

AMERISAFE SAFETY VISITS

Due to the nature of the businesses we write, our Underwriters request a safety visit by one of our own Field Safety Professionals (FSPs) before quoting a potential policy. Our FSPs are our boots on the ground, with an average tenure of 10 years with AMERISAFE and backgrounds in the industries within their territory.

THE APPLICATION

The pre-quote visit begins when an agent completes the ACORD application.

The point-of-contact (POC) should:

- Be the most knowledgeable person in regards to operations and safety controls
 - Examples of this type of person include: owner, safety employee, etc.
- Provide a cell phone and/or email address for ease of scheduling.

2 REQUEST FROM UNDERWRITING

The Underwriter receives the ACORD application. The Underwriter will request a Field Safety Professional to visit the worksite to ensure that AMERISAFE understands the true exposures of the business.

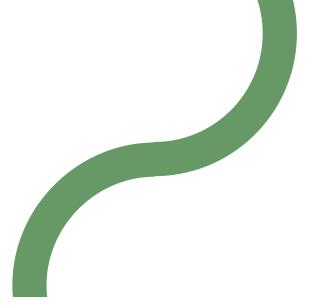
FSP CONTACT

The FSP will reach out directly to the POC to set up a time to conduct a visit.

Agents can ensure FSPs are successful in making contact by telling the POC that a representative of AMERISAFE will be contacting them for a pre-quote safety visit.

These pre-quote safety visits ensures that FSP:

- Gains a better understanding of the business
- Get to know the POC, since they will potentially be working together regularly in the future



THE APPOINTMENT

The FSP will meet with the POC first. Here is what you can tell your clients to expect:

- A preliminary office visit
- Observation of an active worksite for 15 - 45 minutes
- Verbal recommendations

MORE DETAILS

THE PRELIMINARY OFFICE VISIT:

- What the business does and how they do it
- Review of safety policies/program, either formal or informal
 - FSPs do not rate a business poorly based on no formal policy, but we do rate negatively when a business allows unsafe practices to happen on the worksite
 - AMERISAFE policyholders with no documented safety policy can request assistance from the FSP to provide recommendations for written policies
- View records of losses
- Survey work area (if applicable)
- For trucking, view driver qualifications and management

ACTIVE WORKSITE OBSERVATION:

- 15 45 minutes of work processes
- Viewing condition of equipment/tools
- Determining whether appropriate controls are being used for the hazards present at the worksite

VERBAL RECOMMENDATIONS:

Afterwards, the FSP will provide the POC with verbal recommendations and observations of the worksite.

At AMERISAFE, we believe worksites should be Safe Above All. That's why our FSPs share this information even before we offer a policy.

EXTRAS

AMERISAFE provides written recommendations to bound accounts only. In those recommendations, we use some of the following terminology.

Critical vs. Desirable - Our visits are to aid our Underwriters in better understanding the risk potential of the business. We are not looking to reprimand a company. However, we do have two types of recommendations that we send to our written policyholders.

- Critical: A critical recommendation requires action from the policyholder and requires follow up visit within 30 60 days. If not remedied, a policy can be canceled.
- **Desirable:** A desirable recommendation is a suggestion that would improve the safety of employees on the worksite, and it does not require immediate action. No follow-up safety visit is required, but will be reviewed during the next safety visit.



EVOLVED SAFETY

AMERISAFE works with **Evolved Safety**. This 24/7 online training platform allows you to easily satisfy OSHA standards. As an AMERISAFE policyholder, you'll be able to stream video at no cost and receive a discount on courses.