

RISK MANAGEMENT

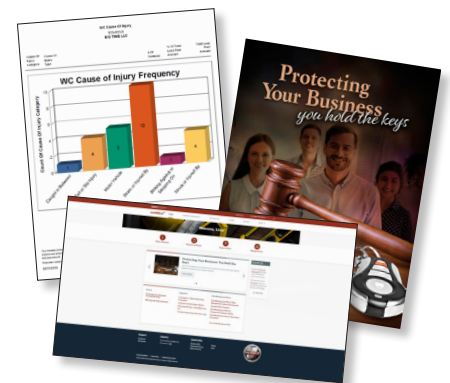
Solutions

The ability to anticipate potential losses and choose the best prevention solutions lies at the heart of risk management. Federated's proactive approach to risk management includes services and tools to help you make sound business decisions — from employee selection and training, to controlling hazards, to choosing the appropriate types and amounts of insurance coverage. Surrounding risk management can be challenging, but Federated policyholders receive customized support face-to-face, via phone, and online.

Marketing Representatives

Your local Federated marketing representative will assist in identifying hazards of your business on an annual basis using a Risk Control ReviewSM. A Risk Control Review consists of:

- An in-depth loss analysis to help identify the loss trends negatively impacting your business and/or your industry
- A presentation of Federated's annual loss side initiative addressing a risk management topic affecting many businesses, such as distracted driving and a drug- and alcohol-free workplace
- An opportunity for you to select one additional risk management topic to address during the coming year with the support of Federated's materials and personnel



Risk Management Consultation

Through face-to-face, on-site expertise or via remote consultation with Federated's Risk Management Resource Center, Federated can enhance your risk management culture on a variety of topics, including:

- Consultation on topics such as OSHA, DOT, EPA, drug-free workplace, employee screening, and disaster planning
- One-on-one coaching for safety directors and/or designated risk managers
- Property hazard identification and recommendations
- Commercial building value estimates
- Business auto exposures
- Workers compensation experience mod. management
- Employment-related practices exposures
- More than 350 training programs including safe vehicle operation, back injury prevention, forklift safety, hazard communication, slip and fall prevention, and more
- Risk management materials request line



mySHIELD is a personalized online destination for risk management resources to help support your business. Easily find, access, and “favorite” industry-specific training



Driving

- Distracted driving prevention resources
- Department of Transportation (DOT) topics
- In-cab video telematics and fleet management software information
- And more

Employee Safety

- OSHA 10- and 30-hour training
- Safety training on ladders, forklifts, PPE, and more
- Bloodborne pathogen program resources
- And more

Drug and Alcohol

- Drug screening resources
- Access to a Laboratory Drug Testing Network
- Information regarding drug and alcohol testing devices
- And more

Human Resources

- Sample forms, checklists, and policies
- Employment screening and background check resources
- State and federal employment law posters
- And more

Disaster Preparedness

- Disaster planning toolkit
- Sample emergency action and business continuity plans
- Online tools to help identify perils
- And more

Cyber

- Breach preparedness training and guides
- Cyber risk assessment and incident roadmap tools
- Security awareness training and simulated phishing services
- And more

Workplace Safety

- HAZMAT and HAZCOMM resources
- Fire prevention resources
- Employee safety training
- And more

How can Federated's Risk Management Resources Help You?

Profitability — reduce costs associated with losses and increase efficiency and productivity

Compliance — comply with federal and state mandates such as DOT, EPA, and OSHA

Reputation — fewer safety and health incidents mean less negative publicity

Proactive Approach — improve risk identification, analysis, and response

Culture — a safety culture impacts your workforce and business performance

The information in this publication is intended to provide general information and recommendations for risk prevention. It should not be considered legal advice regarding your unique needs. Qualified counsel should be sought regarding questions specific to your circumstances. The recommendations in this guide may help reduce the risk of loss, but is not guaranteed to do so.