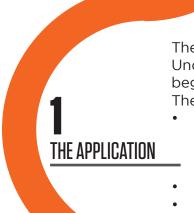
AMERISAFE SAFETY VISITS

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 timeline of the pre-quote visit begins before our Underwriter (UW) receives the submission. Instead, it begins when an agent fills out 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.
- Be accurate and current
- Provide a cell phone and/or email address for ease of scheduling.

2 REQUEST FROM UW

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.

In addition, agents for multi-location accounts should provide a description of the addresses given (i.e. shop, home office, storage, worksite, etc.)
For multi-location accounts, more than one Field Safety Professional may be involved depending on the distance between locations and our Safety territories.

3FSP CONTACT

The FSP will utilize the point-of-contact information given in the ACORD application to set up a time to conduct a visit.

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

This is imperative for scheduling during short windows.

The FSP will reach out directly to the POC, not the agent. While our FSPs appreciate assistance from agents, AMERISAFE's initial pre-quote safety visits are an opportunity to see the operation without outside influence. This ensures the FSP:

- Can efficiently schedule the meeting
- Gains a better understanding of the business
- Gets the chance to know the business contact, since they will potentially be working together regularly in the future

4. THE APPOINTMENT

It is the day of 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



5More details

THE PRELIMINARY OFFICE VISIT:

- A small overview of the business
- 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 create written policies
- View equipment (if there)
- View records of losses
- Survey work area (if applicable)
- For trucking, view driver qualifications and management

ACTIVE WORKSITE OBSERVATION:

- 15 45 minutes observation
- Can be completed with the POC or another member of the team
- Observing work being completed
- Viewing condition of equipment/tools
- Determining whether appropriate controls are being used for the hazards present at the worksite

VERBAL RECCOMENDATIONS:

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

At AMERISAFE, we believe we have a moral obligation to ensure worksites are 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 reccomendations, we use some of the following terminology.

Critical vs. Desirable - AMERISAFE is not OSHA. 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. These types of recommendations will lead to a follow up visit within 30 60 days and can lead to cancellation if not remedied.
- **Desirable:** A desirable recommendation is a suggestion that would improve the safety of employees on the worksite. It does not require immediate action, but it is something we will look for during the next safety visit. Desirable recommendations do not prompt a safety visit.

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