HYLANT

LOSS CONTROL AND RISK MANAGEMENT SERVICES

Developing and implementing a culture of safety is important to all organizations no matter the industry in which they operate. The ability to predict probable sources of loss and prevent them from materializing is a fundamental responsibility of all organizations. The task of identifying each and every potential hazard capable of creating a loss before the loss occurs is overwhelming. Recognizing the importance of this task, Hylant created its risk management practice to empower its clients to better control their own risks.

Using many years of claims and loss control experience, Hylant's risk managers collaborate with each client to create a unique risk management profile. The profile is created by categorizing typical loss exposures into Core Areas of Risk. Focusing loss prevention efforts into core areas allows our clients, regardless of size or operations, to concentrate their efforts on real loss control methods.

The profile is built to achieve safe environments leveraging available resources that include the client's safety committees and stakeholders, the insurance carrier and their outside relationships, our strategic partnerships, and Hylant's own internal risk experts. Our model can lead or supplement your efforts in safety.

We will partner with you to identify specific needs, develop a comprehensive strategy aimed at eliminating hazards, and reduce claim frequency. Together, a safety management system is created that is comprehensive, effective, time-tested, and sustainable. Specifically, we will look for way beyond insurance to better control loss in the following areas:

1. **Employee Handbook Review**
   Employers are expected to document their position on specific exposures such as workplace harassment, alcohol and drug use, electronic device use and vehicle use. These positions are often recorded in comprehensive employee handbooks or manuals. We review employee handbooks to ensure they are current to an ever-changing environment.

2. **Background Checks**
   Employing and associating with the right people leads to successful services. Reviewing an applicant's background, criminal, driving and credit history, is standard practice and expected of all employers. We will review the application, hiring, onboarding, and evaluation practices looking for documentation of proper performance improvement strategies.

3. **Contracts**
   Specialized services are often contracted to qualified persons outside of the organization. These situations require documented transfer of liability from the entity to the service provider. Additionally, many clients allow their facilities to be used by outside organizations. We will review the facility use policy looking for documentation of facility use rules and adequate transfer of liability where applicable.

4. **Inspections**
   Preventing loss is the fundamental principle of any good risk management strategy. Periodic inspections are

highly regarded as a best practice in loss prevention and also demonstrate your commitment to providing a safe and healthy environment. Inspection documentation may also prove to be extremely beneficial should legal action be sought against the organization for negligence. We will review the client's current inspection protocols and documentation looking for a work order process to demonstrate closure of potential non-conformances.

5. **Transportation**

The use of vehicles to conduct business on behalf of the organization is also expected. Those individuals tasked with this responsibility must demonstrate continued safe vehicle operation behaviors. An ongoing Motor Vehicle Record check process is the expectation of employers to ensure compliance with acceptable driving criteria. We specifically review the Motor Vehicle Record review process and drivers' handbook requirements for in-service training.

6. **Cyber Data Protection**

Cyber thefts, like most other forms of theft, are crimes of opportunity. Data systems with minimal protective layers of security are easy targets for cyber hackers. We request time with your Information Technology professionals looking for multiple layers of authentication and isolated systems for financial transactions and a robust process to detect and prevent malicious software programs from embedding themselves into your data system.

7. **Public Records**

No matter the medium, paper or electronic, documentation of the tasks that run business creates records. State Law requires the proper maintenance and storage of important records. We will review the client's process to properly determine which records need maintained and how the records are stored.

8. **Employee Training**

Employment expectations are most often documented in some form of a job description. Employee training on specific employment expectations is essential for the safe completion of many tasks. Regulatory agencies have very specific requirements for initial and ongoing training for employees of all levels. We will review the client's training program to ensure that documentation of initial and ongoing training is maintained.

Once the risk management profile is completed, organizations are provided with resource materials to assist with managing and/or mitigating the exposures identified during the visit. We offer a wide range of loss control services through credentialed safety and risk control experts that want to help design and implement programs tailored to your needs, and technology based on-line and video on-demand safety training for individual and group sessions.