



Different Strokes for Different Folks:

*Applying Risk Management
across a varied prospective/in
book marketplace*

November 8, 2024

Rob Stansbury - Dir - EHS Insurance Services

Agenda

Introductions

KPA/Rob Stansbury

Employer Reality

Fatalities, Premium Increases, Regulatory Concerns, Age of Tech – FUN!

Broker Positioning

Agency Level Solutions, Referral Engagements, Field Services

Demonstrations

KPA RMC, KPA FLEX, Field Services

Introductions

About KPA

KPA is an online, on-site, and on-call solution to help organizations control risk, protect assets, and effectively manage people through a combination of intuitive software, interactive training and on-site consulting.

KPA's mission is to help organizations maintain a safe and healthy workplace. We specialize in creating safer work environments for employees and the communities in which they work and live.



400k	8m	600+
Compliance issues resolved annually	Employees successfully trained	Cumulative years of consulting experience





Rob Stansbury

Director – EHS Insurance Services

- Head of Insurance Practice for KPA (2016-present)
- 20 yrs in Safety/Risk Management
- KPA career began as a field consultant
- Experience working with brokers, carriers, and direct client engagements

Employer Reality

Employer Realities

In a cost conscious, inflated, post pandemic world



Conflicting Priorities –
productivity/profit vs safety



Short Staffed/Overstaffed Industries



Proactive vs Reactive Culture



Lack of Adequate Training (general/job
specific)

Employer Reality

In a cost conscious, inflated, post pandemic world



Annually Increasing Workplace Fatality Rate



Big 4 – Falls (35%), Struck By (17%),
Electrocutions (8%), Caught in B/W (6%)



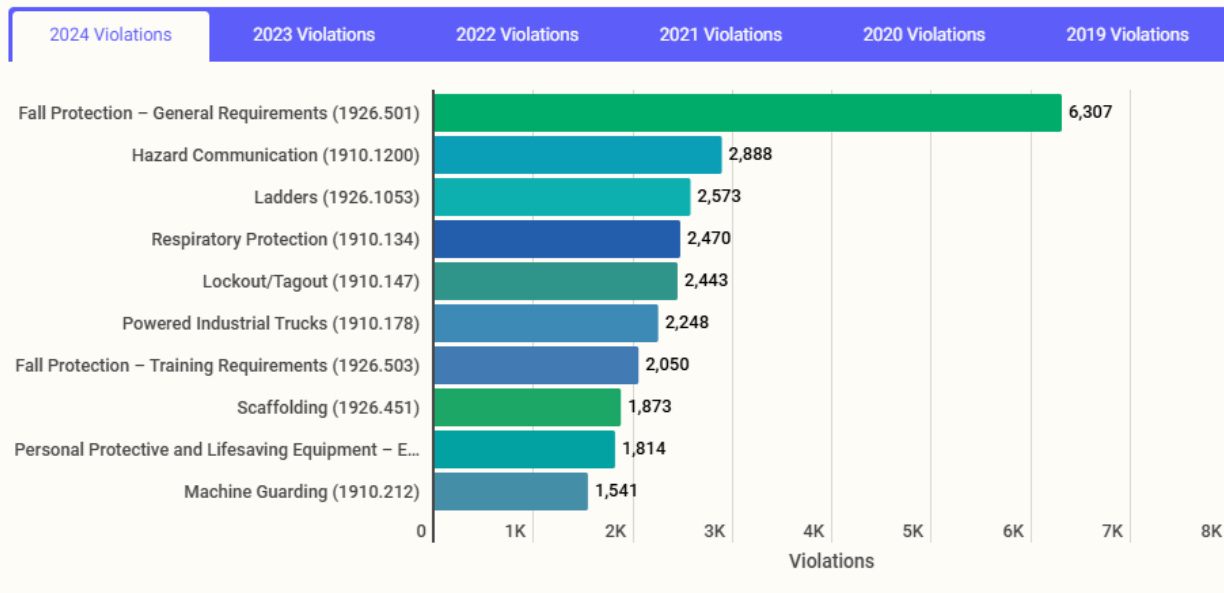
Ever Increasing Commercial Premiums
(catastrophic losses, cost of \$\$\$)
***Work Comp



84% Avg client retention for brokers (93-
95% for high performing agencies)

Employer Reality

In a cost conscious, inflated, post pandemic world



Written Programs



Employee Training



Inspecting what's expected



<https://kpa.io/blog/oshas-top-10-most-frequently-cited-violations-of-2024/>

Employer Reality

In a cost conscious, inflated, post pandemic world



Age of Technology – distracted employees



“Not Knowing” isn’t a thing anymore...

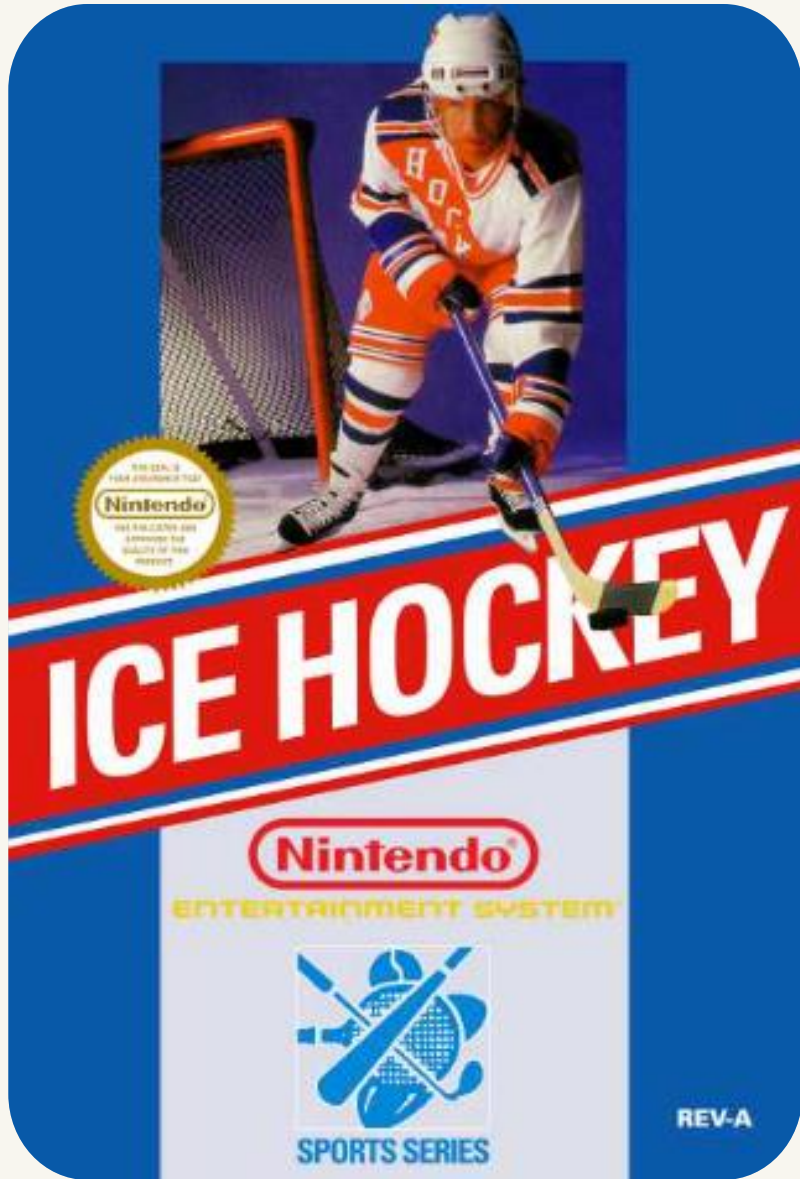


Employees demanding technology in the workspace



Always looking to their broker for a solution

Broker Positioning



Different Strokes for Different Folks

A single approach will not meet the needs of all



Agency Level Solution

Risk Management Center

The Risk Management Center



Incident Track[®]

Reduce your clients' claims by tracking incidents. **\$10,000-\$15,000 in third party costs.**



Training Track[®]

Users track their training—with automation. **\$10,000-\$50,000 in third party costs.**



SDS Track[®]

Assist clients with organizing and managing their Safety Data Sheets. **\$5,000-\$7,000 in third party costs.**



BBS Track[®]

Help clients build Behavior-Based Safety programs easily!



Job Description Track[®]

Clients can create job descriptions and return-to-work programs easily.



COI Track[®]

Help manage your clients' certificates of insurance before a problem occurs. **\$7,000-\$10,000 in third party costs.**



Safety Observation Track[®]

Assists clients in maintaining safe practices in a workplace.



Audit Track[®]

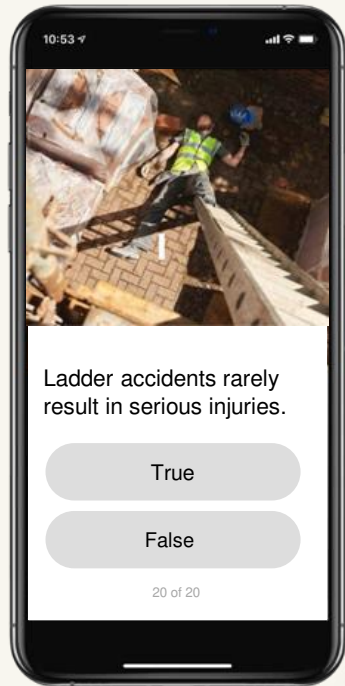
Help clients create and maintain audits, surveys, and questionnaires. **\$7,000-\$10,000 in third party costs.**

Agency Referral Solution

KPA FLEX

Mobile First to Drive Engagement

Built to maximize usability and reach. Engage your people where they are.



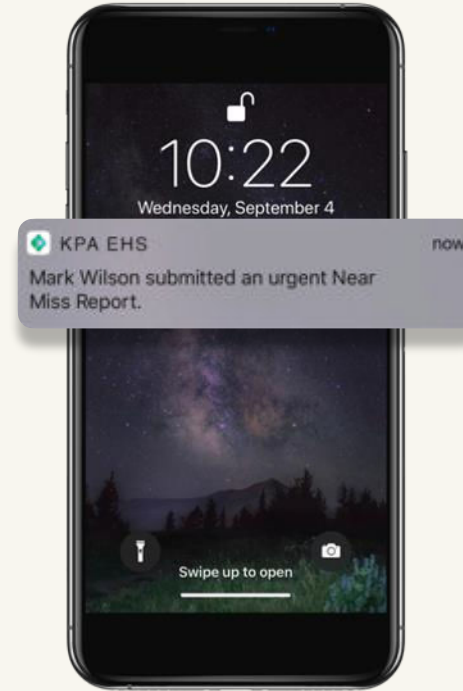
Flexible LMS

Access 700+ courses from mobile including Fall Prevention, How Work Permit, OSHA 10/30 and more.



QR Code Reader

Manage equipment like heavy lifting and power tools; link to forms, employee profiles with your camera.



Communications

Push notifications, alerts, GPS locator, and email features to make sure the job gets done.



User Interface

Translatable to 127 languages, so that everybody can stay aligned across all projects

Mobile App

Cloud-Based

Configurable
Forms



Open API

Reporting &
Analytics

All-In-One Platform for Compliance
#1 in Ease of Use & Configurability

Workflows &
Notifications



EHS

- Audits & Inspections
- Incident Management
- Corrective Actions
- Asset Management
- OSHA Case Management



Training

- 1,500+ Courses
- EHS & HR topics
- Industry-specific packages
- Micro-Learning
- Configurable training



ESG

- Scope 1-2-3 CO₂ Accounting
- ESG Management & Reporting
- Supply Chain Sustainability



SDS

- 70 Million SDSs
- Customized Library
- Online / Offline Compatible
- Secondary Container Labels



Contractor Management

- Pre-qualification
- Training
- Insurance Tracking
- Contractor Network
- Risk Rating



Our Partner Program

How we're working with partners like you!

- We've partnered with insurance providers and brokers like you, to give your insureds the option to explore a more robust safety management software, KPA Flex with preferred pricing for referred engagements.
- For every referral given to KPA that leads to a closed/won deal, we give our partners a referral fee based on yr 1 ARR to KPA.
- We work together to ensure that your clients/insureds have the tools they need to maintain a comprehensive, all-in-one, safety program


Agency Introduced Solutions

Field Services

KPA Field Services

Structured Recurring Visits / Hourly Consulting / Project Based Work

Report Generated: 8/26/2024 8:07:25 AM

Severity: 2 - Medium Status: Open Date Identified: 8/15/2024 Date Due: 9/21/2024 Assigned: [REDACTED] Days Opened: 11 Days Overdue: 0		[REDACTED] Machine Guards Not in Place Issue Location: Fabrication Shop (ref #5) Corrective Action: One or more machine guards are missing or unavailable. Install one or more methods of machine guards to protect the operator and other employees in the machine area from hazards. Additional Details: (08-22-2024 - N. Hardesty)
Severity: 2 - Medium Status: Open Date Identified: 8/15/2024 Date Due: 9/21/2024 Assigned: [REDACTED] Days Opened: 11 Days Overdue: 0		[REDACTED] Shorted, Cracked or Otherwise Unsafe Electrical Outlets Issue Location: Fabrication Shop Between doors on the west wall (ref #6) Corrective Action: Ensure that all unsafe electrical outlets are replaced to prevent potential electrical wall/insulation fires. Additional Details: (08-22-2024 - N. Hardesty)
Severity: 2 - Medium Status: Open Date Identified: 8/15/2024 Date Due: 9/21/2024 Assigned: [REDACTED] Days Opened: 11 Days Overdue: 0		[REDACTED] Exposed Electrical Wiring Issue Location: Fabrication Shop Genie aerial lift #11927 (ref #7) Corrective Action: Cover, repair or replace all exposed electrical wiring. Additional Details: (08-22-2024 - N. Hardesty) Exposed wiring at connection to equipment and plug ground pin missing on the Genie aerial lift #11927
Severity: 2 - Medium Status: Open Date Identified: 8/15/2024 Date Due: 9/21/2024 Assigned: [REDACTED] Days Opened: 11 Days Overdue: 0		[REDACTED] Extension Cords or Power Strips Used as Fixed Wiring Issue Location: Fabrication Shop (ref #8) Corrective Action: Extension cords are only for use on a temporary basis and not allowed to run through or be attached to building surfaces. Power strips also are not allowed to be daisy-chained together. Additional Details: (08-22-2024 - N. Hardesty) Electricians were onsite and this issue was on their punch-list to install an outlet within reach of the chop saw electrical cord
Severity: 2 - Medium Status: Open Date Identified: 8/15/2024 Date Due: 9/21/2024 Assigned: [REDACTED] Days Opened: 11 Days Overdue: 0		[REDACTED] Inadequate Emergency Lighting Issue Location: Fabrication Shop (ref #9) Corrective Action: Emergency lighting is missing or observed inoperable. Make certain that all emergency lighting is adequate and working properly in the event of a power outage. Additional Details: (08-22-2024 - N. Hardesty)



Clients in all 50 states
(Canada/PR as well)



150 Field Services Employees
(CSP/ASP, etc)



Structured Programs/Hourly Consulting



Broker introduced

RMC & Flex Walkthroughs



KPA

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