



November 13, 2012

Constance S. Kirk  
K Electric Inc.  
2646 Warwick Ave  
Warwick, RI 02889  
connie@kelectric.necoxmail.com

RE: Loss Prevention Service Visit  
Beacon Mutual Insurance Co. Policy #: 19879

Dear Constance,

I would like to thank you and David Kirk for meeting with me to conduct a loss prevention service visit on November 8, 2012. The visit was conducted at your office 2646 Warwick Ave, Warwick, RI. The purpose of this meeting was to discuss company operations and review loss prevention services and seminars.

**Safety Controls:**

All safety policies and procedures are in place and adequate. No required recommendations are needed at this time.

**Loss Experience:**

I commend you for your overall efforts with the company's ongoing employee safety training. Your current loss ratio is 0% and your historic loss ratio is 5%.

**Resources and Training:**

[www.beaconmutual.com](http://www.beaconmutual.com)

As a Policy Holder your company has unlimited free access to Beacon Mutual's web based safety resources. This includes:

- Beacon Mutual On-Line University  
Our Policyholder Campus is easy to use and features more than 80 health & safety courses carefully selected and tailored to address the needs of the majority of our policyholders. We are pleased to offer this online training resource to our policyholders and their employees.
- Safety Seminar schedule and information guide  
Safety and Health related seminars are held each month for Beacon policyholders at no additional cost. Beacon's seminars focus on general workers' compensation issues, ergonomic awareness and training, and many workplace safety topics to help you prevent and/or control accidents and claims. For more information on Beacon's seminar training please consult the Beacon seminar schedule or visit our web site. To register you or your employees, contact Donna Finan at (401) 825-2731 or by e-mail, [dfinan@beaconmutual.com](mailto:dfinan@beaconmutual.com).
- Safety Alerts in English and Spanish
- Additional information on loss prevention and ergonomic services.

[www.osha.gov](http://www.osha.gov)

One Beacon Center  
Warwick, RI 02886-1378  
ph. 401-825-2687 (COMP)  
toll free 1-833-836-4450  
Loss Prevention fax 401-825-2755  
[www.beaconmutual.com](http://www.beaconmutual.com)

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The Occupational Health and Safety Administration website offers the most up to date and comprehensive information about workplace safety standards and guidelines.

The next scheduled service meeting will be in August 2014. If you have questions, concerns or need additional assistance, please feel free to contact me by phone, fax or email.

Higher Standards in Safety and Service,



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SR. loss prevention Consultant  
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