

## ***The Workers' Compensation Specialists for Dairy***



### **Zenith understands the unique challenges of the dairy industry.**

In 2007, the most common injuries on dairy farms were sprains and strains (29% of all injuries) and bruises and contusions (25%). More alarming is the fact 23% of the cases were a result of assault by animals.<sup>1</sup>

Farm workers face unique workplace hazards, including mishandled animals and extreme temperature conditions, in addition to standard risks such as sharp or heavy equipment and slippery surfaces. An effective safety program can help protect your employees and business.

Workplace accidents can have a huge impact on your dairy business, including:

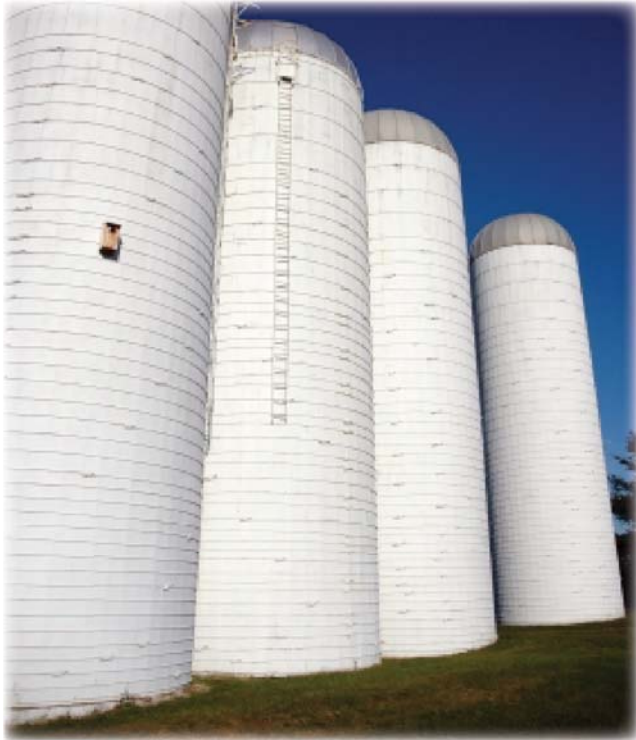
- Lost work time
- Hiring and training a temporary replacement
- Repairing or replacing damaged equipment
- Reduced employee morale
- Missed revenue opportunities

### **Zenith's safety & health consultants average more than 15 years of experience in loss control and prevention.**

They have the knowledge base needed to analyze issues and provide guidance on risk reduction, and can help you:

- Review your employee management best practices, including: hiring, orientation, training, education and supervisor accountability.
- Develop ideas for transitional return-to-work assignments for injured employees.
- Understand how you might reduce your long-term premium costs by demonstrating how losses can impact your experience modification.
- Recognize hazards and implement corrective actions BEFORE injuries occur. For our dairy customers, we focus on key hazards, such as:
  - Aggressive animals
  - Burns
  - Cuts and lacerations
  - Electrical hazards
  - Flammable materials
  - Harmful chemical exposures
  - Musculoskeletal disorders (MSD)
  - Overexertion
  - Repetitive motion
  - Slips, trips and falls
  - Sprains and strains
  - Workplace violence

**For more than 50 years, Zenith's focus on service and quality has not wavered.**



**Zenith provides policyholders with a variety of safety resources at no additional cost.**

**Safety Program Template:** Policyholders can use our online template as a guide to create a written safety and health program.

**Online Learning Center:** Our learning center includes hundreds of safety courses. Policyholders can track employee progress and evaluate training success rates.

**Resource Library:** Policyholders can order free safety posters, stuffers and stickers, borrow safety training videos and more!

**Zenith University:** Our regional seminars help train policyholders to take an active role in controlling workers' compensation costs.

**E-Newsletters:** Our e-Vitality newsletter promotes the benefits of a healthy lifestyle to encourage employees to stay healthy and safe both in and out of the workplace.

**Zenith plays a strategic role throughout the entire claim process.**

- Our claims specialists will work closely with the employer, the injured employee and the medical provider to ensure that appropriate medical care and disability benefits are provided per local and national medical guidelines.
- Zenith's certified nurse case managers consult and collaborate with physicians on a regular basis and pay close attention to the injured employees' treatment.
- Our Special Investigation Unit screens all claims involving lost time from work for potential fraud and abuse.
- Our return-to-work staff helps to identify and create opportunities for injured employees to return to work quickly and safely.

**Zenith has established this claims management process to help policyholders reduce their insurance costs over time.**



**Zenith has earned an A.M. Best financial strength rating of A (Excellent).**