

Loss control consultant

What are the primary goals for loss control consultants at Sedgwick?

Sedgwick's loss control consultants work to mitigate losses, protect assets and improve safety — helping insurance, corporate and public entity clients lower the cost of risk and improve their overall operating results. As a member of our independent contractor team, you will provide quality and timely risk control assessments and consultative services. Information gathered from physical or virtual risk assessments is reported in both checklist and narrative formats and submitted through our web-based platform. Primary responsibilities include inspecting/assessing properties and/or workplaces to identify hazards and risks and make recommendations for improvement.

How do I get started?

Step 1: <u>Create your profile</u>. Under the primary skill set, select "loss control specialist" as one of your options.

Step 2: Click submit! A recruiter will review your profile, and your credentials will be considered for the position based on job requirements and your specific skill set.

Why join Sedgwick?

When you join Sedgwick's independent resource network, you're welcomed into a community of more than 600 independent consultants who provide loss control services to 300+ clients across diverse industries. You'll leverage your existing skills while gaining the opportunity to expand your expertise in insurance coverages and various industries.

What types of assignments will I be working on?

Assignments are allocated based on your physical location, and volume may vary depending upon your service area, skill level, and your desired or optimum capacity. Our loss control assignments range from smaller check-list type surveys to full narrative reports. They cover all lines of commercial insurance including workers' compensation, general liability, property, commercial auto, and product and completed operations liability. The assignments can be mono-line or multi-line. Sedgwick will provide you with the assignments that match your skill set and capacity requirements.

The majority of your efforts will be dedicated to collecting and documenting information, with a focus on the specific insurance coverage(s) and business class. This may include details such as square footage, building dimensions, construction class, protection systems, potential hazards and control measures, as well as surrounding exposures.

On average, how much time is spent on-site at the survey location?

Every physical assignment requires an on-site visit. Less complex tasks can take as little as 20 minutes on-site, while more complex jobs take longer to complete. There is a learning curve of our clients, their requirements, and our system and process. With time, you should become more efficient at conducting on-site surveys and completing assignments. Our goal is to make you as productive as possible in the field, so that the result is a win for you, Sedgwick, and our clients.

What are the standard requirements?

A minimum of one to five years of experience is preferred, depending on the level of assignments. For industry newcomers, we can connect you with resources to get started in this exciting and rewarding field.

Do I need to have any licenses/certifications to be considered?

The following states have specific requirements for loss consultants:

- Arkansas Field Service Representative (FSR) and an Approved Professional Safety Source (APSS) license required for workers' compensation surveys.
- Missouri and Pennsylvania Must be certified to complete workers' compensation surveys.
- Any other licenses and/or certifications are helpful but not required.

How far will I travel for assignments?

The industry standard is to stay within a 60-mile radius from your home base. The distance may vary depending on your geographical location. In addition, we offer travel pay if you can make trips outside your determined radius. Travel may vary based on the specific trip and will be determined by you and a Sedgwick team lead.

What is the onboarding process?

You will be asked to consent to a detailed background check (must have a valid driver's license) and sign required paperwork. Once approved, Sedgwick's onboarding specialist will coordinate meetings to get you familiar with our system, expectations and resources. They will also work with you on the initial batch of assignments you receive to assure you have all the information and direction needed to be successful. You will continue to have access to this specialist as you complete assignments.

What equipment is needed?

- Computer with Windows 10 or newer
- Digital camera and camera extension pole
- Reliable transportation
- Scanner
- Access to high-speed internet
- Measuring wheel
- Personal protective equipment (PPE) as requested

What are the preferred qualifications?

- Experience conducting insurance risk assessments and/or general safety audits.
- Basic understanding of workers' compensation, general liability, property and/or commercial auto coverages. Note: we do not expect someone to be an expert in all lines of coverage.
- Basic understanding and identification of building construction classifications (for property surveys).
- Ability to observe business operations and evaluate management practices to determine if safety
 issues and hazards affecting insurance premium are adequately controlled (workers'
 compensation and general liability coverages)
- Strong verbal and written communication skills.
- Strong sense of self-motivation and the ability to work independently from home and in the field.
- Ability to successfully meet time service standards.
- Ability to maintain work quality according to industries standards and client requirements.
- Strong organizational and time management skills.

SKILL SUMMARY:

Skill set / Category	Level 3	Level 2	Level 1
Understanding of commercial insurance coverages	Yes	Yes	Yes
Understanding of workers' comp / safety	No	No	Yes
ISO Building construction knowledge	Yes	Yes	Yes
Understanding of personal lines insurance coverages	Yes	Yes	No
Exposure identification and mitigation recommendation	Yes	Yes	No
Minimum years' experience	1	3	5
Industry designations	Not required	Not required	1 or more
Insurance credentials	Not required	Not required	Preferred
Board meeting presentation experience	None	None	Preferred
Industry experience	Limited	General	Most
Safety / compliance expertise	Not required	Not required	Required
Loss analysis	Not required	Not required	Required
Authored white papers	Not required	Not required	Preferred
OSHA certified	Not required	Not required	Preferred
Technical report writing	Not required	Required	Required
Safety training	Not required	Not required	Required
Safety program and policy development	Not required	Not required	Required

Is there a cost to get started as a loss control consultant?

No, if you already have the equipment necessary to complete assignments (see list above).

As a loss control consultant, will I still be eligible for other types of assignments?

Yes, by creating your online profile in Sedgwick's independent resource network, you will be considered for assignments based on client needs and your specific skill set.

What do I do as a business owner/employer who wants to partner with Sedgwick as a company to do loss control consulting?

Please email <u>rcrecruiting@sedgwick.com</u> with your contact information.