

Risk Control Services

Helping clients reduce losses and minimize risk to improve your bottom line

CBIZ risk control professionals work with clients to evaluate risks and provide solutions. By offering property loss control consulting services, we ensure that our clients' businesses continue to grow and prosper. We assist clients by minimizing their "Total Cost of Risk."

Your Total Cost of Risk

Total Cost of Risk is the calculation used to measure the overall costs of a company's risk management program. While management traditionally counts its financing costs (premiums) only, we encourage our clients to factor in related costs to arrive at the **real** total. Each factor contributes to the total cost, and reductions in any of the factors will result in an overall reduction in the total cost.



Proactive loss control and loss prevention can lead to a reduction in insurance costs. In fact, controlling losses at the source remains the most effective way to contain insurance costs. Risk control means the minimization of the cost of risk, which includes the cost of insurance, the cost of accidents and injuries, and the loss of productivity due to accidents. Every dollar reduction in total cost of risk goes straight to the company's bottom line.

CBIZ can assist you in reducing your losses by:

- Identifying and evaluating risks to life and property through a technical review of operations
- Conducting comprehensive evaluations of safety and property protection management systems
- Designing practical risk control programs tailored to safety and property protection needs
- Providing consultation regarding special or unusual risks
- Assisting in the investigation and evaluation of losses
- Providing guidance to prevent a recurrence of a specific loss
- Determining training needs and developing practical training programs
- Analyzing loss experience and proposing appropriate management action



Risk Control Services

Risk Management

- Risk assessment audits
- Risk control audits
- Facility surveys
- Regulation compliance
- Training programs
- Safety program development
- OSHA compliance consultations
- Business continuity planning

Fleet Safety

- Driver selection, training and motivational programs
- Accident investigation & analysis
- Driver review techniques
- Hazardous materials and material handling reviews
- Regulation compliance audits

Product Safety

- Quality control/assurance program evaluation
- Recordkeeping programs
- Design review program evaluation
- Recall programs
- Labeling and packaging evaluation

Construction

- Fleet safety
- Job site evaluations
- Pre-construction surveys
- Customized training programs

Property

- Special hazard evaluation
- Fire protection evaluation
- Law and code compliance
- Building Appraisals
- Life safety evaluations
- Physical security analysis
- Emergency procedures programs

Employee Safety

- Employee hiring practices
- Employee training and orientation program audits
- Accident investigation
- Accident analysis
- Safety promotion
- Return-to-work programs
- Safety committee development/training to meet state certification requirements
- Ergonomic evaluations
- Industrial hygiene analysis and surveys

For more information on risk control, prevention and safety, contact:

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