Risk Management Goals

- ☐ Creating a business resumption plan
- ☐ Developing a disaster preparedness plan
- ☐ Preventing environmental losses and insuring disposal of hazardous waste
- ☐ Providing a safe business environment for employees, customers, and the general public
- ☐ Complying with all applicable federal, state and local laws
- ☐ Reducing, transferring, or avoiding risk that has unacceptable loss potential
- ☐ Subcontracting out those risks that pose unreasonable levels of exposure
- ☐ Implementing a program to ensure Certificates of Insurance are adequate and current
- ☐ Developing a product safety and product recall plan
- ☐ Minimizing the business impact from loss of a key executive
- ☐ Legal review of contracts, sales literature, employee handbooks, and other materials
- ☐ Developing a policy/protocol for communication with the media in the event of a large loss
- ☐ Communicating with employees, customers and suppliers in the event of a large loss
- ☐ Reviewing your overall insurance program with your agent
- ☐ Assigning accountability for risk control and establishing loss reduction objectives
- ☐ Charging losses and insurance costs to department budgets
- ☐ Periodic claim reviews with insurance carrier and agent
- ☐ Arranging assets to separate exposure units before a large loss
- ☐ Identifying, monitoring and controlling environmental health hazards
- ☐ Establishing policy to control personal use of company vehicles
- ☐ Establishing procedures for reviewing company driver Motor Vehicle Records (MVRs)
- ☐ Establishing comprehensive accident reporting, investigation, and review procedures
- ☐ Establishing a drug free workplace program
- ☐ Establishing a fork lift operator training program
- ☐ Protecting customers from potential criminal acts of third parties
- ☐ Protecting customers from potential criminal acts of your employees
- ☐ Reducing your workers' compensation experience modification factor
- ☐ Reducing fire damage loss potential from storage or handling of flammable liquids

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