Direct to You: The Insurance Guide

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Expert opinion

Use your seasonal slowdown to improve safety By John Culotta



It's an unfortunate truth: The end of summer means a business slowdown for many pest management professionals (PMPs). But there are advantages to free time, if you use it wisely. Take this opportunity to look at your internal safety programs, and implement proactive steps to reduce costly insurance claims.

Here are three areas of your operations you can examine to make safety improvements:

1. Review and update your employee training

procedures.

Such procedures may include eradication methods, new chemicals, new pest issues and all aspects of service for which your employees are responsible. Update training where it is needed. (Remember when bed bug calls were rare?)

You should do this even if your employees attend industry trade shows and earn continuing education (CE) credits for taking classes. That CE training needs to be supplemented by updated internal procedures.

To gauge how well your employees have learned new procedures, consider providing written tests or field tests. Go out in the field with your technicians to watch how they interact with customers and implement procedures. Grade them on their performance, and review your evaluation with them.

2. Review how customer expectations and complaints are being addressed.

I've written about managing customer expectations in this column before, and I believe it is a critical component to avoiding potential claims. Look into how your service technicians are communicating with customers before and during treatments. Make sure they follow a specific protocol, so customers fully understand the treatment and its potential effectiveness.

The key component in these communications is to let customers know when additional treatments may be necessary. If they understand this up front, they are less likely to file a claim if the first treatment does not work. The same language should be in contracts, which should be reviewed to ensure they do not provide one-treatment guarantees... whether it's for bed bugs, termites or cockroaches.

3. Review your driver safety records, and offer safe driving refresher courses.

The most costly lost-time workers' compensation injury claims result from motor vehicle crashes. But accidents can cause other substantial costs: the loss of expensive equipment, chemical spills, and third-party civil suits seeking financial retribution for negligence or damage.

Make sure refresher classes cover defensive driving tactics and guidelines for making phone calls, texting and other causes of distracted driving. As long as driving is part of the PMP's job, safe driving should be a priority for

your business.

These are three important areas for you to review internally, but it's important to look at *all* your business operations for safety review and updates. Remember, your technicians are your first line of defense against potential claims. The better trained and prepared they are, the less likely it is for claims to develop.

John Culotta is Program Manager of PCOpro, the pest control operator program at Brownyard Group (www.brownyard.com), a leading administrator providing specialized insurance coverage for select industry groups. He can be reached at joulotta@brownyard.com or by calling 800-645-5820, ext. 122.

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