



Safety Meeting 2016



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AAGR Contacts



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What is AAGR?

- The Association for All Great Retailers (AAGR) is a Workers Compensation program underwritten by Farmers Insurance Group exclusively for Farmers AGENTS and their Farmers retail customers.
- AAGR provides:
 - ▣ Safety E-newsletter
 - ▣ Workers Comp Discount
 - ▣ Website with safety information and retail news
 - ▣ Individualized safety plan for your business
 - ▣ Claims support



Publication for Policy Holders


AAGR
ASSOCIATION OF ALL
GREAT RETAILERS

AAGR Quarterly Retail Safety E-News
April 2016



For more information and tickets visit insurance-rocks.com.



Accommodation Ideas for Employees who are Pregnant

Women today are more likely to work while pregnant. Data collected by the Pew Research Center indicates that not only are a higher share of women who are pregnant continuing to work, but also are working longer into their pregnancies and returning to work much sooner after (Pew Research Center, 2015). While pregnancy can be a joyous and exciting time, it can also present challenges at work for some women who experience limitations or complications associated with pregnancy. As a result, women who continue working during pregnancy may require job accommodations during and after pregnancy. [Read more.](#)



Robbery and Violence Prevention in Small Retail Businesses

Police departments work with small businesses to seek methodologies to thwart crimes. In Oxnard, California, it was found that the most effective strategies to mitigate robberies and the resulting violence might be surprising because they are low in cost; easy to implement and sustain; do not require any special technological know-how to use; and, for the most part, are also good for the business. After arriving at this conclusion, the Oxnard Police Department joined forces with the occupational safety research community to find the answers. [Read more.](#)



NIOSH Ladder Safety Mobile App

The Ladder Safety app, NIOSH's first mobile application, is designed to improve extension and step ladder safety—a concern for those working in construction or any other task that requires ladder use.

The app provides user-friendly guides and interactive tools to prevent major causes of falls:



<http://www.farmers.com>

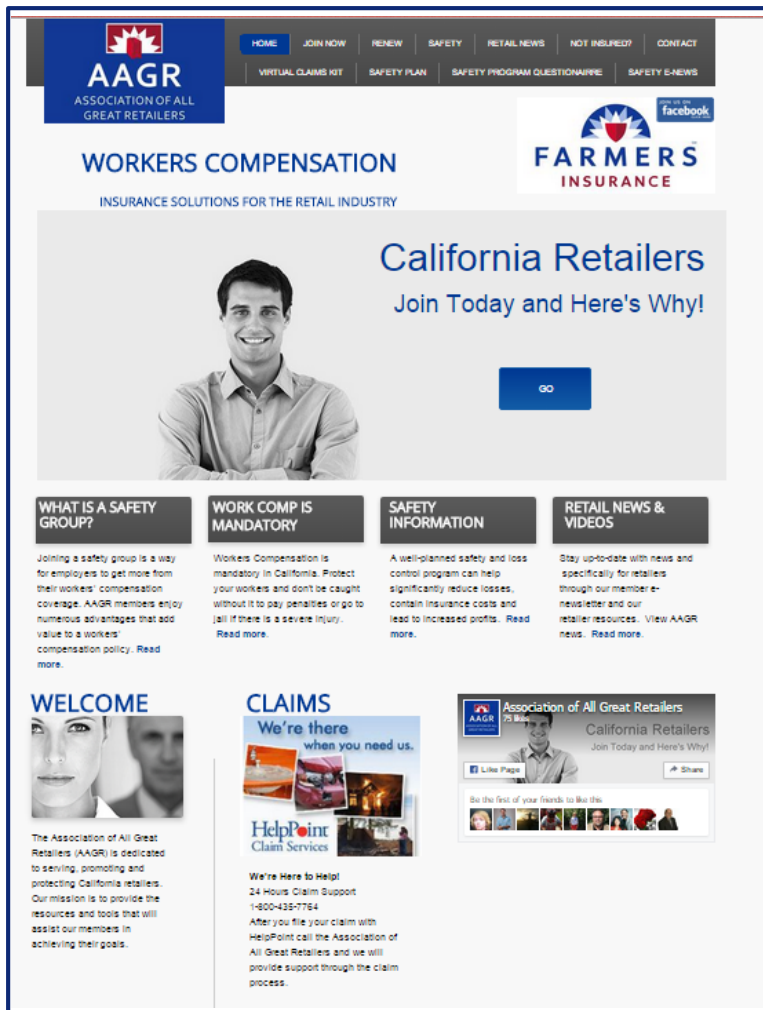


FARMERS
INSURANCE

The Association of All Great Retailers (AAGR) is a Farmers Insurance Workers Comp safety group dedicated to serving, promoting and protecting California retailers. Our mission is to provide the resources and tools that will assist our members in achieving their safety and business goals.



www.california-retailers.com



The screenshot shows the homepage of the Association of All Great Retailers (AAGR). The header includes the AAGR logo and navigation links: HOME, JOIN NOW, RENEW, SAFETY, RETAIL NEWS, NOT INSURED?, and CONTACT. Below the header, there's a section for "WORKERS COMPENSATION" with the tagline "INSURANCE SOLUTIONS FOR THE RETAIL INDUSTRY". A large banner features a smiling man and the text "California Retailers Join Today and Here's Why!" with a "GO" button. To the right of the banner is the Farmers Insurance logo. Below the banner, there are four columns of content: "WHAT IS A SAFETY GROUP?", "WORK COMP IS MANDATORY", "SAFETY INFORMATION", and "RETAIL NEWS & VIDEOS". Each column has a brief description and a "Read more" link. At the bottom, there are three sections: "WELCOME" with a woman's face, "CLAIMS" with a "HelpPoint Claim Services" logo, and a social media section for Facebook and Twitter.

AAGR
ASSOCIATION OF ALL GREAT RETAILERS

HOME JOIN NOW RENEW SAFETY RETAIL NEWS NOT INSURED? CONTACT

VIRTUAL CLAIMS KIT SAFETY PLAN SAFETY PROGRAM QUESTIONNAIRE SAFETY E-NEWS

WORKERS COMPENSATION
INSURANCE SOLUTIONS FOR THE RETAIL INDUSTRY

FARMERS INSURANCE

California Retailers
Join Today and Here's Why!

GO

WHAT IS A SAFETY GROUP?
Joining a safety group is a way for employers to get more from their workers' compensation coverage. AAGR members enjoy numerous advantages that add value to a workers' compensation policy. [Read more.](#)

WORK COMP IS MANDATORY
Workers Compensation is mandatory in California. Protect your workers and don't be caught without it to pay penalties or go to jail if there is a severe injury. [Read more.](#)

SAFETY INFORMATION
A well-planned safety and loss control program can help significantly reduce losses, contain insurance costs and lead to increased profits. [Read more.](#)

RETAIL NEWS & VIDEOS
Stay up-to-date with news and specifically for retailers through our member e-newsletter and our retailer resources. [View AAGR news.](#) [Read more.](#)

WELCOME
The Association of All Great Retailers (AAGR) is dedicated to serving, promoting and protecting California retailers. Our mission is to provide the resources and tools that will assist our members in achieving their goals.

CLAIMS
We're there when you need us.
HelpPoint Claim Services
We're Here to Help!
24 Hours Claim Support
1-800-435-7764
After you file your claim with HelpPoint call the Association of All Great Retailers and we will provide support through the claim process.

Association of All Great Retailers
California Retailers
Join Today and Here's Why!

Like Page Share

Be the first of your friends to like this

- Home page
- Retail news and resources updated regularly
- Safety E-Newsletters
- Facebook information
- All information updated regularly so check back often



Retailer Safety

**AAGR**
ASSOCIATION OF ALL
GREAT RETAILERS

HOME | JOIN NOW | RENEW | **SAFETY** | RETAIL NEWS

NOT INSURED? | CONTACT | VIRTUAL CLAIMS KIT | SAFETY PLAN

Join us on Facebook



LOSS CONTROL



A well-planned safety and loss control program can help significantly reduce losses, contain insurance costs and lead to increased profits. You will:

- Achieve a safer, more efficient work environment.
- Realize cost savings on indirect expenses not covered by insurance.
- Reduce insurance premiums.
- Reduce claims frequency and improve experience modification.
- Improve training and staff safety consciousness.
- Improve employee morale.
- Develop policies and procedures necessary to keep your business running smoothly.

DOWNLOADS



Customized Safety Plan
As an AAGR member, we will provide you with a personalized electronic version of a Workplace Injuries and Injury Prevention Program (WIIPP) for your organization.

[Fill out safety questionnaire online](#)
or print form and submit.

[Safety Plan Customization](#)

Farmers Loss Control Basics
This 16-page booklet developed by Farmers Insurance provides information on Accident Investigation, Hazard Control, Investigation, [Farmers Loss Control Basics](#).

Self-Inspection Checklist
Food Service Self-Inspection Checklist
Retail Operations Self-Inspection Checklist
[Retail Inspection](#)

RESOURCES



MySafetyPoint is an all inclusive safety resource portal available to Association of All Great Retailer Members and tailored to fit your business needs. Search from over 400 documents and 200 videos in the library, browse through more than 300 governmental agency or organizational references. Whether you are looking for breaking industry news, safety material and



and in compliance. Go to the FarmersKey Web Site is dedicated to employment practices liability loss prevention. FarmersKey (www.farmerskey.com) unlocks a wide range of EPL resources to help your business sort through employment issues and follow best practices in managing the risk. Your pass code for FarmersKey comes with the policyholder notice accompanying your Farmers policy. If you need help registering, [click here](#).

E-NEWSLETTER





A safe workplace can increase worker productivity and lower the cost of business operations. You can reduce or even eliminate some workplace accidents and illnesses through informed planning and education. AAGR's [Safety Plan Customization](#) is a free resource that helps you to view loss control efforts.

[Sign up for our newsletter](#)

[Access archives here.](#)



Virtual Claims Kit



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[HOME](#) | [JOIN NOW](#) | [RENEW](#) | [SAFETY](#) | [RETAIL NEWS](#) | [NOT INSURED?](#) | [CONTACT](#)

[VIRTUAL CLAIMS KIT](#) | [SAFETY PLAN](#) | [SAFETY PROGRAM QUESTIONNAIRE](#) | [SAFETY E-NEWS](#)

[JOIN US ON facebook](#)

This kit is provided to new workers' compensation policyholders and their agents, as well as to all current policyholders when their policies renew. It contains important claims department contact information, instructions, and forms.

Welcome to Workers Compensation with Farmers Insurance

Employee MPN Information - English	Employee MPN Information - Spanish
MPN Notification - Employee	Treatment Referral Form
First Aid Claims - Explainer	Claim Reporting Instructions
Fighting Fraud - English	Fighting Fraud - Spanish

Reference Link:

[Medical Provider List](#)

California Compliance Information:

[Posting Requirements](#)

[Reporting of Claim by Employer](#)

[Penalties for Late Reporting](#)

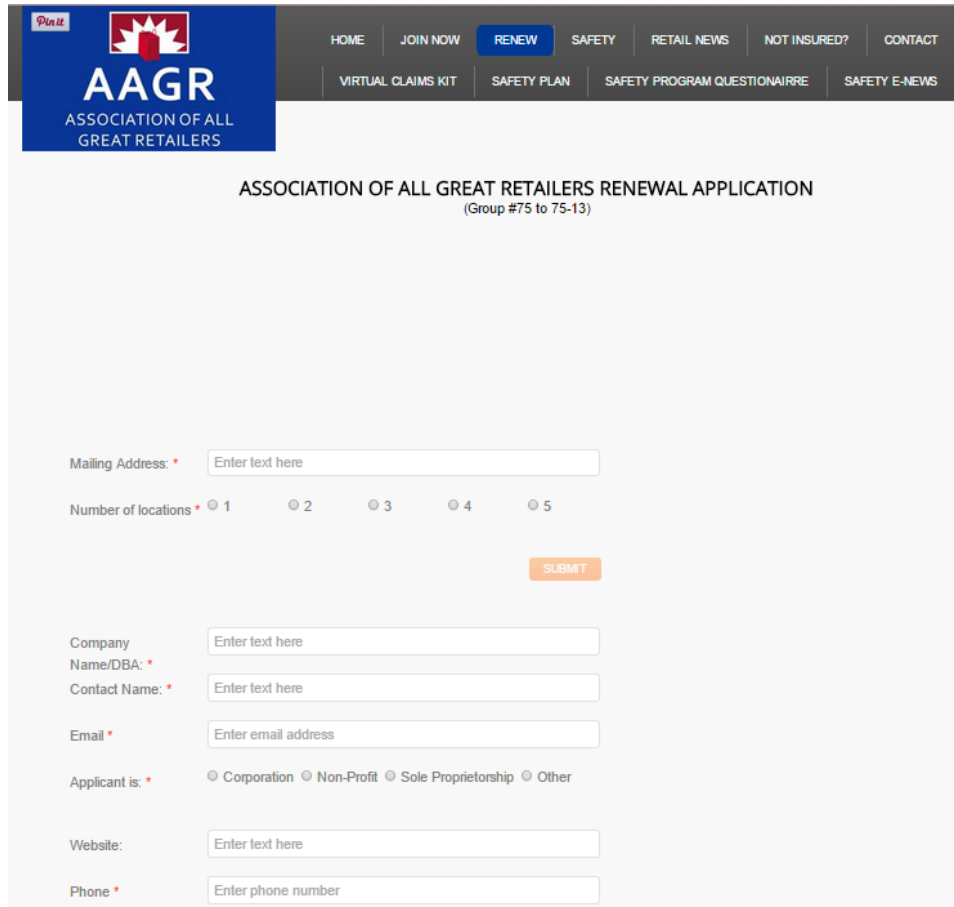
[Physician Selection](#)

Download posters and publications

[Required POSTER - Notice to Employees Poster \(English and Spanish\)](#)

Enrollment & Renewal

- Online enrollment and renewal with credit card payment available.



The screenshot shows the AAGR (Association of All Great Retailers) Renewal Application form. The header includes the AAGR logo and a navigation menu with links: HOME, JOIN NOW, RENEW (highlighted), SAFETY, RETAIL NEWS, NOT INSURED?, and CONTACT. Below the navigation menu, there are links for VIRTUAL CLAIMS KIT, SAFETY PLAN, SAFETY PROGRAM QUESTIONNAIRE, and SAFETY E-NEWS. The main heading is "ASSOCIATION OF ALL GREAT RETAILERS RENEWAL APPLICATION (Group #75 to 75-13)". The form fields include: Mailing Address (text input), Number of locations (radio buttons for 1, 2, 3, 4, 5), Company Name/DBA (text input), Contact Name (text input), Email (text input), Applicant is (radio buttons for Corporation, Non-Profit, Sole Proprietorship, Other), Website (text input), and Phone (text input). A SUBMIT button is located below the Number of locations field.

Plus

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GREAT RETAILERS

HOME JOIN NOW **RENEW** SAFETY RETAIL NEWS NOT INSURED? CONTACT

VIRTUAL CLAIMS KIT SAFETY PLAN SAFETY PROGRAM QUESTIONNAIRE SAFETY E-NEWS

ASSOCIATION OF ALL GREAT RETAILERS RENEWAL APPLICATION
(Group #75 to 75-13)

Mailing Address: *

Number of locations * ☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

SUBMIT

Company

Name/DBA: *

Contact Name: *

Email *

Applicant is: * ☒ Corporation ☐ Non-Profit ☐ Sole Proprietorship ☐ Other

Website:

Phone *



AAGR CASE STUDY

BY JOHN PARKER

Association of All Great Retailers

Case Study

- Strains are one of the leading workplace injuries in the retail industry.
- One store with the Association of All Great Retailers had two work comp claims within three months' time. The larger claim was when the employee hurt his back lifting a concrete pot (\$29,456 paid) and the other was a trip over a pallet jack (\$3,356 paid).



Case Study

- Looking at the exterior area in the photo below, the lifting and tripping hazards are readily apparent.
- There is a hand-truck near the pots here, though there is “stuff” in the way. If safety equipment is not readily available, then people will be lazy and not go out of their way for it.



Case Study

- Not only can the employees trip and fall, but so can the customers. Here is a photo of the parking area, with wood and other items protruding into parking spaces



Case Study

- The Loss Control vendor made a recommendation to fix this uneven walk, as it could also contribute to trip and falls for customers and employees.



Case Study

- **Be Proactive;** make sure your employees use mechanical material handling equipment such as carts, hand trucks, and pallet jacks.
- **The pots are on the ground. Keep items in the power zone, between the wrist and shoulder height.** That eliminates bending over when lifting.

Case Study

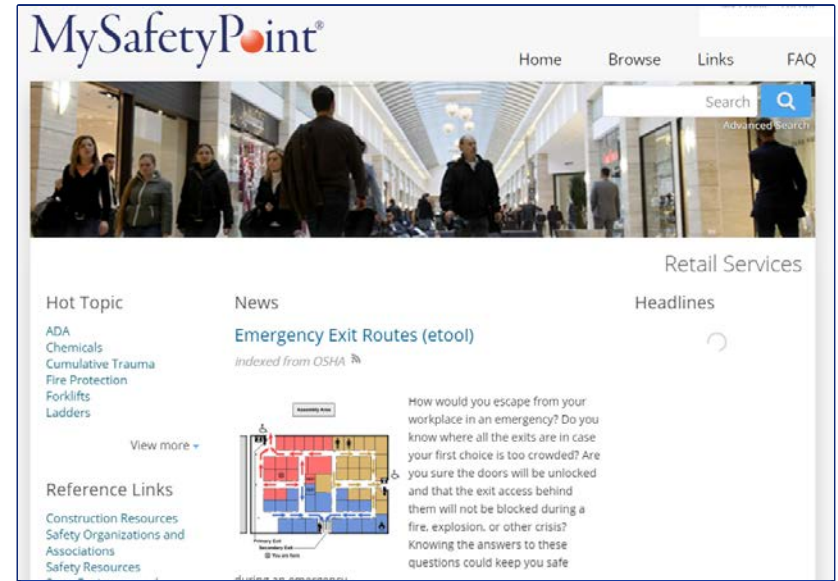
- Here are some other recent large claims at other Association of All Great Retailers locations:
 - Strain when employee was pushing a Dumpster. \$27, 173 paid.
 - Employee injured back when moving 30lb medical equipment: \$17,288 paid.



MySafetyPoint.com

MySafetyPoint.com is an exclusive safety resource portal tailored to fit your business needs.

- Over 400 safety documents
- 200 safety videos
- 300 government agency or organizational references
- Breaking industry news, safety material and documents and loss statistics



We are Here to Support You

- After you file a Workers Comp claim please contact us at (800) 488-3692.
- If we know about your claim, we can follow it through the process.
- As a Safety Association, we can help you with tools to help prevent future claims.
- www.california-retailers.com

