

The “Formal” Loss Control Program

These nine elements form the basis for a well-rounded “formal” loss control program.

1. Managerial Direction

- Reports required? (investigations, inspections, safety committee, progress reports, loss costs)
- Who follows-up to make sure proper action is taken?
- Who reviews reports? Who is ultimately responsible?
- Are loss control results part of managerial performance measurements?

2. Basic Operations

- Tailored to your unique operations/processes/issues?

3. Employee Selection and Training

- Written position descriptions?
- Background checks?
- Reference checks?
- Credential checks?
- Prior employer checks?
- Effective interviewing/screening?
- Tailored development & review programs?
- Extra hazard training?
- Rules & regulations training?
- Hazard communication training?
- On-the job training?
- Development and career path training?

4. Workplace Accidents and Losses

- First aid facilities?
- What records go with employee to medical office?
- What losses are investigated?
- Who investigates?
- What action is taken on the investigation?
- Who takes the action?
- Automatic sprinkler tests & inspections?
- Emergency plan/evacuation plan?
- Training and drills?
- Critiques of drills?
- Investigation reports?

Loss Control CFFLC

5. Communication

- Operation manuals?
- Newsletters/news bulletins?
- Suggestion system?
- Letters, booklets?
- Payroll inserts?
- Meetings?

6. Loss Control Organization

- Defined duties and responsibilities?
- Accountabilities spelled-out?
- Organization chart?
- Meetings, subjects, records kept?

7. Materials

- Selection?
- Placement?
- Handling?
- Processing?
- Attention to hazardous material handling and storage?
- Attention to toxic and flammable materials?

8. Equipment

- Selection?
- Arrangement?
- Use?
- Maintenance? (preventive, not crisis?)
- Attention to hazardous equipment?

9. Results/Benefits

- Who measures? Who follows up?
- What managerial action taken?
- Fewer injuries?
- Less damaged material and equipment?
- Lower operating and replacement costs?
- Lower insurance rates? Lower OSHA incidence rate?
- Overall effect on bottom line?

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant. Visit The Hartford's Loss Control web site at <http://www.thehartford.com/corporate/losscontrol/>

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