BUILT

INSURANCE BROKERAGE

Property & Casualty Resource Library

Whether you are looking for safety training tools or searching for an answer to a pressing compliance question, Thompson is dedicated to supporting your loss control, claims management, safety and compliance efforts. Our employee communications, workplace policies and industry-specific risk management tools will protect your business and increase your bottom line. This P&C resource library provides an overview of our content offerings with sample titles organized by topic.

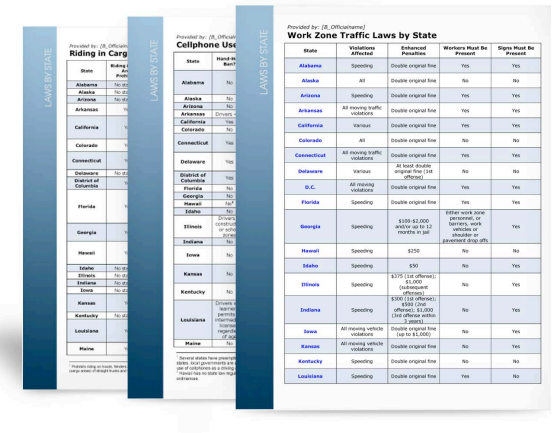
To access any of the resources mentioned in this guide, simply contact Thompson or visit your client portal. Read on to find out what we can do for you.

Compliance

State-Specific Regulatory Information

Navigate the complex legislative and regulatory environment on the federal, state and local level.

- *Cellphone Use/Texting While Driving – Laws by State*
- *Riding in Cargo Areas Laws by State*
- *Work Zone Traffic Laws by State*



State & Federal Safety Guides

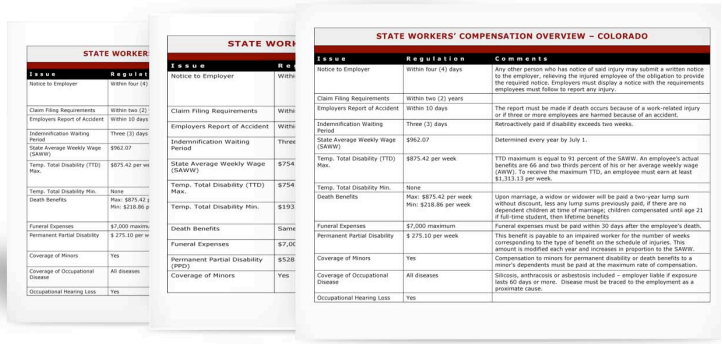
Find OSHA and state-specific safety regulations in this document series.

- *Federal Workplace Safety Regulations – General Industry*
- *State Guide to Workplace Safety Regulation - California*
- *State Guide to Workplace Safety Regulation – Tennessee*

Workers' Compensation Statutes

Leverage our up-to-date library of state workers' compensation statutes with benefit rates.

- *2014/15 West Virginia Workers' Compensation Statues*
- *2014/15 Colorado Workers' Compensation Statues*
- *2014 Michigan Workers' Compensation Statutes*


STATE WORKERS' COMPENSATION OVERVIEW – COLORADO

Issue	Regulation	Comments
Notice to Employer	Within four (4) days	Any other person who has notice of said injury may submit a written notice to the employer, relieving the injured employee of the obligation to provide the required notice. Employers must display a notice with the requirements employees must follow to report any injury.
Claim Filing Requirements	Within two (2) years	
Employers Report of Accident	Within 10 days	The report must be made if death occurs because of a work-related injury or if three or more employees are harmed because of an accident.
Indemnification Waiting Period	Three (3) days	Retroactively paid if disability exceeds two weeks.
State Average Weekly Wage (SAWW)	$962.07	Determined every year by July 1.
Temp. Total Disability (TTD) Max.	$875.42 per week	TTD maximum is equal to 91 percent of the SAWW. An employee's actual benefits are 66 and two thirds percent of his or her average weekly wage (AWW). To receive the maximum TTD, an employee must earn at least $1,313.13 per week.
Temp. Total Disability Min.	None	
Death Benefits	Max: $875.42 per week Min: $218.86 per week	Upon marriage, a widow or widower will be paid a two-year lump sum without discount, less any lump sums previously paid, if there are no dependent children at time of marriage; children compensated until age 21 if full-time student, then lifetime benefits
Funeral Expenses	$7,000 maximum	Funeral expenses must be paid within 30 days after the employee's death.
Permanent Partial Disability	$ 275.10 per week	This benefit is payable to an injured worker for the number of weeks corresponding to the type of benefit on the schedule of injuries. This amount is modified each year and increases in proportion to the SAWW.
Coverage of Minors	Yes	Compensation to minors for permanent disability or death benefits to a minor's dependents must be paid at the maximum rate of compensation.
Coverage of Occupational Disease	All diseases	Silicosis, anthracosis or asbestosis included – employer liable if exposure lasts 60 days or more. Disease must be traced to the employment as a proximate cause.
Occupational Hearing Loss	Yes	

Workplace Poster Requirements

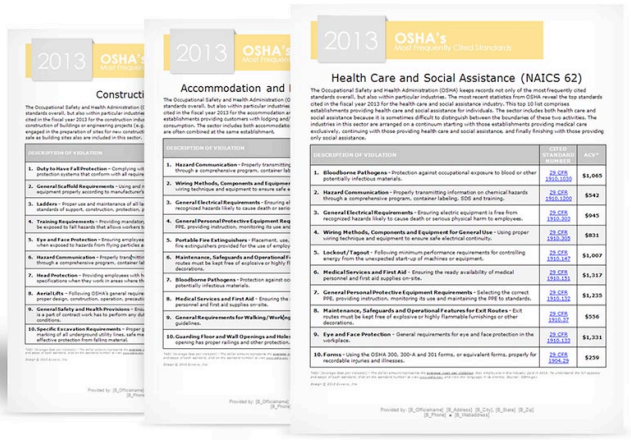
Stay compliant with federal and state-specific required workplace posters.

- *Workplace Posters Required by the Federal Government*
- *Required Workplace Posters - Maine*
- *Required Workplace Posters - Iowa*

Frequently Cited OSHA Standards

Find your industry in our library of top-cited standards, covering over 60 specific industries.

- *2013 Most Frequently Cited OSHA Standards – Health Care and Social Assistance (NAICS 62)*
- *2013 Most Frequently Cited OSHA Standards – Construction (NAICS 23)*
- *2013 Most Frequently Cited OSHA Standards – Accommodation and Food Services (NAICS 72)*


2013 OSHA's Most Frequently Cited Standards

Health Care and Social Assistance (NAICS 62)

OSHA Training Programs

Explore our customizable training packets; each includes a presentation, instructor's notes, employee handout and quiz and meeting sign-in log.

- *First Aid Program & Training Materials*
- *Portable Fire Extinguisher Program & Training Materials*
- *Bloodborne Pathogens Program and Training Materials*

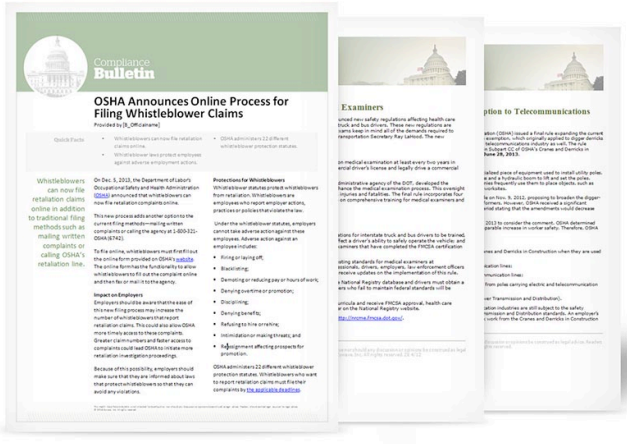
Quarterly OSHA Safety Newsletter

This newsletter series highlights hot topics in OSHA compliance and recounts recent citations.

Regulatory Updates and Compliance Bulletins

Thompson provides explanations of recent federal legislation handed down by OSHA, the Department of Transportation, National Labor Relations Board, Department of Labor and others. Each update is written by an attorney and translated into laypersons' language.

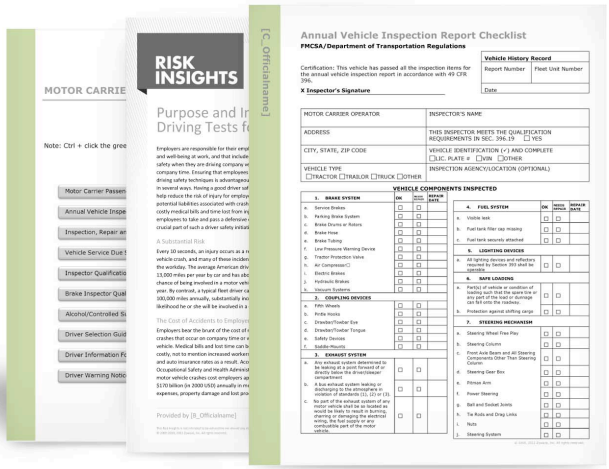
- *Compliance Bulletin: OSHA Announces Online Process for Filing Whistleblower Claims*
- *Regulatory Update: OSHA – Severe Violator Enforcement Program (SVEP)*
- *Regulatory Update: Cranes and Derricks*
- *Regulatory Update: DOT Announce Rule Banning Hand-Held Cell Phones for Interstate Truck and Bus Drivers*
- *Compliance Bulletin: FMCSA Proposes Rule to Require Use of Electronic Logging Devices*



DOT Checklists

Make sense of Department of Transportation regulations using easy-to-understand checklists.

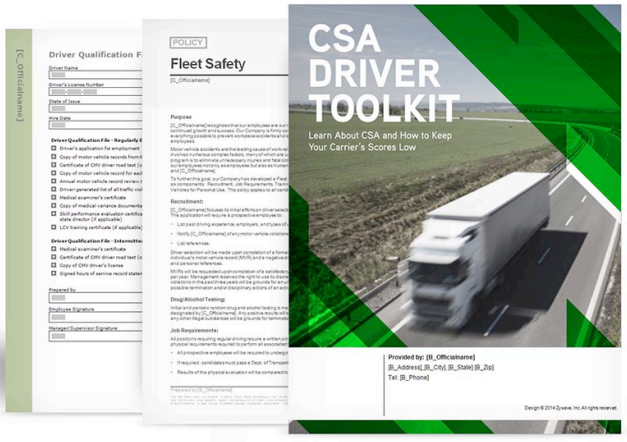
- *Driver Qualification File Checklist*
- *Alcohol/Controlled Substance Checklist*
- *Annual Vehicle Inspection Report Checklist*



Driver/Carrier Forms

Cut administrative time even as regulations demand increased recordkeeping; our forms help clients ensure compliance.

- *Motor Vehicle Record (MVR) Disclosure and Release Form*
- *Inspection, Repair and Maintenance Record*
- *Department of Motor Vehicle Alcohol Testing Form*
- *CMV Driver New Hire Quickstart*
- *Motor Carrier Support Quickstart*



Fleet Safety Reference Materials

Save on commercial auto premium and protect your fleet with these workplace policies.

- *CSA Driver Toolkit*
- *Fleet Safety Policy*
- *Commercial Motor Vehicle Driver Retention and Safety*

Educational Materials

Coverage Insights

Plain-language explanations of coverage and risk transfer options will help your team understand the coverage you're considering.

- *Coverage Insights – Builder's Risk Coverage: Understanding the Policy Period*
- *Coverage Insights – Rental Car Insurance*
- *Coverage Insights – Employment Practices Liability Insurance: Crucial for Small Businesses*

Monthly P&C Pro-File Newsletters

Our monthly newsletters highlight hot risk management topics and will allow you to explore additional coverages and emerging risks. We have a widely applicable "General Industry" version, as well as industry-specific versions for:

- *Construction*
- *Manufacturing*
- *Health Care*
- *Agriculture*
- *Transportation*

Presentations

We share strategies to advance safety and loss control efforts with educational presentations and webinars.

- *Fleet Fraud Exposure Control Presentation*
- *Supervisor Injury Management Training Presentation*
- *Construction Risk Management Presentation*

Risk Insights

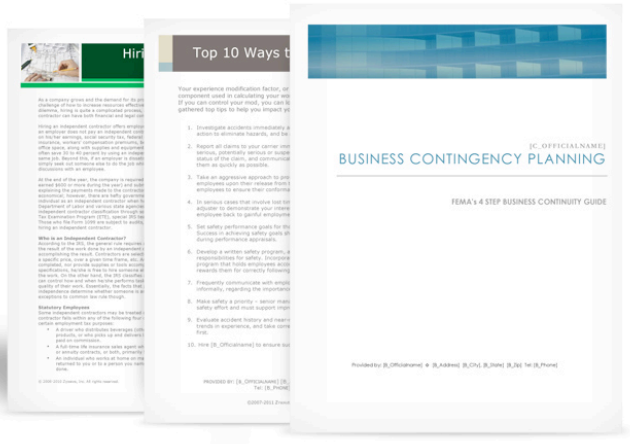
Understand the need for risk management and insurance coverage with industry-specific and general articles highlighting exposures.

- *Risk Insights: Employee Cellphone Use While Driving*
- *Retail Risk Insights: Inventory Shrinkage Causes Retailers to Lose Billions*
- *Office Risk Insights: Managing E-Discovery Risks*

Continuity Planning

These guides will help you from initial planning through implementation of a business continuity plan.

- *Four Steps to Business Continuity Planning*
- *Business Continuity Planning – Implementation Guide*
- *Business Continuity Planning – Business Recovery Checklist*
- *Employee Emergency Preparedness Survey*



Loss Control

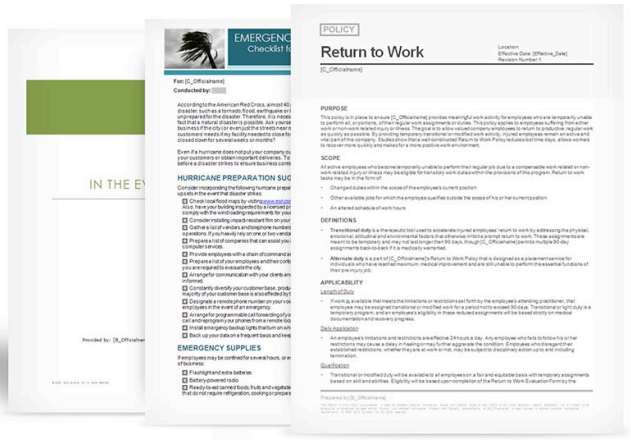
Implement best practices for accident and injury prevention with this dedicated suite of resources.

- *Top 10 Ways to Control Your WC Mod*
- *Hiring Independent Contractors*
- *New Employee Safety Orientation*

Claims Cost Containment

Minimize costs in the event of a claim.

- *Cost Containment Techniques Checklist*
- *What to Do In the Event of a Claim*
- *Return to Work Policy*



Checklists

Coverage-specific checklists (liability, property, auto, workers' compensation, environmental exposure, etc.) that are essential in supporting your overall risk management and loss control initiatives.

- *Business Operations Checklist*
- *Comprehensive Safety & Health Inspection Checklist*
- *Emergency Hurricane Preparation Checklist*

Workers' Compensation Resources

Stay current with the ever-changing workers' compensation landscape with dozens of helpful resources.

- *Work Comp Insights: Workers' Compensation Insurance: An Overview*
- *Work Comp Insights: Paying Small Work Comp Claims Out of Pocket*
- *Dissecting Your Experience Rating Worksheet*

Management Liabilities

The Management File series explores complex insurance and risk management issues faced by business owners and executives.

- *Preventing Claims While Disciplining and Terminating Employees*
- *The Cost Drivers of Directors and Officers Insurance*
- *Protecting Your Fiduciaries*

Employee Communications

Safety Awareness Campaigns

We've got a wealth of employee health and safety support materials to help support your safety program. Our newsletter campaigns suggest topics for safety initiatives and toolbox talks.

- *Safety First Newsletter*
- *Safety Spotlight Newsletter*
- *Safety Focused Newsletter*

Employee Resources

Keep safety top of mind in the workplace with materials to distribute to employees, from payroll stuffers to employee quizzes.

- *Employee Newsletter – Working in Warm Weather*
- *Quiz: Forklift Safety*
- *Protect Your Vision Payroll Stuffer*
- *Preventing Common Trips and Slips in Your Nursing Home Facility*

Playing it Safe Flyers

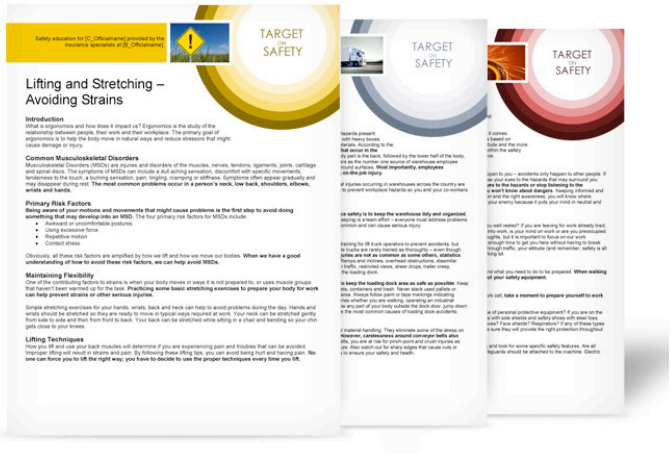
Easy to post around the workplace or distribute, these single-page employee safety flyers focus on a variety of industry-specific safety topics.

- *Construction Playing it Safe: Keeping Hydrated in the Heat*
- *Health Care Playing it Safe: Preventing Trips and Slips*
- *Manufacturing Playing it Safe: The Danger of Dust*

Target on Safety Flyers

Similar to the Playing it Safe series, Target on Safety takes an in-depth look at safety situations that may come up in the workplace and offers solutions.

- *Target on Safety: Lifting and Stretching – Avoiding Strains*
- *Manufacturing Target on Safety: Think Safe – Work Safe*
- *Trucking Target on Safety: Overview of Warehousing Hazards*



Safety Matters "Toolbox Talks"

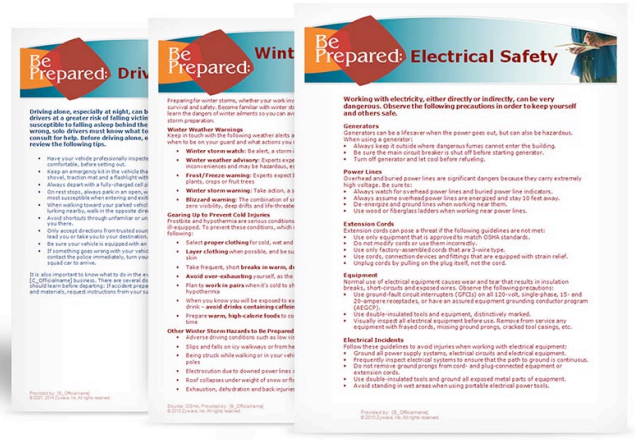
Our toolbox talks provide managers and supervisors with employee meeting talking points for a variety of industry-specific safety issues.

- *Trucking Safety Matters: Reefer Safety Tips*
- *Safety Matters: Acetone Use and Care*
- *Restaurant Safety Matters: Dealing with Severe Allergic Reactions*
- *Construction Safety Matters: Fall Protection Safety*

Bulletins

These quick and easy one-page templates provide specific safety tips to employees.

- *Be Prepared: Electrical Safety*
- *Be Prepared: Fire Emergency*
- *Be Prepared: Driving Alone*



Safety Manuals

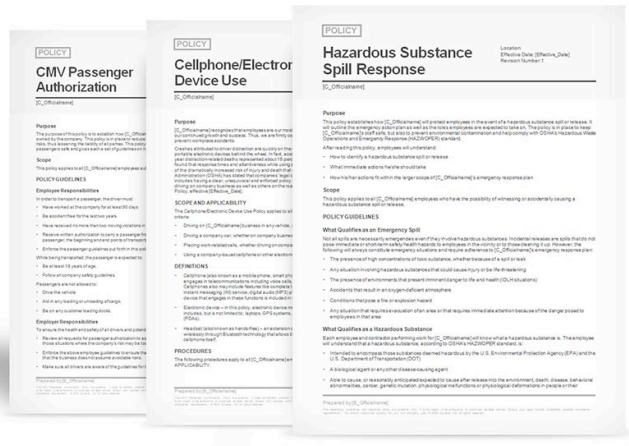
Customizable safety manuals feature general safety policies and procedures to support your safety programs. Choose from a general template or a variety of industry-specific versions.

- *Construction Employee Safety Manual*
- *Health Care Employee Safety Manual*
- *Restaurant Employee Safety Manual*

Safety Policies

Develop safety policies with these templates that include a variety of related materials, including recordkeeping forms to support your safety goals.

- *Hazardous Substance Spill Response Policy*
- *Cellphone/Electronic Device Use Policy*
- *CMV Passenger Authorization Policy*

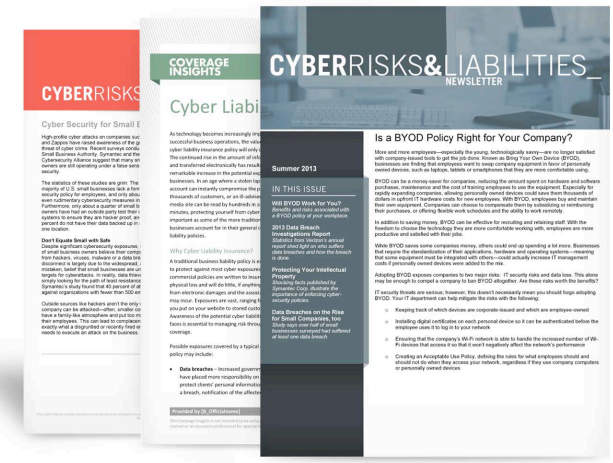


Constant Innovation

Cyber Liability

Cyber liability coverage helps protect business from exposures not addressed under traditional CGL. If you have any operations that use the Internet, it's especially important to explore this coverage.

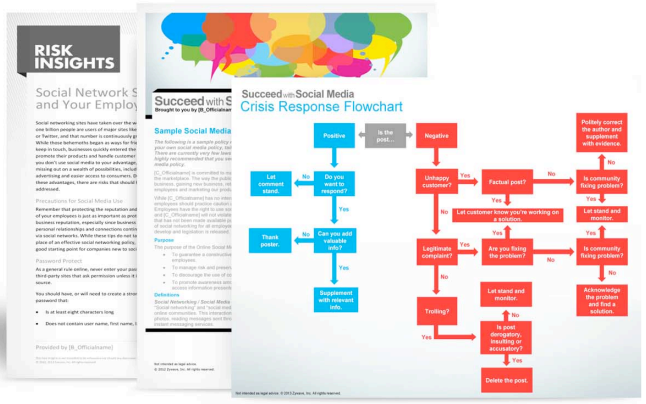
- *Cyber Risks & Liabilities Newsletter*
- *Cyber Liability: New Exposures Presentation*
- *Cyber Liability: Cyber Security for Your Small Business*
- *Coverage Insights - Cyber Liability Insurance*
- *Cyber Security Planning Guide*



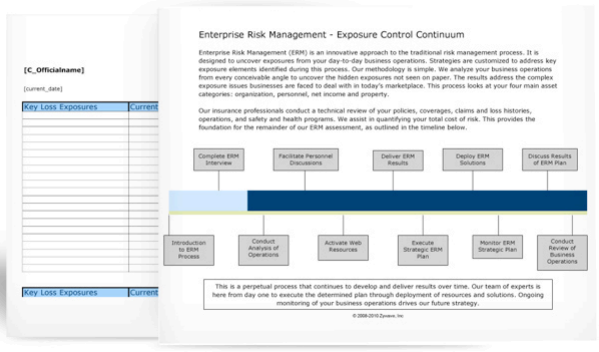
Social Media Risk

Facebook, Twitter, LinkedIn and other social media tools continue to redefine the way employees and businesses relate to each other. Make sure your employees' social media use is undertaken in a way that does not expose them to unnecessary liability.

- *Sample Social Media Policy*
- *Risk Insights: Social Network Security for Your Business and Employees*
- *Social Media Crisis Response Flowchart*



Enterprise Risk Management

ERM is a concept often discussed but rarely understood. Identify, quantify, assess and analyze the risks your organization must address.

- *ERM Program Overview (Client)*
- *ERM Risk Management Plan*
- *ERM Findings Worksheet*