



Gallagher

Insurance | Risk Management | Consulting

GALLAGHER CLAIMS ADVOCACY PRACTICE



Casualty Loss Control Services



Introduction

Preventing and controlling losses is essential to any effective risk management program. It is important that your risk control consultants use an organized approach to develop service objectives that addresses your fundamental loss control needs. The actual service must be proactive, flexible and customized to achieve your goal of a safe work culture.

In our partnership, we at Gallagher are prepared to work with your staff to develop a Loss Mitigation program aimed at providing you with the most effective solutions through the sensible application of casualty loss control best practice guidelines.

A dedicated Gallagher lead consultant is responsible for working directly with your corporate office, divisional staff and key locations. When there is a need for a specialist to assist you with complex environmental and industry-specific issues, your lead consultant will identify the appropriate specialists to provide these services as needed.

Our Goal:

- Acquire an intimate knowledge of your risk control needs
- Identify the major source of your cost-saving opportunities in your management process
- Develop a strategic service plan with the main goal of helping you achieve your corporate objectives
- Present practical and effective solutions that deliver the most value to your management
- Help prioritize your loss control management process to achieve the greatest impact towards reducing your total cost of risk

Service Approach

We plan to identify and develop a customized program that addresses your major loss control issues, assist with the implementation of the new programs and develop parameters that monitor its progress and success.

Beginning the Process:

Meet with your corporate risk management staff to provide us with an understanding of the corporate safety mission and program structure

Review your current safety management program to identify areas that need improvement and offer the best opportunity for cost savings

At Gallagher, We Will:

Also arrange to meet with your office at least quarterly and submit a progress report of our service implementation.

Review your current safety management program to identify areas that need improvement and offer the best opportunity for cost savings. We can:

- Review your current safety program/structure and its effectiveness
- Meet with your office at least quarterly and submit a progress report of our service implementation
- Evaluate the safety responsibilities and accountability at corporate, division and tailor our services to meet your objectives
- Review your accident investigation and information-gathering methods
- Analyze your safety incentive programs
- Conduct key statutory compliance requirements review
- Perform loss control performance system review to verify program compliance

Assist in developing a service plan for your insurance carrier/TPA/service vendors to support your goals. Our plan includes:

- Consulting with your various vendors and provide specific guidelines to meet your service needs
- Acting as your gatekeeper to help ensure that the provided services are in accordance with your expectations
- Meeting periodically to address service issues and pertinent changes
- Monitoring the quality of their activity results and reports

Visit your critical locations to determine baseline safety operational standards. It is also our intention to use applicable best safety practice guidelines and safety regulations significant to your operations.

We can provide a comprehensive loss control assessment of designated facilities as directed by your Corporate Risk Management Department. We can help design an assessment program that will address your main exposures. At a minimum for each visit, we will be able to:

- Analyze and pinpoint your main exposures
- Identify their safety process strengths and weaknesses
- Conduct customized loss trend analysis
- Prioritizes the recommendations for improvement

Conduct semi-annual analysis of your accident experience to assist you towards:

- Identifying and monitoring loss trends
- Collecting data to establish exposure base
- Developing procedures to address trends
- Benchmarking your experience against recognized industry standards

Some of the benchmark statistics we can use for comparison include:

- Average cost per claim
- Average indemnity cost per lost time claim
- Average medical cost per lost time claim
- Expenses as % of total lost time claim
- OSHA standard industry classification
- National safety council statistics

Where applicable, we can also compare your baseline statistics against your industry peers to target those entities that need cost-containment strategies.

- Act as a resource on technical loss control issues. We can provide you with important safety news or changes from governmental regulatory agencies such as OSHA, DOT, CPSC, etc., that may have an impact on your operations.

As needed, we can jointly develop a communication process that will help inform and educate key personnel within your organization towards the practical application of the best safety practices.





Our Other Loss Control Services:

Development of Customized Safety Programs

We will work with your Risk Management Team to identify operating divisions or specific locations that would benefit from the development or enhancement of a tailored safety program.

We plan to integrate proven methodologies and best practices towards designing a program that will achieve desirable results.

Development and Implementation of Risk Control Training Programs

Based on your needs, we can:

- Assist in the development of applicable training programs to address compliance issues or enhance employee education programs
- Help implement training efforts as needed

It is our intention to maintain an open communications with your risk management through periodic meetings and continual ad hoc projects. We are prepared to work closely with your key personnel to achieve the most cost-effective loss control program possible.

For more information or for assistance, please contact us today.



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