Risk Management Planning Guide

This guide was designed to serve as a basis for developing, reviewing and implementing organizational risk management programs that are considered best practices by the insurance industry. Items listed below give organizations a guideline in identifying strengths and gaps in their risk management programs.

OPERATIONS

Address the following topics as it relates to your companies overall operations:

- Does your company have the following Business Advisors?
  - Accountants
  - Attorneys
  - Payroll
  - Human Resources
  - Financial Auditing Service
  - Organizational Revenue Consultation
- Premium Audits for Workers Compensation
- Crime Susceptibility Evaluations
- Property Coverage
- Workers Compensation
- Business Continuation Plans
- EDP Disaster Recovery Plans

PROPERTY

Determine if your company has the following property programs in place. Include primary operations as well as any offsite or temporary locations.

- Self-Inspection Programs
- Property Conservation Policy Development
- EDP Fire Protection Systems
- Emergency Response Preparation
- Fire Protection Systems Self-Inspection Program
- Fire Pump Performance Tests
- Fire Division Maintenance
- Fire Life Safety Evaluations

SECURITY

All operations have security concerns. Address any security questions as it relates to operations, off site locations, inventory, EDP, employee and client relationships.

- Security Checklist
- Workplace Violence Awareness Training

MACHINERY

If applicable, equipment and machinery should be addressed as a part of a risk management plan.

- Infrared Thermography
- Preventative Maintenance Evaluations
- Jurisdictional & State-Required Inspections
- Accident Investigations

COMMERCIAL VEHICLE

How does your company address commercial vehicle exposure? All aspects of driving should be considered such as, personal vehicle use, use of company vehicles, and rentals.

- ☐ Corporate Fleet Safety Policy & Program Development
- ☐ Driver Safety Awareness Programs
- ☐ Motor Vehicle Accident Investigation Program
- ☐ Vehicle Preventative Maintenance Program Management
- ☐ Driver Selection & Management Policies
- ☐ Accident Trend Analysis

GENERAL LIABILITY

General Liability exposures should be addressed as it relates to onsite and offsite locations of your organization.

- ☐ Fire Life Safety Evaluations
- ☐ General Liability Accident Investigation Program
- ☐ Crisis Management
- ☐ Slip, Trip & Fall Evaluations
- ☐ Indoor Air Quality Evaluations
- ☐ Job Site Surveys
- ☐ Lighting Quality Surveys
- ☐ General Liability Accident Trend Analysis
- ☐ Self-Inspection Programs

WORKERS' COMPENSATION AND SAFETY

Address unique exposures as it relates to workers compensation and safety? Ensure internal clients are receiving proper training as it relates to offsite exposures, such as PPE, evacuations, emergencies and what to do when an accident happens.

- ☐ Management Loss Control and Safety Training
- ☐ Corporate Safety Policy Development
- ☐ Volunteers Loss Control
- ☐ Safety Committee Management
- ☐ Safety Rules Development & Enforcement
- ☐ Ergonomics Evaluations
- ☐ Manual Materials Handling Evaluations & Training
- ☐ Employee Safety Awareness Programs
- ☐ Hearing Conservation Program
- ☐ Personal Protective Equipment Programs
- ☐ Employee Safety Suggestion Program
- ☐ Job Safety Analysis
- ☐ Industrial Hygiene Testing (i.e. noise, air sampling)
- ☐ Workers Compensation Claims Monitoring
- ☐ Accident Investigation Program
- ☐ Return-to-Work Programs