recordable (What is an)

Safety Links:

American Society of Safety Engineers www.asse.org
Bureau of Labor Statistics www.bls.gov
LAWorks www.laworks.net
National Safety Council www.nsc.org
NIOSH www.cdc.gov/niosh
OSHA www.osha.gov

Tool Box Topics www.toolboxtopics.com
LA DOTD www.dotd.state.la.us
Louisiana State Police www.lsp.org
NFPA www.nfpa.org
Fire Marshall www.dps.state.la.us/sfm
Homeland Security www.dhs.gov/dhspublic