



CRUM & FORSTER®

A FAIRFAX COMPANY

RISK ENGINEERING



TRANSPORTATION

Public Auto

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Public Auto Risk Management

C&F RISK ENGINEERS UNDERSTAND YOUR BUSINESS

Since 1822, Crum & Forster has successfully anticipated what's next. Our insurance policy is our promise to help you - the policyholder - in the event of a loss. It gives you a future benefit that you can count on. But C&F offers something more. Our Risk Engineers can help your operation right now.

Before you ever encounter a claim, our Risk Engineers can meet you and identify actual and potential loss sources. We'll conduct a thorough study of your company that includes exposures, hazards and accident trends. Together we'll review your current loss prevention efforts, physical location, loss information and other business records to pinpoint fundamental loss causes. Then we'll create an action plan with practical recommendations to strengthen existing safety programs. We can maintain an ongoing review of it to evaluate progress and effectiveness. We can even conduct a legal exposure review of your company's agreements. Everything we do is aimed at putting into place an effective loss control strategy that works consistently over time to lower your operation's risk of loss.

Our highly specialized Risk Engineers are strategically located throughout the country and have the experience, training and professionalism to provide risk management solutions to meet your business needs and contribute to your success. They have on average more than 20 years industry experience, many with roles dedicated to safety and training. And we invest not only in our insureds, but in the industry. We are members of and participate in many state associations and regularly present at industry conventions and events. These connections and experience are invaluable, and are key in assisting you in developing and deploying a modern, up-to-date safety and training program.

Our solutions are both innovative and established. Whether it's Accident Event Recorders (AERs) to help identify vehicle accident causes and tailor safety training, digital tracking systems, or online video training to assure OSHA compliance, we bring you the latest technology. Matched with the experience of our Risk Engineers, your operation benefits from the engineering awareness built over a lifetime and cutting edge safety science.

Evaluation and Consultation Services

Our Risk Engineers have the experience needed to help you identify the exposures and hazards in your operation and offer risk control measures to either minimize or eliminate them. We can help you address:

- Company safety and health program assessments
- Customer education
- Vehicle operations and compliance with Federal Motor Carrier Safety regulations
- DOT compliance assistance
- Leasing operations
- Discounts and subsidies on Accident Event Recorders and On-Board Camera Systems
- Documentation, including accident reporting kits
- Loss analysis
- Accident investigation
- Return to work programs
- OSHA programs
- Workers compensation

Employee Training Resources

Crum & Forster offers many training resources. They include:

- On-site safety meetings, which you can request to assist with general employee awareness or training for a specific need
- Safety articles, something that we continuously develop and email to keep you informed of relevant safety messages or industry alerts
- Online interactive driver training
- DVD safety training videos
- Get Out And Look (G.O.A.L.) mirror decal program
- 1-800-How's My Driving program



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