

saif

Work. Life. Oregon.

2026

Workers' Compensation
Insurance Seminar

Partnering for impact:

Engaging policyholders for
safer outcomes

Brittany Johnston

Safety & Health Services Adviser

Soren Bjerregaard

Safety & Health Supervisor



Agenda

Building on Our Safety & Health Division Journey

OAR Division 1 Rules: Duties of Insurers

Our Service Model and Consulting Teams

Gaining Commitment on Impactful Recommendations
(Tabletop Discussion & Success Stories)

Safety & Agents: Partnering for Impact

Where We're Going: Engagement, Commitment, and Data

Set up polling devices

Option 1: Use a clicker

Option 2: Use a cell phone

Cell phone options:

- Type ttpoll.com into browser, or
- Scan QR code

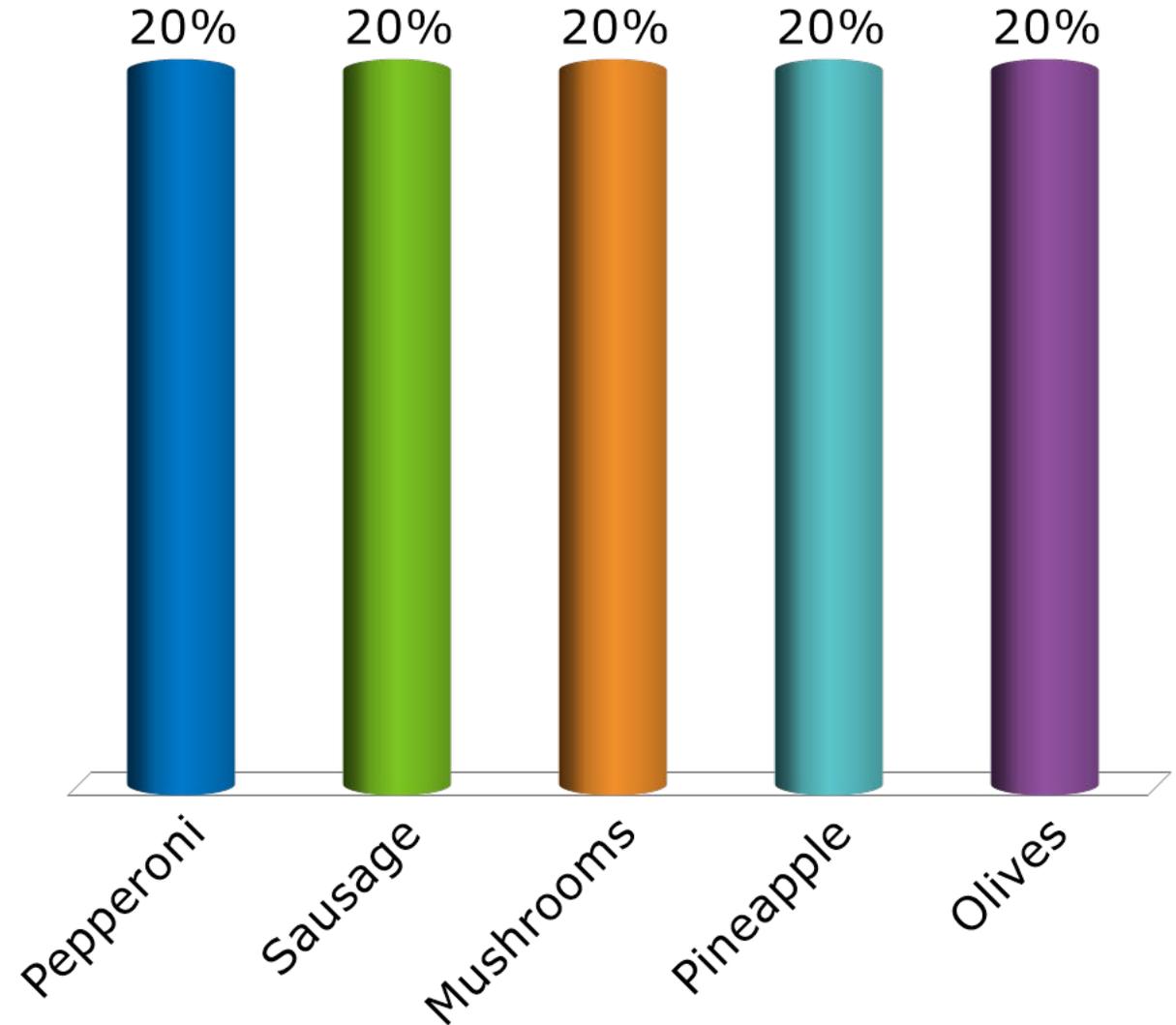


Session ID: brijoh

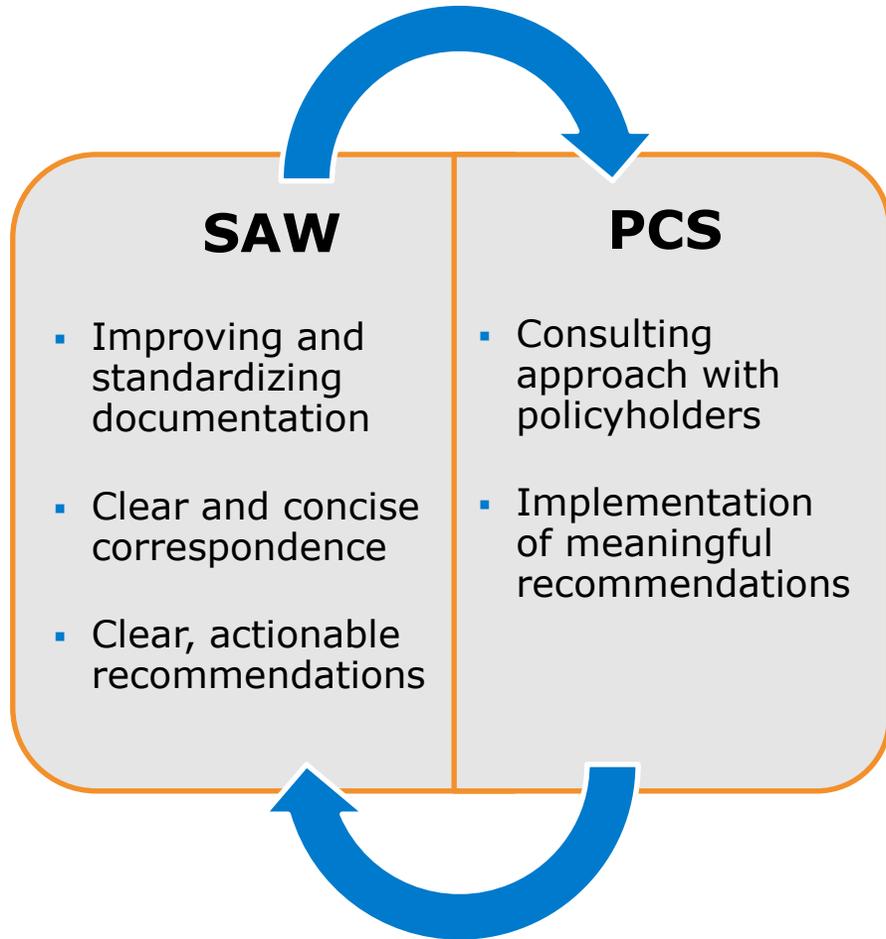
Did you attend the WC Seminar in 2024?

A. Yes

B. No



Building on our journey to bring consistency and clarity to serving our policyholders



Safety and Health Services

Hi Michael,

Thank you for inviting me to meet with your employees on Monday, November 20th. A copy of the 'Hazard Awareness' safety talk we reviewed with your employees is attached for your reference.

During our visit, we briefly toured the lathe area. We observed a near miss in which a forklift was delivering units near the line while another employee was changing staples. The unit came dangerously close to the employee, raising concern that this practice could lead to a serious injury or worse. See attached photo.

Included below is the action item we discussed and committed to completing.

Recommendations and Commitments:

Action item: Forklift safety program

Reduce the risk of serious injury by implementing the following corrective measures:

- Verify all forklift horns are functional and require operators to honk before approaching work areas.
- Require operators to wait until the path is fully clear of personnel before delivering units.
- Inspect work zones regularly to ensure areas are free of obstruction prior to movement.
- Retrain the operator involved and document the training for your records.
- Provide refresher training for all staff on safe forklift operation.

Target date:1/15/26

Goals/Next Steps/Other Considerations

The employee safety talk went well and had good engagement. I suggest we aim to provide this quarterly to maintain high safety awareness, engage staff, and demonstrate the benefits of safe work practices.

Resources

Progressive disciplinary tips and translation (attached)

Thank you again for the opportunity to meet with your employees. I will follow up in early January to revisit your progress on the forklift action item.

Best regards,

Safety Consultant

SAIF Senior Safety Management Consultant



Safety and Health Services

Hi Michael,

Thank you for inviting me to meet with your employees on Monday, November 20th. A copy of the 'Hazard Awareness' safety talk we reviewed with your employees is attached for your reference.

During our visit, we briefly toured the lathe area. We observed a near miss in which a forklift was delivering units near the line while another employee was changing staples. The unit came dangerously close to the employee, raising concern that this practice could lead to a serious injury or worse. See attached photo.

Included below is the action item we discussed and committed to completing.

Recommendations and Commitments:

Action Item: Forklift safety program

Reduce the risk of serious injury by implementing the following corrective measures:

- Verify all forklift horns are functional and require operators to honk before approaching work areas.
- Require operators to wait until the path is fully clear of personnel before delivering units.
- Inspect work zones regularly to ensure areas are free of obstruction prior to movement.
- Retrain the operator involved and document the training for your records.
- Provide refresher training for all staff on safe forklift operation.

Target date: 1/15/26

Goals/Next Steps/Other Considerations

The employee safety talk went well and had good engagement. I suggest we aim to provide this quarterly to maintain high safety awareness, engage staff, and demonstrate the benefits of safe work practices.

Resources

Progressive disciplinary tips and translation (attached)

Thank you again for the opportunity to meet with your employees. I will follow up in early January to revisit your progress on the forklift action item.

Best regards,

Safety Consultant

SAIF Senior Safety Management Consultant



Safety and Health Services

Hi Michael,

Thank you for inviting me to meet with your employees on Monday, November 20th. A copy of the 'Hazard Awareness' safety talk we reviewed with your employees is attached for your reference.

During our visit, we briefly toured the lathe area. We observed a near miss in which a forklift was delivering units near the line while another employee was changing staples. The unit came dangerously close to the employee, raising concern that this practice could lead to a serious injury or worse. See attached photo.

Included below is the action item we discussed and committed to completing.

Hi Michael,

Thank you for inviting me to meet with your employees on Monday, November 20th. A copy of the "Hazard Awareness" safety talk we reviewed with your employees is attached for your reference.

During our visit, we briefly toured the lathe area. We observed a near miss in which a forklift was delivering units near the line while another employee was changing staples. The unit came dangerously close to the employee, raising concern that this practice could lead to a serious injury or worse. See attached photo.

Included below is the action item we discussed and committed to completing.

Recommendations and Commitments:**Action Item: Forklift safety program**

Reduce the risk of serious injury by implementing the following corrective measures:

- Verify all forklift horns are functional and require operators to honk before approaching work areas.
- Require operators to wait until the path is fully clear of personnel before delivering units.
- Inspect work zones regularly to ensure areas are free of obstruction prior to movement.
- Retrain the operator involved and document the training for your records.
- Provide refresher training for all staff on safe forklift operation.

Target date: 1/15/26.

Goals/Next Steps/Other Considerations

The employee safety talk went well and had good engagement. I suggest we aim to provide this quarterly to maintain high safety awareness, engage staff, and demonstrate the benefits of safe work practices.

Resources

Progressive disciplinary tips and translation (attached)

Thank you again for the opportunity to meet with your employees. I will follow up in early January to revisit your progress on the forklift action item.

Best regards,

Safety Consultant

SAIF Senior Safety Management Consultant

Recommendations and Commitments:

Action item: Forklift safety program

Reduce the risk of serious injury by implementing the following corrective measures:

- Verify all forklift horns are functional and require operators to honk before approaching work areas.
- Require operators to wait until the path is fully clear of personnel before delivering units.
- Inspect work zones regularly to ensure areas are free of obstruction prior to movement.
- Retrain the operator involved and document the training for your records.
- Provide refresher training for all staff on safe forklift operation.

Target date: 1/15/26

Hi Michael,

Thank you for inviting me to meet with your employees on Monday, November 20th. A copy of the "Hazard Awareness" safety talk we reviewed with your employees is attached for your reference.

During our visit, we briefly toured the lathe area. We observed a near miss in which a forklift was delivering units near the line while another employee was changing staples. The unit came dangerously close to the employee, raising concern that this practice could lead to a serious injury or worse. See attached photo.

Included below is the action item we discussed and committed to completing.

Recommendations and Commitments:

Action Item: Forklift safety program

- Reduce the risk of serious injury by implementing the following corrective measures:
- Verify all forklift horns are functional and require operators to honk before approaching work areas.
 - Require operators to wait until the path is fully clear of personnel before delivering units.
 - Inspect work zones regularly to ensure areas are free of obstruction prior to movement.
 - Retrain the operator involved and document the training for your records.
 - Provide refresher training for all staff on safe forklift operation.

Goals/Next Steps/Other Considerations

The employee safety talk went well and had good engagement. I suggest we aim to provide this quarterly to maintain high safety awareness, engage staff, and demonstrate the benefits of safe work practices.

Resources

Progressive disciplinary tips and translation (attached)

Thank you again for the opportunity to meet with your employees. I will follow up in early January to revisit your progress on the forklift action item.

Best regards,

Safety Consultant

SAIF Senior Safety Management Consultant

Goals/Next Steps/Other Considerations

The employee safety talk went well and had good engagement. I suggest we aim to provide this quarterly to maintain high safety awareness, engage staff, and demonstrate the benefits of safe work practices.

Resources

Progressive disciplinary tips and translation (attached)

Thank you again for the opportunity to meet with your employees. I will follow up in early January to revisit your progress on the forklift action item.

Best regards,

Safety Consultant

SAIF Senior Safety Management Consultant

Personal efficacy

Listen for the outcomes policyholders value and connect to the effective safety and health alternatives.

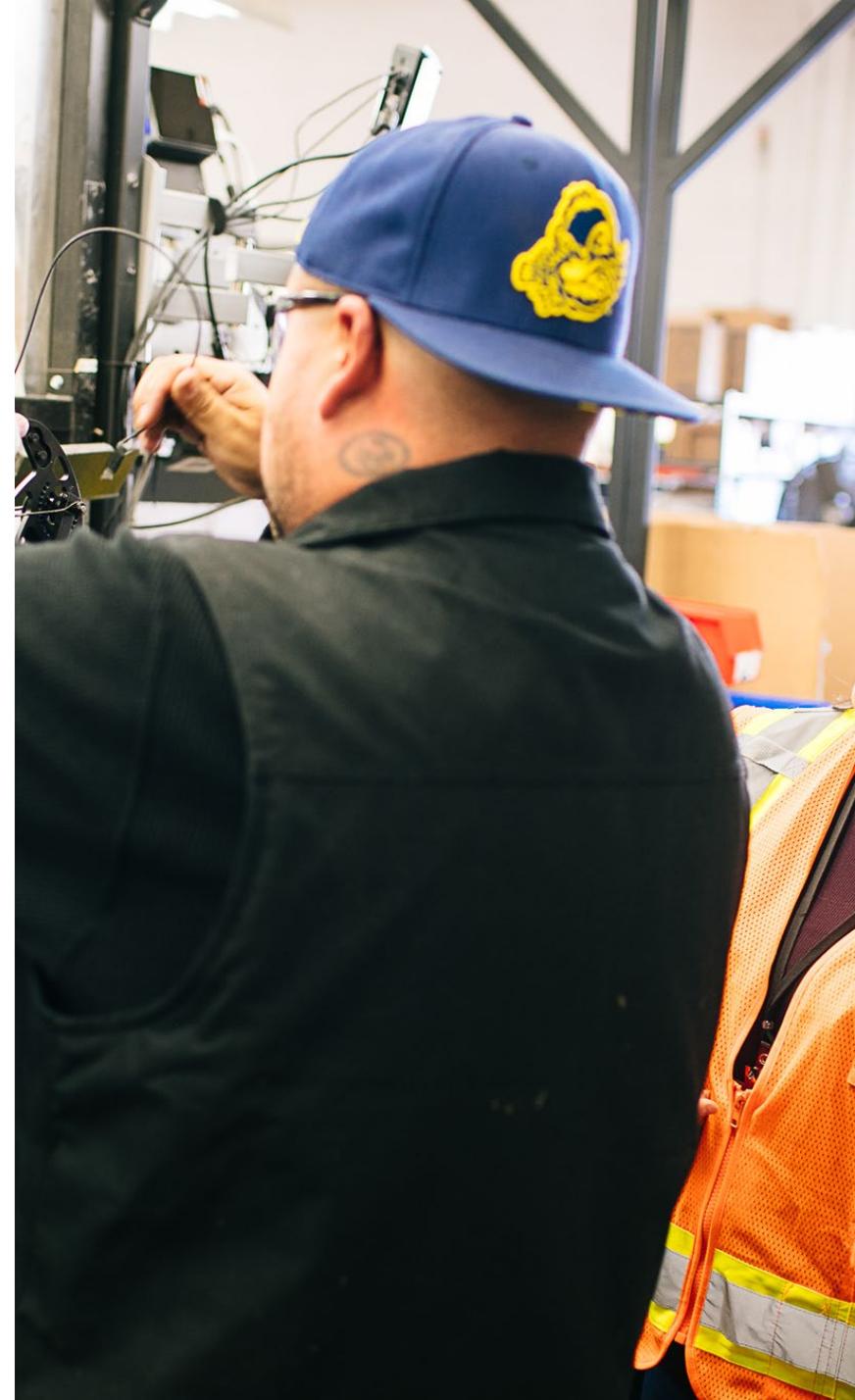
- Humble inquiry
- Persuasion on the merits
- Offer effective solutions
- Incremental success
- Meaningful change



Dealing with resistance

Reduce policyholder resistance by genuinely appreciating their priorities and constraints while being demonstrably committed to their organization's success.

- Preparation
- Appreciate their priorities and constraints
- Demonstrate commitment to their success
- Never blame the policyholder
- Negotiate by offering choice among alternatives



Achieving engagement and commitment

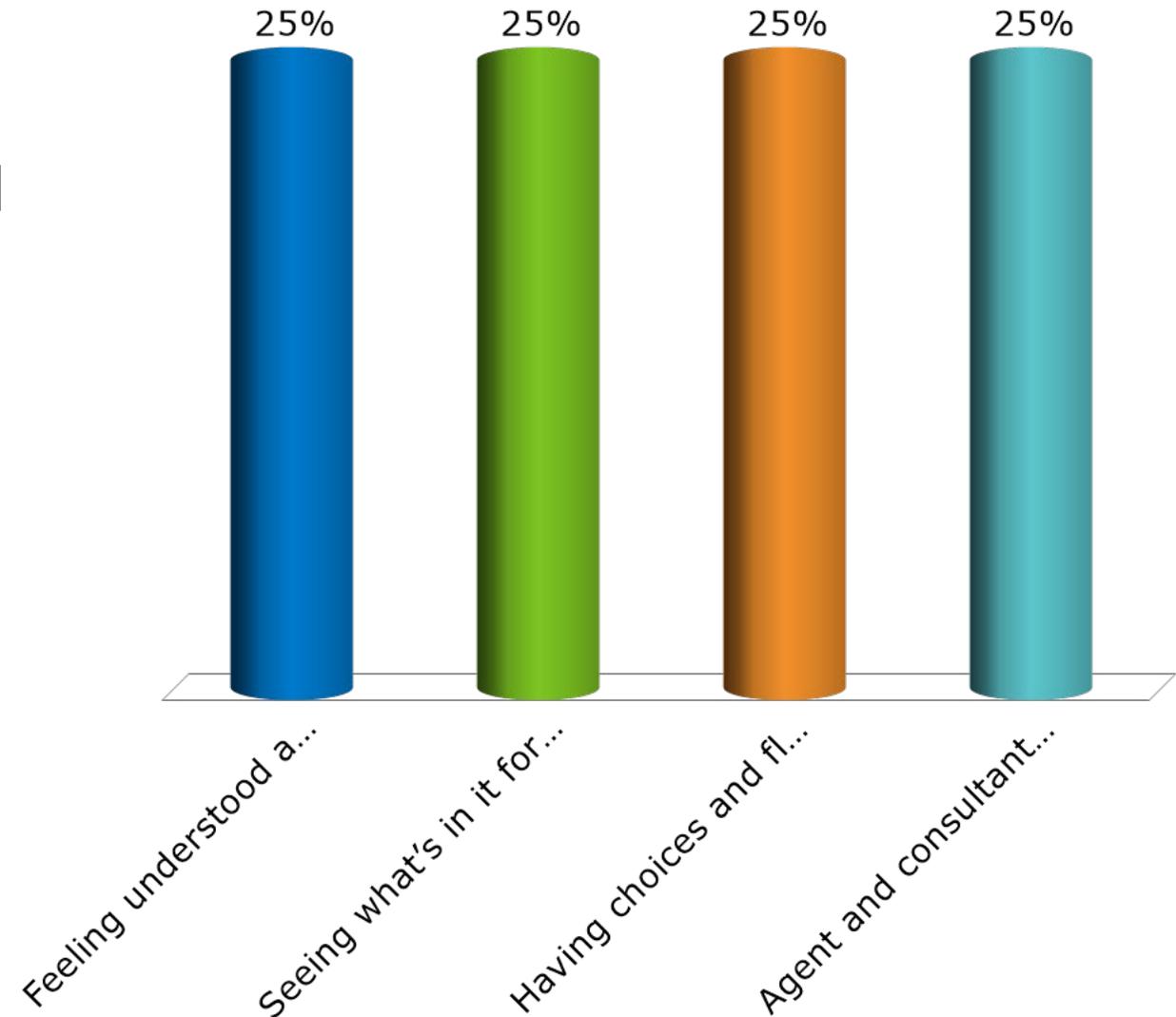
Both policyholders and consultants share responsibility for both successes and failures.

- Shared ownership
- Network up
- Make a compelling case for change
- Hold yourself and the policyholder accountable



In your experience, what has been **most impactful** in moving a policyholder from resistance to commitment?

- A. Feeling understood and heard
- B. Seeing what's in it for them
- C. Having choices and flexibility
- D. Agent and consultant reinforcing the message together



OAR Division 1: Insurer Safety & Health Requirements

OAR 437-001-1005 through 437-001-1065 establish minimum insurer responsibilities for loss-prevention services.

- **Inform** insureds of the loss-prevention services available
- **Requests** regarding imminent danger hazards shall be **responded to** as soon as possible, and other requests within 30 days
- Each insurer shall make loss-prevention services **available**
- An insurer shall **offer to assist** in developing a loss prevention plan with each of its employers with a **claims frequency or severity greater than its average employer.**

SAIF's vision

Make Oregon the safest and healthiest place to work.

SAIF's mission

Serve Oregon's workers and employers by making workers' compensation widely available, affordable, and accessible, and by providing extraordinary service.

Safety & health division

*We help policyholders **drive impactful change** through influence, education, and capacity-building that leads to meaningful and sustained injury and illness prevention.*



Our service philosophy

- Consult for injury and illness prevention beyond compliance
- Meet policyholders where they are
- Build internal capacity
- Balance needs with their requests



Service Team assignment

Premium thresholds and special assignments

- \leq \$40,000 premium → Safety Services
 - Assigned Risk Pool → Safety Services
- $>$ \$40,000 premium → Regional
- Exceptions - Complex categories (e.g., USL&H, leasing, specialty class codes) are not assigned to the service center

**Consistent philosophy
across all teams**



Meet our team



48+ Senior Safety Management Consultants

Northern
Valley
Southern
Eastern
State
Safety Services



8 Specialists, including:

3 Certified Industrial Hygienists
Industrial Hygiene Technician
Occupational Health Consultant
Certified Professional Ergonomist
Total Worker Health Adviser
Construction Specialist



32 Group Partner Consultants

CIS: City & County
SDAO: Special Districts
AOL: Loggers
AGC: General Contractors
HBA: Home Builders



Safety and health services

Date

Policyholder info

Agency info

SAIF policy: 000000

Policy dates: 01/01/2019 – 12/31/2019

Dear Safety Contact,

We recently completed a hazard recognition survey at your Astoria Store. It is important that you implement the following recommendations to minimize both risk and loss.

Recommendations:

Hazards - Electrical - Panels Target Date:

Two open and unguarded breaker slots on the machine shop's electrical access panel present a potential employee electrocution hazard. I recommend that you install UL approved covers or inserts over the unguarded slots to address this hazard.

Hazards - Housekeeping Target Date:

Damaged tile and floor depressions in the retail area of the store presents both employee and customer trip-fall hazards. I recommend that you fill in all flooring depressions and replace damaged tiles to address this hazard.

Hazards - Fire Hazard Target Date:

The space heater behind the checkout counter does not have a functioning automatic tip-over switch and presents a potential fire hazard. I recommend that you repair or replace the unit to address this hazard.

Hazards - Housekeeping Target Date:

Damaged counter area floor mats present an employee trip-fall hazard. I recommend that you replace all damaged units to address this hazard.

Hazards - Cranes/Hoists/Rigging Target Date:

The shipping and receiving area overhead crane has not been inspected on an annual and periodic basis as required by OR-OSHA standard 1910.179(j)(1)(ii)(A)-(B). I recommend that you perform a comprehensive annual inspection of the unit using an outside vendor and conduct monthly inspections using an in-house crane inspection checklist to address this hazard. maintain copies on file of all annual and periodic inspections.



Hazards - Other Target Date:

Overhead exit sign back-up lights did not work when tested. I recommend that you test the back-up battery system to determine if it is charged and/or will hold a charge and recharge or replace as needed to address this hazard.

Hazards - Ladder Safety Target Date:

Unsecured vertically stored ladders throughout the store present various fall-on-employee hazards. I recommend that you secure all vertically stored ladders with bungee cords or their equivalent to address this hazard.

Hazards - Powered Industrial Trucks / Forklifts - Training Target Date:

Evidence of employ training and employer certification of staff to use the forklift was not readily available during my visit. I recommend that you implement a formal training program for industrial power truck operators that includes operating rules and practices. The program should include, but is not limited to:

- Training and evaluation
- Qualification of trainers
- Pedestrian safety
- Using seatbelts
- Attachments and extensions
- Factors affecting forklift stability

Hazards - Hazard Communication/GHS – Secondary Containers Target Date:

There is an unlabeled secondary container (spray bottle) near the emergency eyewash station in potential violation of OR-OSHA standard 1910.1200. I recommend that you label secondary containers to identify the product and provide at least general information about the chemical, including information on the hazards. This may include words, pictures, and/or symbols.

Hazards - Electrical - Panels Target Date:

There is stock stored within three feet of a backroom electrical access panel. I recommend that you keep all electrical panels clear of materials and/or obstructions. Maintain a free space of at least 36 inches in front of the panel.

Hazards - Machine Safe Guarding Target Date:

The machine shop bench grinder is not secured to the bench to prevent movement, has a grindstone that is worn past its safe diameter limits and has a tool rest to stone distance that is greater than 1/8th of an inch. I recommend that you secure the grinder to the bench, install a new grindstone and adjust the tool rest to stone clearance to 1/8th of an inch to correct this hazard.



Hazards - Electrical – Extension Cords Target Date:

Flexible extension cords are being used as permanent wiring for the battery back-up charging system and the paint mixing station. I recommend that you use electrical extension cords only for temporary situations (one shift or less). Have a qualified electrician install permanent electrical outlets if needed.

Hazards - Other Target Date:

The eyewash solution in the backroom first aid kit is potentially contaminated due having been previously opened. I recommend that you replace the eyewash solution with a new unopened bottle to address this hazard.

Hazards - Fall Protection (General Industry) Target Date:

The mezzanine to attic ramp guardrail does not have mid-rails as required by OR-OSHA. I recommend that you install mid-rails on this unit and guard all wall openings, floor openings, or holes from which there is a drop of 4 feet or more. Guarding requirements for railing or covers are described in 1910.23. <http://osha.oregon.gov/OSHARules/div2/div2D.pdf>

Hazards - Other Target Date:

An upstairs overhead beam that is lower than six feet as measured from the bottom of the beam to the floor, presents a bump to the head hazard. I recommend that install yellow-black caution tape on the leading edges of the overhead hazard to address this hazard.

Hazards - Other Target Date:

The upstairs natural gas water heater is not equipped with earthquake straps and presents a potential tip-over and fire hazard. I recommend that you install earthquake straps on the unit to address this hazard.

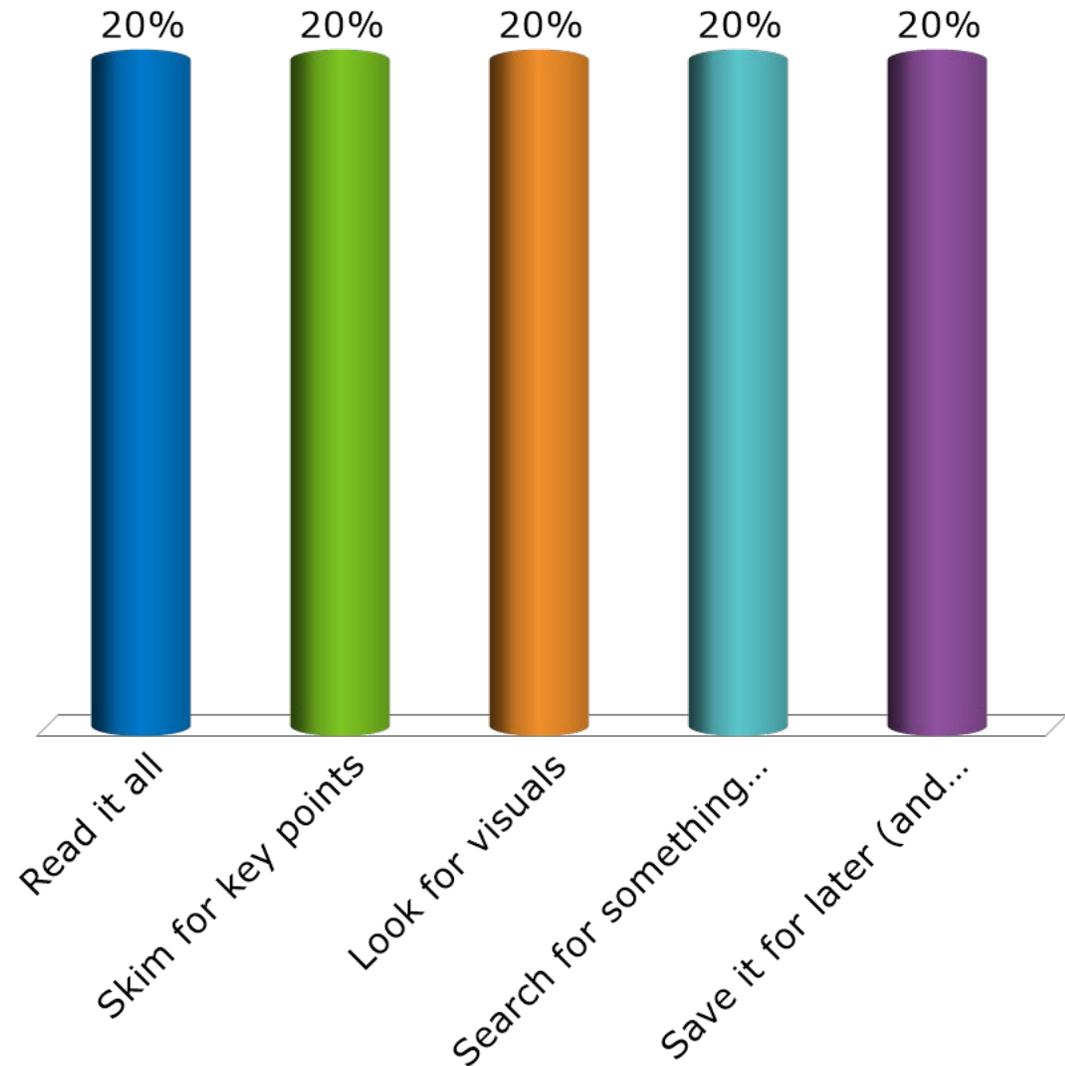
At SAIF, we're here to help as your business partner. Contact us if you have any questions or need additional assistance.

Sincerely,
Safety Consultant

c: Underwriter
Agent

Be honest – what do you usually do when you receive a 3-page report?

- A. Read it all
- B. Skim for key points
- C. Look for visuals
- D. Search for something that grabs my attention
- E. Save it for later
(and sometimes never get back to it)





Safety and health services

Date

Policyholder info

Agency info

SAIF policy: 000000

Policy dates: 01/01/2019 – 12/31/2019

Dear Safety Contact,

We recently completed a hazard recognition survey at your Astoria Store. It is important that you implement the following recommendations to minimize both risk and loss.

Recommendations:

Hazards - Electrical - Panels Target Date:

Two open and unguarded breaker slots on the machine shop's electrical access panel present a potential employee electrocution hazard. I recommend that you install UL approved covers or inserts over the unguarded slots to address this hazard.

Hazards - Housekeeping Target Date:

Damaged tile and floor depressions in the retail area of the store presents both employee and customer trip-fall hazards. I recommend that you fill in all flooring depressions and replace damaged tiles to address this hazard.

Hazards - Fire Hazard Target Date:

The space heater behind the checkout counter does not have a functioning automatic tip-over switch and presents a potential fire hazard. I recommend that you repair or replace the unit to address this hazard.

Hazards - Housekeeping Target Date:

Damaged counter area floor mats present an employee trip-fall hazard. I recommend that you replace all damaged units to address this hazard.

Hazards - Cranes/Hoists/Rigging Target Date:

The shipping and receiving area overhead crane has not been inspected on an annual and periodic basis as required by OR-OSHA standard 1910.179(j)(1)(ii)(A)-(B). I recommend that you perform a comprehensive annual inspection of the unit using an outside vendor and conduct monthly inspections using an in-house crane inspection checklist to address this hazard. maintain copies on file of all annual and periodic inspections.



Hazards - Other Target Date:

Overhead exit sign back-up lights did not work when tested. I recommend that you test the back-up battery system to determine if it is charged and/or will hold a charge and recharge or replace as needed to address this hazard.

Hazards - Ladder Safety Target Date:

Unsecured vertically stored ladders throughout the store present various fall-on-employee hazards. I recommend that you secure all vertically stored ladders with bungee cords or their equivalent to address this hazard.

Hazards - Powered Industrial Trucks / Forklifts - Training Target Date:

Evidence of employ training and employer certification of staff to use the forklift was not readily available during my visit. I recommend that you implement a formal training program for industrial power truck operators that includes operating rules and practices. The program should include, but is not limited to:

- Training and evaluation
- Qualification of trainers
- Pedestrian safety
- Using seatbelts
- Attachments and extensions
- Factors affecting forklift stability

Hazards - Hazard Communication/GHS – Secondary Containers Target Date:

There is an unlabeled secondary container (spray bottle) near the emergency eyewash station in potential violation of OR-OSHA standard 1910.1200. I recommend that you label secondary containers to identify the product and provide at least general information about the chemical, including information on the hazards. This may include words, pictures, and/or symbols.

Hazards - Electrical - Panels Target Date:

There is stock stored within three feet of a backroom electrical access panel. I recommend that you keep all electrical panels clear of materials and/or obstructions. Maintain a free space of at least 36 inches in front of the panel.

Hazards - Machine Safe Guarding Target Date:

The machine shop bench grinder is not secured to the bench to prevent movement, has a grindstone that is worn past its safe diameter limits and has a tool rest to stone distance that is greater than 1/8th of an inch. I recommend that you secure the grinder to the bench, install a new grindstone and adjust the tool rest to stone clearance to 1/8th of an inch to correct this hazard.



Hazards - Electrical – Extension Cords Target Date:

Flexible extension cords are being used as permanent wiring for the battery back-up charging system and the paint mixing station. I recommend that you use electrical extension cords only for temporary situations (one shift or less). Have a qualified electrician install permanent electrical outlets if needed.

Hazards - Other Target Date:

The eyewash solution in the backroom first aid kit is potentially contaminated due having been previously opened. I recommend that you replace the eyewash solution with a new unopened bottle to address this hazard.

Hazards - Fall Protection (General Industry) Target Date:

The mezzanine to attic ramp guardrail does not have mid-rails as required by OR-OSHA. I recommend that you install mid-rails on this unit and guard all wall openings, floor openings, or holes from which there is a drop of 4 feet or more. Guarding requirements for railing or covers are described in 1910.23. <http://osha.oregon.gov/OSHARules/div2/div2D.pdf>

Hazards - Other Target Date:

An upstairs overhead beam that is lower than six feet as measured from the bottom of the beam to the floor, presents a bump to the head hazard. I recommend that install yellow-black caution tape on the leading edges of the overhead hazard to address this hazard.

Hazards - Other Target Date:

The upstairs natural gas water heater is not equipped with earthquake straps and presents a potential tip-over and fire hazard. I recommend that you install earthquake straps on the unit to address this hazard.

At SAIF, we're here to help as your business partner. Contact us if you have any questions or need additional assistance.

Sincerely,
Safety Consultant

c: Underwriter
Agent

From: Consultant
Sent: Wednesday, August 21, 2024 10:13 AM
To: Safety Contact
Cc: Agent, Underwriter
Subject: 000000 – Policyholder name - Hazard inspection



Safety and Health Services

Hi safety contact,

Thank you again for inviting us out to assist with a hazard walk-through of your new facility in Wilsonville on Monday, August 12th. The building looks great and was generally very well organized, spacious, and clean and I really liked your switch from portable tanks to piped gasses. During our inspection we also noticed a few areas of concern. Please see the attached document as well as below for details around recommendations as well as a couple of additional suggestions.

Recommendations and Commitments:

Action item: AERIAL LIFTS:

A boom lift was being used without the use of fall protection equipment. When operating aerial lifts, employees should be using a full body harness with a lanyard attached to an authorized anchor point. Your company already requires this, and the employee has been trained.

Recommendations: Discuss situation with your employee to find out why PPE wasn't being worn and address any barriers or obstacles. Re-train and coach your employee and apply progressive disciplinary action as applicable.

Target date: 9/1/2024

Action item: ANGLE GRINDERS:

An employee who was using an angle grinder wasn't wearing the required face shield for this work. The employee was recently trained.

Recommendations: Re-train employee on angle grinder safety. You may also want to inquire about why the required PPE wasn't used. Face shields can be uncomfortable when worn for long periods of time. Providing alternative options to employees can help to improve comfort and buy-in for wearing these. Involving employees in the selection process can be highly beneficial and often leads to further increase in buy-in and use.

Target date: 9/1/2024

Action item: PORTABLE LADDERS:

A folding ladder was being used to access the equipment being built. Folding ladders are not designed to be used for access purposes.

Recommendations: Look into the possibility of acquiring access type ladders and/or inquire internally to see if you can have access type ladders designed and built. You may need a couple of different size ladders to make sure that height matches the product being built. Possible vendors include companies such as ULINE, Dock Ladders Depot, Cotterman, Platforms and Ladders, etc.

Target date: 12/01/2024

Additional information/Resources

During our visit I provided a couple of additional suggestions for your consideration:

- Conduct noise exposure monitoring in your new building to determine exposure levels and associated recommended and required actions. SAIF can assist you with this task.
- Conduct exposure monitoring to determine whether metal working fluid exposure levels are below recommended and required limits. SAIF can assist you with this task.

Links to possible portable ladder vendors:

- Cotterman: <https://www.cotterman.com/products/rolling-metal-ladders/trailer-access-platform/>
- Dock Ladders Depot: <https://www.dockladderdepot.com/dock-ladders-store/pc/4-Step-Portable-Maintenance-Ladders-Perforated-Steps-p213.htm>
- ULINE: https://www.uline.com/BL_2636/Rear-Exit-Work-Platforms
- Platforms and ladders: <https://www.platformsandladders.com/rolling-ladders/maintenance-platform-rolling-ladder>

Please let me know if you have any questions or concerns or if I can be of any further assistance.

Thank you,

Safety Consultant

SAIF Senior Safety Management Consultant

CC: Underwriter
Agent

This report is advisory only. It may not list all existing hazards.
SAIF assumes no responsibility for correction of conditions identified as hazardous. Safety remains your responsibility.

Gaining commitment for impactful recommendations

From many to fewer, more impactful recommendations

- Focus now on the most serious (2-3) to help policyholders prioritize what matters the most
- This shift supports clarity, focus, and meaningful progress



How we identify the most impactful recommendations

Impactful recommendations address:

- A serious injury or fatality (SIF)
- Significant health overexposures (IH, Ergonomics)
- High frequency or severity trends
- Gaps in core safety systems

Categorize as Critical or Serious



How we identify the most impactful recommendations

Critical:

- Imminent danger
- Serious loss potential
- Immediately dangerous to life & health

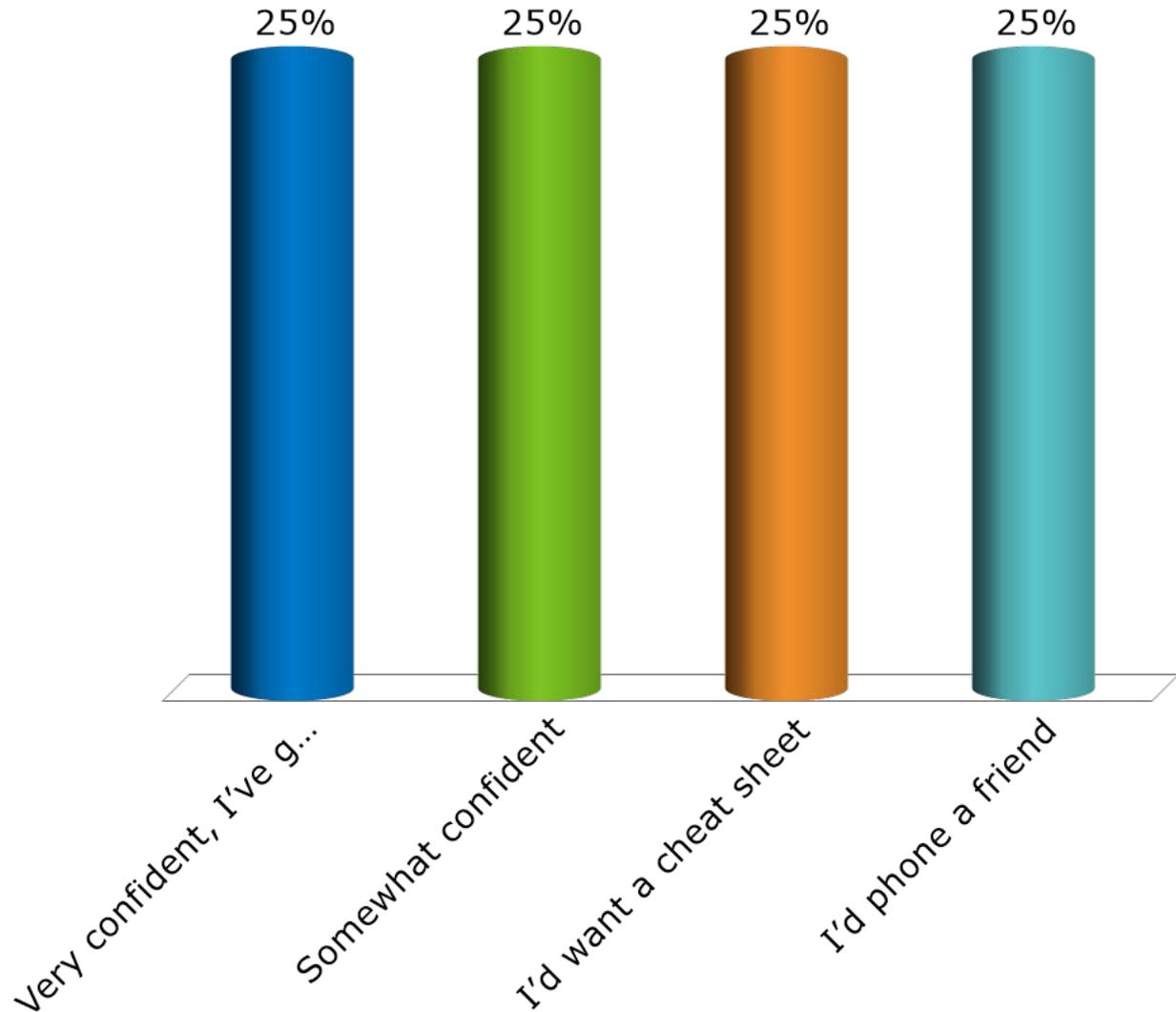
Serious:

- Significant hazards, exposures likely to contribute to injury or illness



How confident do you feel determining when a recommendation meets the criteria for Serious?

- A. Very confident, I've got it
- B. Somewhat confident
- C. I'd want a cheat sheet
- D. I'd phone a friend



Context matters

What makes them impactful depends on context:

- Industry and operations
- Existing programs and controls
- Safety culture and leadership engagement

Consultant judgment matters

- Experience
- Understanding of operations
- Conversations with the policyholder



Partnering with policyholders to commit

Commitment means alignment on

- **What** needs to be addressed
- **Who** is responsible
- **When** it will be completed

How we get there

- Compelling on the merits
- Practical solutions, not mandates

Agents are valuable partners in reinforcing the need for follow-through.



Why commitment matters

Benefits to the policyholder

- Clear understanding of the hazards, exposures, and system gaps
- Ability to prioritize efforts where they will have the biggest impact
- Shared agreement on next steps – who, what, when
- Ongoing consultant support to help ensure successful implementation





Real examples of implemented recommendations

Building trust to engage leadership



Consultant impact

- Met policyholder where they were at
- Offered several feasible options
- Multiple follow-ups
- Worked towards meaningful impact with leadership

Agent value

- Reinforce leadership accountability
- Partner with consultant to motivate action

Life safety risk: How partnership drove change



Consultant impact

- Communicated compelling case for change
- Persistent follow-up at all 12 meetings
- Offered support by asking for commitment and timeline

Agent value

- Reinforce urgency
- Echo consultant messaging to leadership
- Support accountability

Agent influence at renewal leads to mitigation



Consultant impact

- Documented and communicated risk
- Continued follow-up
- Partnered with underwriting

Agent value

- Used renewal to reinforce urgency
- Connected safety to business impact
- Supported accountability

Partnering for impact



Reasons to collaborate with consultants

- Identify the best **safety contact** to meet with
- **Facilitate scheduling** of and participation in meetings
 - Specifically, those not as engaged
- **Promote the safety consultant** at renewal meetings
- Help build **relationships and trust**
- **Influence and reinforce** the implementation of impactful recommendations

Tabletop discussion: Recommendations

Thinking about the recent recommendations you've seen:

What was the recommendation?

- What worked well to get buy-in from the policyholder?
- What challenges or barriers were there that you could help with?
- Was the recommendation implemented? Why or why not?

How can we replicate success across more policyholders?

Benefits for agents and policyholders

- Consistent consulting approach, aligned with policyholder values and goals
- Clear, concise correspondence and recommendations make it easier to see progress and impact
- Stronger relationships between agents, policyholders and consultants
- **Ultimate goal:** Serve as ONE TEAM and make Oregon the safest and healthiest place to work



Where we're going: Tracking recommendations and measuring impact

Our focus

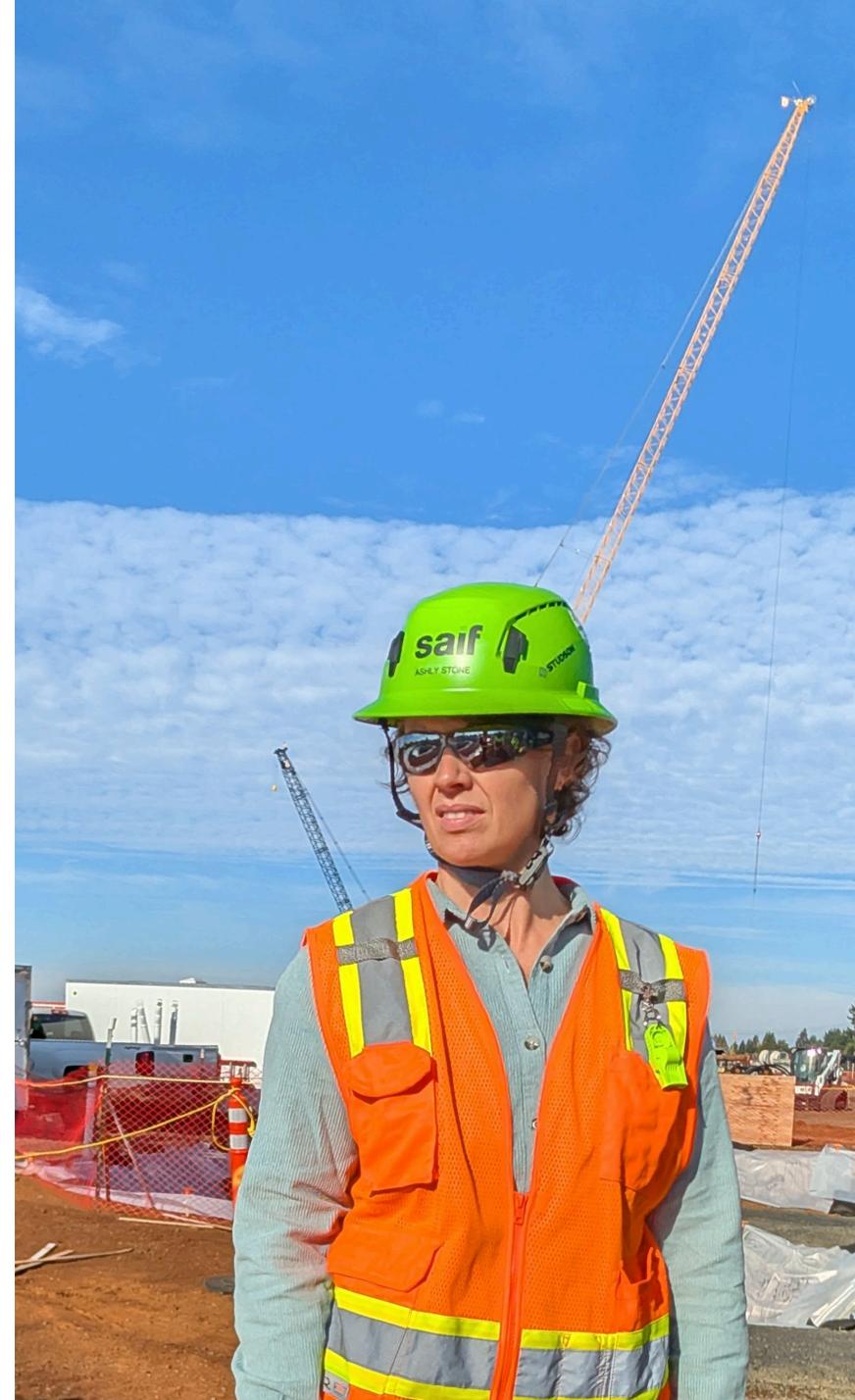
- Engagement and commitment
- Clear and actionable recommendations
- Consistent follow-up and support

What we're building

- Better data and visibility
- Insight into what recommendations are impactful
- Support for underwriting decisions

Why it matters – telling the story

- Fewer exposures, injuries and illnesses
- Safer, healthier workplaces



Alignment drives action.

Partnership drives results.

Questions?

Brittany Johnston

brijoh@saif.com

Soren Bjerregaard

sorbje@saif.com

saif Work.
Life.
Oregon.