

# Casualty Risk Control

## Services for Somo Global Risk Solutions Policyholders



### Somo Global Risk Solutions

Somo Global Risk Solutions takes a unique approach, offering comprehensive multiline capabilities targeted at select industry verticals and client segments where we have depth of expertise. We work through a network of U.S. retail brokers to service accounts who share our commitment to long-term partnerships built on white glove service. Delivering tailored products and services, our teams specialize in:

- Financial Institutions
- Professional Services
- Real Estate
- Hospitality
- Life Sciences
- Asian Interest Accounts
- Technology

Companies today face complex risk management issues that encompass regulatory, financial, legal, production, technical and other disciplines. To manage these potential risks, companies should engage experienced casualty risk control specialists and implement sound risk control engineering processes early on.

Somo Global Risk Solutions' Casualty Risk Control professionals are industry leaders who actively participate in key trade associations such as the American Society of Safety Professionals (ASSP) and National Association of Safety Professionals (NASP) in the U.S. and IOSH and other local professional bodies in the UK and Europe and hold Certified Safety Professional (CSP) and Certified Industrial Hygienist (CIH) designations.

Our practical risk management programs are tailored to each client's business operations, market environment and priorities to assist our clients with their safety and risk management efforts. By providing industry leading risk mitigation services, our Casualty Risk Control Specialists help clients identify risk improvement objectives and customize our recommendations, so our insureds can minimize losses and stay ahead of the unexpected.

With deep industry knowledge built from extensive experience, our Casualty Risk Control teams work closely with our dedicated underwriters and claims specialists to help monitor emerging trends and minimize loss potential.

### RISK CONTROL SERVICES

#### Workers Compensation

To help limit clients' incident exposures and provide for the safety and welfare of staff, we offer best practice tools and solutions, including:

- Online training libraries, webcasts, newsletters and technical reference guides
- Loss trend analysis
- Risk assessment
- Machine guarding evaluations
- Self-inspection program development
- SOAR (a safety incentive program)
- On-site "Train-the-Trainer" programs
- Ergonomic evaluations
- Industrial Hygiene Consulting
- Behavior-based safety

#### Fleet Safety

Vehicle-related accidents are one of the leading causes of workplace fatalities. Help protect your employees while they are on the road as well as reduce your organization's auto liability exposures by working with our Risk Control Fleet Specialists to:

- Develop driver qualification and selection standards
- Promote vehicle use policies
- Design and implement vehicle maintenance and inspection programs
- Provide multi-language driver training programs (English, Spanish and Japanese)

## Premises Liability

Maintaining the safety and security of employees, visitors and vendors presents a wide variety of challenges. Our casualty risk control team can help you identify possible premise liability exposures through:

- Life safety evaluations
- Slip, trip and fall evaluations
- Contractor safety programs
- Site security evaluations

## Product Safety and Liability

Product safety is paramount to an organization's financial and reputational well-being. Our Casualty Risk Control Specialists stay on top of current codes and standards, working with clients to identify potential losses by assessing and reviewing:

- Product design, warning labels, instructions and warranties
- Potential product hazard
- Quality control procedures including inspection, testing, and recordkeeping
- Recall programs

## Safety Management Systems

Continuous improvement is at the core of safety management systems. To assist our clients with development and implementation of the "Plan-Do-Check-Act" process we provide:

- ISO 45001/VPP/Z-10 program development
- Gap analysis and review
- Management and performance accountability programs
- Consultation on regulatory issues such as OSHA, CPSC, et al

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## About Sompo International

Sompo GRS is part of Sompo International Holdings Ltd. (Sompo International), a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

## Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets.

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Disclaimer: Risk Control evaluations, reports and recommendations are made solely to assist Sompo International in underwriting the insurability of a risk. The recommendations and contents of this material are provided for information purposes only. It is offered only as a resource that may be used together with your professional insurance advisor in maintaining a loss control program. Sompo International assumes no liability by reason of the information within this material.

To learn more, visit us at: [www.sompo-intl.com/insurance/riskcontrol](http://www.sompo-intl.com/insurance/riskcontrol)



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