

WORKERS' COMPENSATION CLAIMS ADVOCACY

*Solving employer's Work Comp challenges with
technology and world class customer service.*

Technology powered by **INSITE**



Our Value Proposition

50K+

Claims Managed

We are THE subject matter experts.

\$23M+

Client Savings

We provide a proven ROI.

98%

Client Retention

We pride ourselves on client satisfaction and retention.

\$1B+

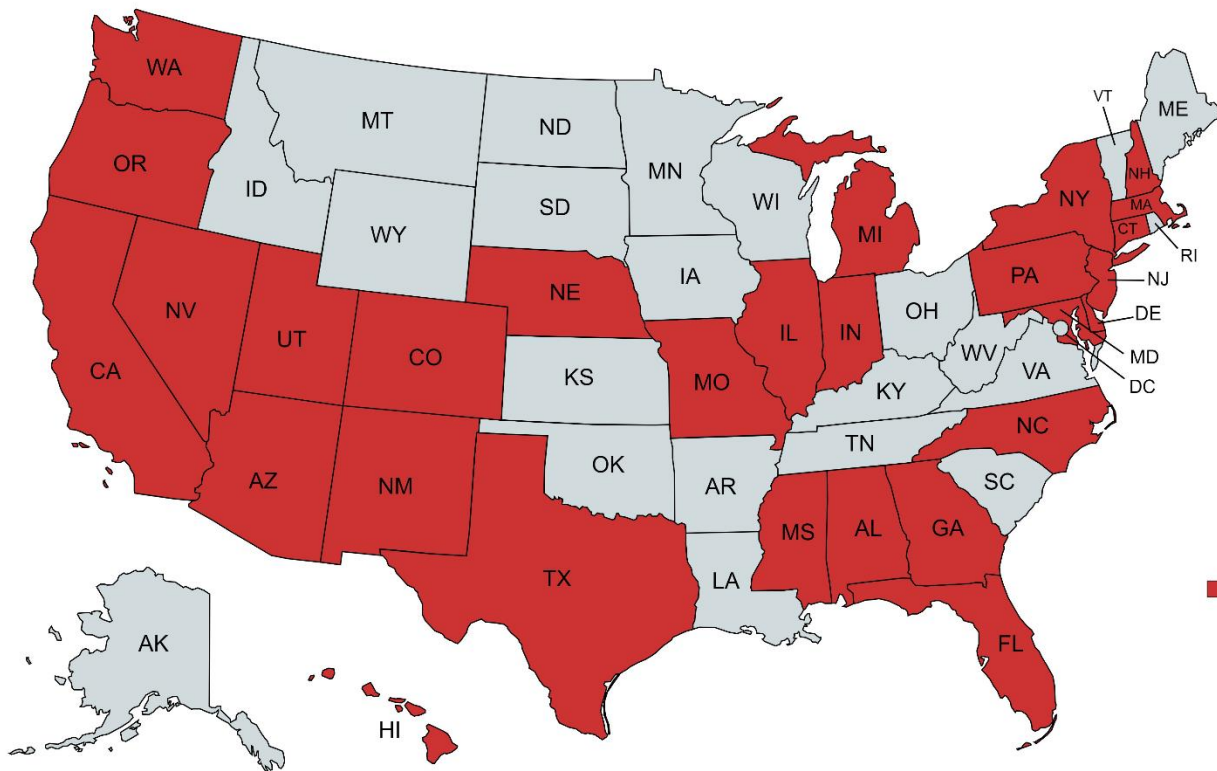
Client Payroll

Our clients range from Fortune 500 to small employers.

\$300M+

Client Premium

We help our clients manage their X-Mods and Work Comp programs.



STATES WE SERVICE

EXPERTISE ACROSS THE U.S.

- Expertise in the Workers' Compensation
- Subject Matter Experts in OSHA Compliance and Workers' Compensation Regulatory Requirements
- Cost control services that provide a proven ROI
- Accountability for scalable and sustainable results
- Designated: WCCA, WCCP, ARM, AIM, SIP, PMP, CSM, JD, MBA
- Established relationships with Carriers, Claims Adjusters & Supervisors for optimal results
- Cost control services that provide a proven ROI

LEVERAGING TECHNOLOGY

ESM provides a suite of scalable risk management solutions provided from a secure cloud community portal.

Click below for a brief video. ↓



INSITE Portal



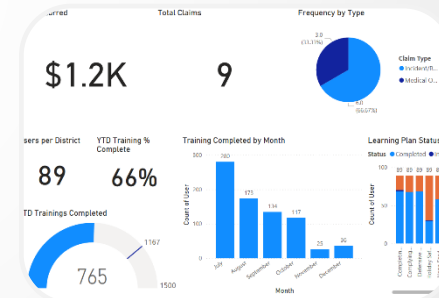
Claims Management powered by INSITE



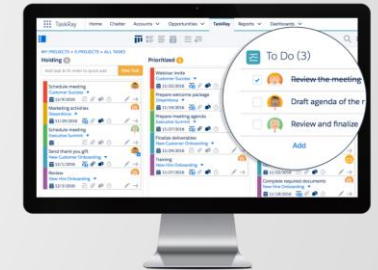
Digital Jobsite Inspections



INSITE Digital Safety Training (LMS)



Business Intelligence (Power BI)



TaskRay Task Management

Claims Advocacy

Workers' Compensation Claims Management

- Access to company's claims data via our secure, cloud-based portal (web and mobile friendly)
- Client and insurance broker access to claims information, follow-up tasks, and updates
- Automatic email notifications on claims updates
- Reports printed on-demand
- Loss trending summary and claims data analytics

Workers' Compensation Claim Summary Report

< AGENCY LOGO >

Agency Name Here
Producer: John Adams
Account Manager: Sally Smith

Current Carrier: BHHC
Policy Year: October 1, 2021

SEPTEMBER 29, 2021

ESM Advocate: Kristine Bablanian
Direct Line: (760) 334-5766
Email: Kristine.bablanian@esmsite.com

ESM INSITE

Why Claims Advocacy?

Management of Costs

- Inaccurate or inconsistent reserving practices
- Carrier/ TPA increase in cost containment fees
- Increase in MSA fees and cost
- Abuse of medical lien process; inappropriate payment of lien charges

Who's advocating for the employer?

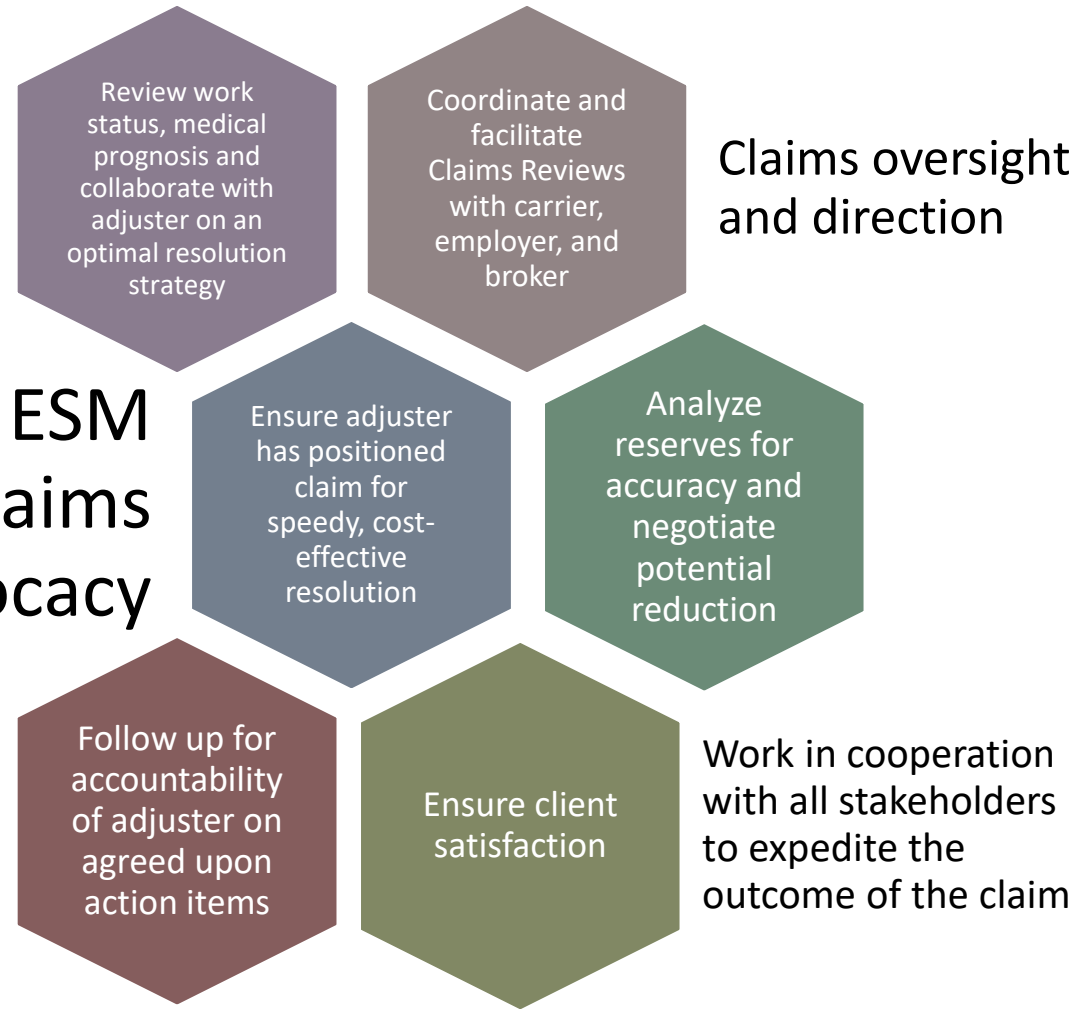
- Employer not provided work restrictions; no encouragement for Return To Work
- Employer not consulted regarding settlement; impact on X-Mod
- Employer's communications are not answered
- No Account Handling Instructions given to carrier/ TPA
- No encouragement of participation in the litigation process

Who's managing the adjuster?

- Poor litigation management; increase in attorney fees
- Lack of critical thinking and litigation strategy; claims stay open longer
- High turnover in claims examiners; poor results from lack of continuity
- Lack of adjuster training/knowledge of recent legislation



ESM Claims Advocacy



Employer Responsibilities

Employee medical management & Return To Work

- Manage the employee's return to work during recovery.
 - Ensure employee keeps medical appointments. Follow up with employee after each visit.
- Consider job accommodation with each work status provided by the employee after each doctor's visit.
- Inform the claims adjuster of any absence or return to work date.
 - Respond to claims adjuster's request for wage statement and modified duty availability.
- Respond to all legal correspondence.
- Communicate frequently with the employee during recovery.
- Notify ESM of any concerns or disputes.



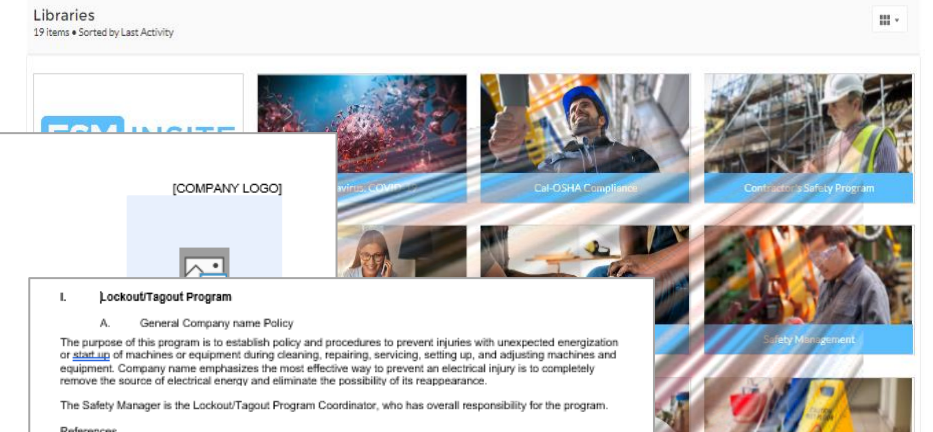
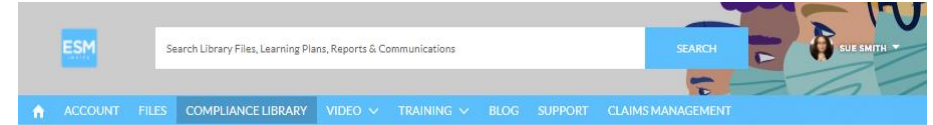
Compliance Library

2,000+ compliance programs, trainings, forms, checklists and more

All ESM customers have access to a library rich with industry specific compliance resource.

Easy-to-customize programs to accelerate employer's requirements.

Custom cloud-based employer library for storing policies, forms, checklists and more.




Enter Comp
COVID-19 PREV
BEST PRACTICES FOR
Our safety culture embraces the heal
Creating a safe work environment is p
UPDATED JANUARY 14, 2022

Employee

Employee Name: _____

Date of Hire: _____

Department: _____

This document provides policies, individual ro
requirements and procedures necessary to an
COMPANY. Each employee will review this en
packet to document individual review and unders

I. Lockout/Tagout Program

A. General Company name Policy

The purpose of this program is to establish policy and procedures to prevent injuries with unexpected energization or start-up of machines or equipment during cleaning, repairing, servicing, setting up, and adjusting machines and equipment. Company name emphasizes the most effective way to prevent an electrical injury is to completely remove the source of electrical energy and eliminate the possibility of its reappearance.

The Safety Manager is the Lockout/Tagout Program Coordinator, who has overall responsibility for the program.

References
The following documents are referenced in this policy.

| Document Type & Number | Document |
|------------------------|--|
| CAL/OSHA Title 8 CCR | CAL/OSHA 3314 The Control of Hazardous Energy Setting Up, and Adjusting Operations of Prime Movers and Equipment for Lockout/Tagout. |
| OSHA 29 CFR 1910.147 | Control of Hazardous Energy |

B. Definitions and acronyms (per CAL-OSHA Title 7 Section 3314)

| Word or Acronym | Definition |
|---|---|
| Affected Employee | An employee whose job requires them to operate, clean, repair, service, set up, or adjust machinery or equipment, or whose job requires the employee to perform maintenance on that machine or equipment. |
| Authorized Employee or person Energized | A person who locks out or tags out machines or equipment to perform maintenance or repair on that machine or equipment. Connected to an energy source or containing re |
| Energy isolating device | Mechanical device that physically prevents the flow of energy to the machine or equipment, but not limited to the following: A manually operated switch; a manually operated switch by which the machine or equipment is disconnected from all |
| Energy Source | Any source of electrical, mechanical, hydraulic, pneumatic, chemical, thermal, or other energy. |
| Energy Control Program | A program consisting of energy control procedures, methods, and processes to ensure that before any employee performs maintenance or repair on a machine or equipment where unexpected energization could occur and cause injury, the machine or equipment is rendered inoperative. |
| Locked out | The use of devices, positive methods, and processes to isolate or secure prime movers, machinery, hydraulic, chemical, electrical, thermal, or other energy sources and rendered inoperative. |
| Lockout device | A device that utilizes a positive means such as a padlock to prevent the energizing of the machine or equipment. |
| Normal Production Operations | The utilization of a machine or equipment to perform its intended function. |
| Prime mover | The source of mechanical power for a machine. |
| Service and/or Maintenance | Workplace activities such as constructing, installing, modifying, and maintaining and/or servicing machines or equipment. |

Lock Out - Tag Out Data and Procedure Sheet
Machinery or Equipment Information

| | | |
|-------------------------------|------------------------|-------------------|
| Machinery Type: | Location of Machinery: | |
| Machinery Unit #: | Authorized Persons: | Affected Persons: |
| Type of Maintenance Required: | | |

Shut Down - Maintenance Procedure
Shut Down Procedure: _____
Personal Protective Equipment Necessary: _____

Energy Sources and LOTO Procedure

| Energy Source: | Lockable Control and Location: | Blocking Method (if necessary) |
|----------------|--------------------------------|--------------------------------|
| | | |
| | | |
| | | |

Requirements for Testing Machine to determine lockout/blockout Effectiveness
Lockout Effectiveness Test: Try to start machine in the normal fashion, turn on equipment and test voltage (minimal procedure)
Blockout Effectiveness Test: _____

Procedure to follow if machine must have movement to perform specific cleaning or repair tasks
Extension Tool to be used: _____
Other means to protect employee: _____

Procedure for release from Lockout/Blockout prior to re-starting machine
Lockout Release Procedure: Tell affected employees that machine will be restarted
Blockout Release Procedure: Beware of potential energy that could be released
Tag Removal Procedure: _____
Pre-Start Notification Procedure: Tell affected employees that machine is ready.

Machine Energy Control (LOTO) Program Monitoring and Inspection Procedure

| | | |
|--|-----------------------------------|----------------------------|
| Date of Inspection: | Inspector: | Employees Performing LOTO: |
| Comments on LOTO Procedure followed: | | |
| Improper Procedures Identified and Corrective Actions Taken: | | |
| Management Approval and Date: | Safety Manager Approval and Date: | |

Digital Compliance Training

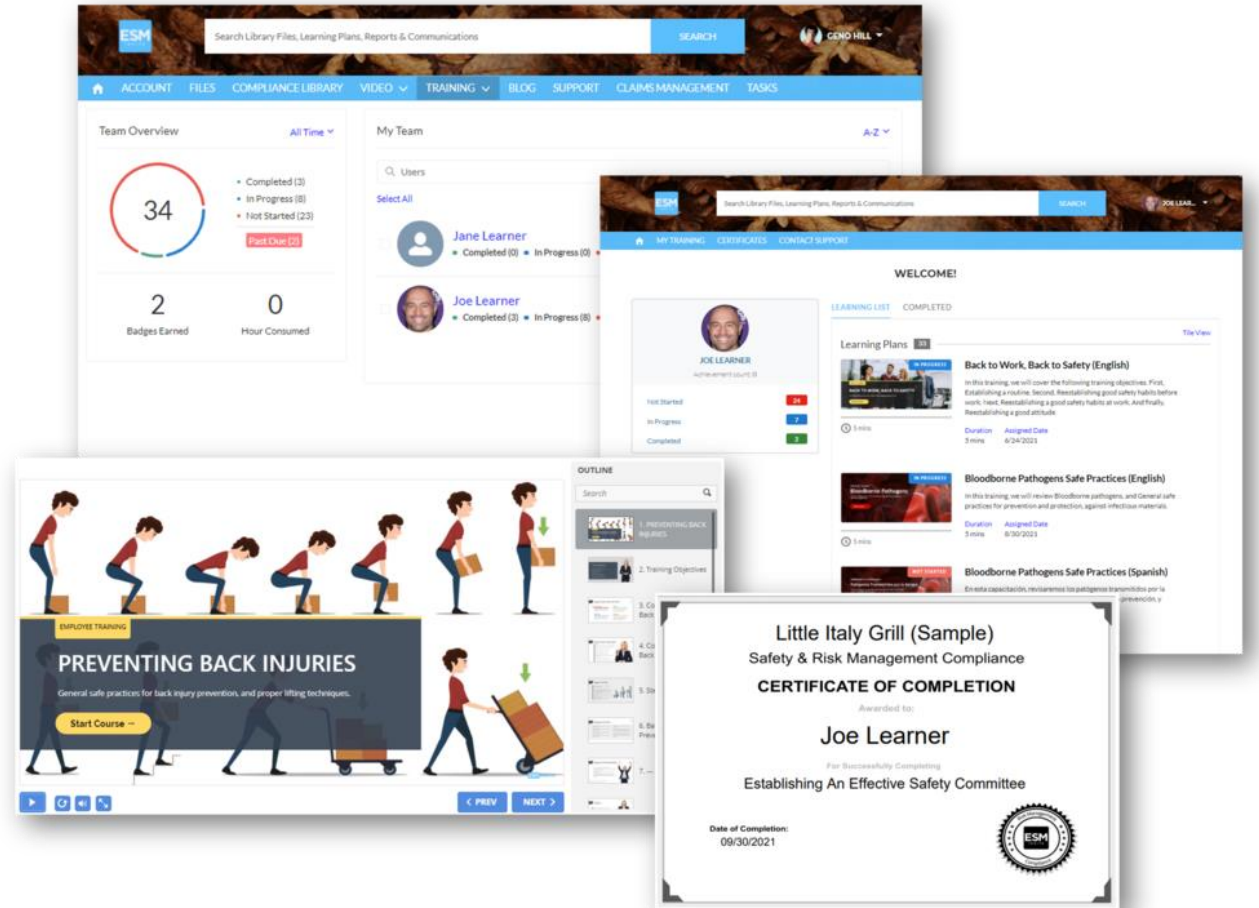
150+ OSHA & Risk Management Compliance Training available

ESM's Risk Management training courses ensures employees develop safety and business skills that increase knowledge, and efficiency while satisfying compliance.

Employees and managers are equipped with the resources they need to identify, address, and prevent hazards in the workplace, all while covering regulatory compliance.

Training include OSHA compliance, Worker's Comp best practices, Diversity, Equity & Inclusion trainings and more!

Click below to learn more or sign up today.



[LEARN MORE / SIGN UP](#)

[BROWSE OUR TRAINING CATALOGUE](#)

Your Partner For Success.

Leveraging technology to reduce
Workers' Comp risk and cost.

That's the ESM Difference.

