

Robert Bell Insurance Brokers, Inc. Property & Casualty Resource Library



Robert Bell Insurance Brokers

Dedicated to Providing the Highest Level of Professional Service for Your Insurance Needs.

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Robert Bell Insurance Brokers, Inc. Property & Casualty Resource Library

Robert Bell Insurance Brokers, Inc. has resources to support your loss control, claims management, safety and compliance efforts. Our employee communications, workplace policies and industry-specific risk management tools will protect your business and increase your bottom line. This P&C resource library provides an overview of our content offerings with sample titles organized by topic. Read on to find out what we can do for you.

Service and Renewal tools

Strategic Plans

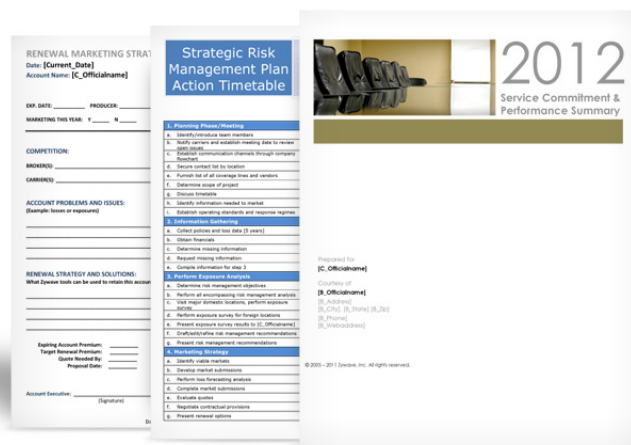
Collaboratively address risk management with our strategic approach to service, loss prevention and cost containment.

- *Strategic Risk Management Plan*
- *Loss Prevention Action Plan*
- *Transition Plan and Service Plan*

Servicing Tools

We have a suite of tools, articles and checklists to services your account effectively and efficiently.

- *Business Operations Checklist*
- *Service Performance Plan*
- *Certificates of Insurance- Management Tracking*



Renewal Tools

Let us prove our value each renewal season; we're committed to providing evidence of our agency's overall performance.

- *Renewal Marketing Strategy Worksheet*
- *P&C Client Stewardship Report*

Compliance

State-Specific Regulatory Information

Navigate the complex legislative and regulatory environment on the federal, state and local level.

State	Riding in Cargo Areas	Exemptions
Alabama	No state law	No state law
Alaska	No state law	No state law
Arizona	No state law	No state law

State	Hand-held Ban?	Young Driver All Call Phone Ban?	Text Messaging Ban?	Presumption Level?
Alabama	No	Drivers <18 who have had license <18 months	No	No
Alaska	No	No	No	No
Arizona	No	Drivers <18	No	No
Arkansas	Drivers <20	Drivers <18	No	No
California	Yes	Drivers <18	Yes	No
Colorado	No	Drivers <18	Hand-held Ban	Yes
Connecticut	Yes	Drivers with learner's permits and drivers <18	Yes	No
Delaware	No	Drivers with learner's permits	Yes	No
District of Columbia	Yes	Drivers with learner's permits	Yes	No
Florida	No	Hand-held Ban	No	Yes
Georgia	No	Drivers <18	Yes	No
Hawaii	No	See footnote	See footnote	No
Idaho	No	Hand-held Ban	No	No
Illinois	Drivers <18	Drivers <18	Yes	No
Indiana	No	Drivers <18	Hand-held Ban	Yes
Iowa	No	Drivers with learner's permits or intermediates	Hand-held Ban	No
Kansas	No	Drivers with learner's permits or intermediates	Hand-held Ban	Yes
Kentucky	No	Drivers <18	Yes	Yes

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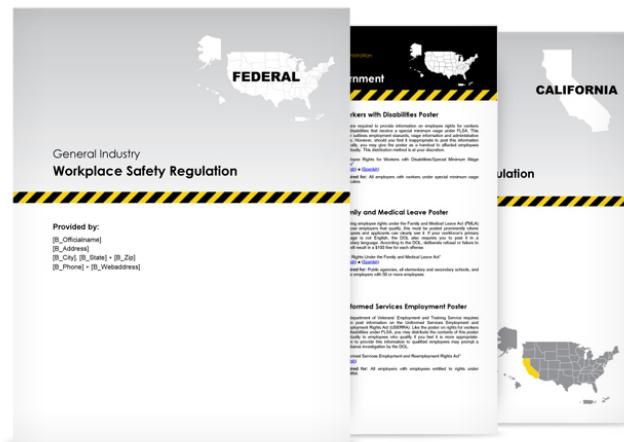
Resource Library

- Cell Phone Use/Texting While Driving – Laws by State
- Riding in Cargo Areas Laws by State
- Low-Speed Vehicle (LSV) Laws by State

State Safety Guides

Find OSHA and state-specific safety regulations in this document series.

- Federal Workplace Safety Regulations – General Industry
- State Guide to Workplace Safety Regulation - California
- State Guide to Workplace Safety Regulation – Tennessee



Workplace Poster Requirements

Stay compliant with federal and state-specific required workplace posters.

- Workplace Posters Required by the Federal Government
- Required Workplace Posters - Maine
- Required Workplace Posters -Iowa

Workers Compensation Statutes

Leverage our up-to-date library of state workers' compensation statutes with benefit rates.

- 2011/12 West Virginia Workers' Compensation Statutes
- 2011/12 Colorado Workers' Compensation Statutes
- 2011/12 Rhode Island Workers' Compensation Statutes

Three workers' compensation statutes are displayed. The first is '2011 OSHA's Health Services Industry (SIC 80)', which includes a table of state workers' compensation overview for Colorado. The second is '2011/12 West Virginia Workers' Compensation Statutes', which includes a table of state workers' compensation overview for West Virginia. The third is '2011/12 Colorado Workers' Compensation Statutes', which includes a table of state workers' compensation overview for Colorado.

STATE	REGULATION	Comments
Active to Employer	Within 4 days	Any other person who has notice of said injury must submit a written notice to the employer, advising the injured employee of the obligation to provide the required notice.
Claim Filing Requirements	Within 2 years	After injury or death, all rights barred after 2 years of injury, death or loss of earnings.
Employers Report of Accident	Within 10 days	For accidents resulting in more than 3 weeks of disability, must notify immediately in case of fatality.
Indemnification Waiting Period	3 days	Indemnity paid if disability exceeds 14 or more calendar days.
Average Weekly Wage Max.	\$900.52	Average weekly wage is based on a history of wages the employee was earning at time of accident.
Temp. Total Disability Max.	\$520 03/week	80-90% of worker's wage, no long as total does not exceed the max. of 90% of worker's average weekly wage. Payable until employee returns to work or healing is determined by a physician.
Death Benefits	None	None
Funeral Expenses	\$7,000 maximum	Funeral expenses, less any funeral sums previously paid, if there are no dependent children at time of death, shall be compensated until age 21, if full-time student, then lifetime benefits.
Permanent Partial Disability	\$157.50/week	Compensation for permanent disability or death benefits to a minor's dependents must be paid at the maximum rate of compensation. If the deceased employee leaves dependents, funeral expenses must be paid in addition to all other sums of compensation.
Coverage of Occupational Disease	All diseases	Compensation for permanent disability or death benefits to a minor's dependents must be paid at the maximum rate of compensation. If the deceased employee leaves dependents, funeral expenses must be paid in addition to all other sums of compensation.
Occupational Hearing Loss	Yes	Compensation for permanent disability or death benefits to a minor's dependents must be paid at the maximum rate of compensation. If the deceased employee leaves dependents, funeral expenses must be paid in addition to all other sums of compensation.

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Frequently Cited OSHA Standards

Find your industry in our library of top cited standards, covering 39 specific industries.

- *2011 Most Frequently Cited OSHA Standards – Health Services Industry*
- *2011 Most Frequently Cited OSHA Standards – General Building Construction*
- *2011 Most Frequently Cited OSHA Standards – Hotels, Rooming Houses, Camps*

OSHA Training Programs

Explore our customizable training packets; each includes a presentation, instructor's notes, employee handout and quiz, and meeting sign-in log.

- *First Aid Program & Training Materials*
- *Portable Fire Extinguisher Program & Training Materials*
- *Bloodborne Pathogens Program and Training Materials*



Quarterly OSHA Safety Newsletter

This newsletter series highlight hot topics in OSHA compliance and recounts recent citations.



Regulatory Updates

Robert Bell Insurance Brokers, Inc. provides explanations of recent federal legislation handed down by OSHA, the Department of Transportation, National Labor Relations Board, Department of Labor and others. Each update is written by an attorney and translated into laypersons' language.

- *Regulatory Update: OSHA – Severe Violator Enforcement Program (SVEP)*
- *Regulatory Update: Cranes and Derricks*

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- **Regulatory Update: NLRB Employee Rights Poster Requirement Postponed**
- **Regulatory Update: DOT Announce Rule Banning Hand-Held Cell Phones for Interstate Truck and Bus Drivers**
- **Regulatory Update: SEC Releases Cybersecurity Disclosure Guidance**

DOT Checklists

Make sense of Department of Transportation regulations using easy-to-understand checklists.

- **Driver Qualification File Checklist**
- **Alcohol/Controlled Substance Checklist**
- **Annual Vehicle Inspection Report Checklist**

Driver/Carrier Forms

Cut administrative time even as regulations demand increased recordkeeping; our forms help clients ensure compliance.

- **Motor Vehicle Record (MVR) Disclosure and Release Form**
- **Inspection, Repair and Maintenance Record**
- **Department of Motor Vehicle Alcohol Testing Form**

The image displays three sample forms from Robert Bell Insurance Brokers, Inc. The first form, 'Fleet Safety Policy', is a document outlining the company's commitment to safety and its policies regarding driver qualifications, vehicle maintenance, and accident response. The second form, 'Driver Qualification File - Regularly Employed', is a checklist for employers to ensure they have all the necessary documentation for their drivers, including applications, licenses, MVRs, and training records. The third form, 'Driver Qualification File - Interim/Occasional Driver', is a checklist for employers to ensure they have all the necessary documentation for their interim or occasional drivers, including applications, licenses, and MVRs.

Fleet Safety Reference Materials

Save on commercial auto premium and protect your fleet with these workplace policies.

- **Fleet Safety Policy**
- **Regulatory Update: DOT Announces New Hours-of-Service Limits for Commercial Truck Drivers**
- **Commercial Motor Vehicle Driver Retention and Safety**

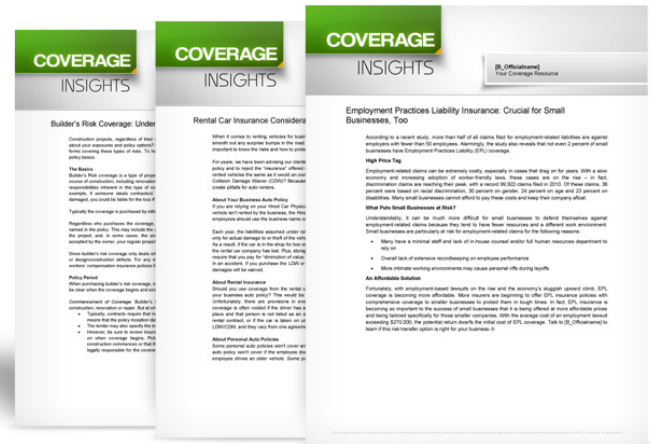
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Educational Materials

Coverage Insights

Plain-language explanations of coverage and risk transfer options will help your team understand the coverage you're considering.

- *Coverage Insights - Understanding the Policy Period*
- *Coverage Insights - Rental Car Insurance*
- *Coverage Insights - Employment Practices Liability Insurance: Crucial for Small Businesses?*



Monthly P&C Pro-File Newsletters

Our monthly newsletters highlights hot risk management topics and will allow you to explore additional coverages and emerging risks. We have widely applicable "General Industry" version, as well as industry-specific versions for:

- Construction
- Manufacturing
- Health Care
- Agriculture



Presentations

We share strategies to advance safety and loss control efforts with educational presentations and webinars.

- *Fleet Fraud Exposure Control Presentation*
- *Supervisor Injury Management Training Presentation*
- *Construction Risk Management Presentation*



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Risk Insights

Understand the need for risk management and insurance coverage with industry-specific and general articles highlighting exposures.

- *General Industry Risk Insights: Employee Cell Phone Use While Driving - What is Your Company's Liability?*
- *Retail Risk Insights: Inventory Shrinkage Causes Retailers to Lose Billions*
- *Office Risk Insights: Managing E-Discovery Risks*



Continuity Planning

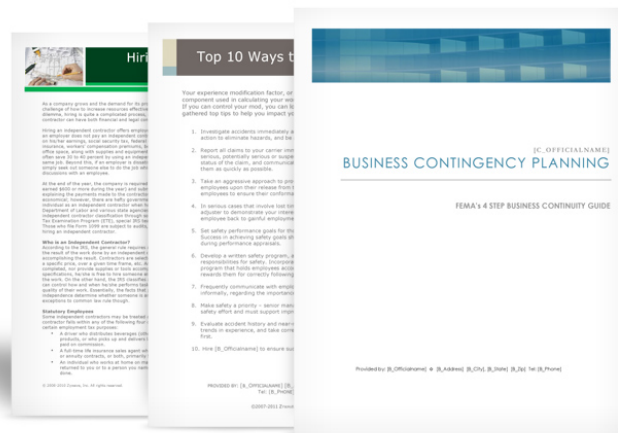
These guides will help you from initial planning through implementation of a business continuity plan.

- *Four Steps to Business Continuity Planning*
- *Business Continuity Planning – Implementation Guide*
- *Business Continuity Planning – Business Recovery Checklist*
- *Employee Emergency Preparedness Survey*

Loss Control

Implement best practices for accident and injury prevention with this dedicated suite of resources.

- *Top 10 Ways to Control Your WC Mod*
- *Hiring Independent Contractors*
- *New Employee Safety Orientation*



Claims Cost Containment

Minimize costs in the event of a claim.

- *15 Warning Signs of Workers' Compensation Fraud*
- *Vehicle Accident Report – In the Event of a Claim Form*

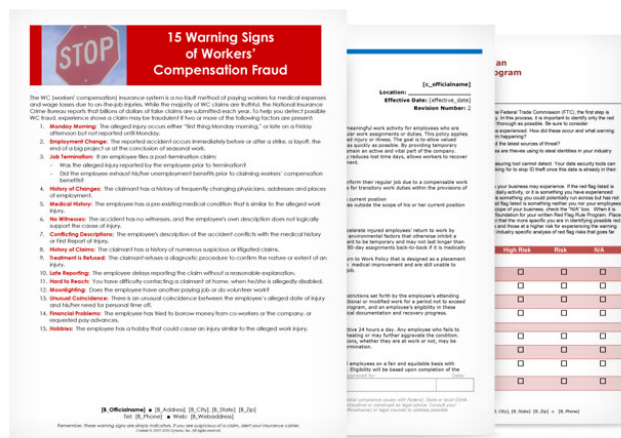
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•Return to Work Policy

Checklists

Coverage-specific checklists (liability, property, auto, workers' compensation and environmental exposure) that are essential in supporting your overall risk management and loss control initiatives.

- *Step-by-Step Guide to Creating an FTC-Approved Red Flag Rule Program*
- *Emergency Hurricane Preparation*
- *Vehicle Inspection Checklist*



Employee Communications

Safety Awareness Campaigns

We've got a wealth of employee health and safety support materials to help support your safety program. Our "Safety First" campaign suggests topics for safety initiatives and toolbox talks.

Employee Resources

Keep safety top of mind in the workplace with materials to distribute to employees, from payroll stuffers to employee quizzes.

- *Employee Newsletter – Working in Warm Weather*
- *Quiz: Forklift Safety*
- *Protect Your Vision Payroll Stuffer*



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Playing it Safe Flyers

Easy to post around the workplace or distribute, these single-page employee safety flyers focus on a variety of industry-specific safety topics.

- **Construction Playing it Safe: Keeping Hydrated in the Heat**
- **Health Care Playing it Safe: Preventing Trips and Slips**
- **Manufacturing Playing it Safe: The Danger of Dust**



Target on Safety Flyers

Similar to the Playing it Safe series, Target on Safety takes an in-depth look at safety situations that may come up in the workplace and offers solutions.

- **Target on Safety: Lifting and Stretching – Avoiding Strains**
- **Manufacturing Target on Safety: Think Safe – Work Safe**
- **Trucking Target on Safety: Overview of Warehousing Hazards**



Safety Matters “Toolbox Talks”

Our toolbox talks provide managers and supervisors with employee meeting talking points for a variety of industry-specific safety issues.

- **Safety Matters: First Aid Basics**
- **Office Safety Matters: Office Safety**
- **Trucking Safety Matters: Windier Driving and Skid Safety**
- **Construction Safety Matters: Fall Protection Safety**

Bulletins

These quick and easy one-page templates provide specific safety tips to employees.

- **Be Prepared: Severe Weather**



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- *Be Prepared: Fire Emergency*
- *Be Prepared: Driving Alone*

Safety Manuals

Customizable safety manuals feature general safety policies and procedures to support your safety programs. Choose from a general template or a variety of industry-specific versions.

- *Construction Employee Safety Manual*
- *Health Care Employee Safety Manual*
- *Restaurant Employee Safety Manual*

Safety Policies

Develop safety policies with these templates that include a variety of related materials, including recordkeeping forms to support your safety goals.

- *Hazardous Substance Spill Response Policy*
- *Cell Phone/Hand-Held Device Use Policy*
- *Return to Work Policy*



Constant Innovation

Cyber Liability

Cyber-liability coverage helps protect business from exposures not addressed under traditional CGL. If you have any operations that use the internet, it's especially important to explore this coverage.

- *Preventing E-Commerce Fraud*
- *Cyber Liability: New Exposures Presentation*
- *E-Liability- What Are Your Risks?*
- *Coverage Insights- Cyber Liability Insurance*



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Social Media Risk

Facebook, Twitter, LinkedIn and other social media tools continue to redefine the way employees and businesses relate to each other. Make sure your employees' social media use is undertaken in a way that does not expose them to unnecessary liability.

- *Online Social Networking Policy*
- *Risk Insights: Social Network Security for Your Business and Employees*
- *Office Risk Insights: The Risks and Benefits of Social Networking at Work*
- *General Computer, Email, Internet Security Policy*



Enterprise Risk Management

ERM is a concept often discussed but rarely understood. Identify, quantify, assess and analyze the risks your organization must address.

- *ERM Program Overview (Client)*
- *ERM Risk Management Plan*
- *ERM Findings Worksheet*

