

# Frequently Asked Questions about Loss Control Surveys



## What is loss control?

Loss control is a risk management technique that seeks to reduce the possibility that a loss will occur and reduce the severity of losses that do occur. A loss control program aims to help policyholders improve safety and reduce claims.



## What is a loss control survey?

A loss control survey helps us better understand your organization's premises and operations. During a survey, a Celina Insurance Group Risk and Safety Consultant or a third-party consultant visits your organization to identify, evaluate and assist in the management of risk.



## Why was my company selected for a safety survey?

You may have been selected because you're a new policyholder. Our underwriting team may also request a survey based on a company's risk exposure or past losses. You can request a survey if you have a safety concern or want assistance in identifying ways to better control risks.



## How are surveys scheduled?

You will be contacted to schedule the survey at a time that works best for you and the consultant.



## How should I prepare for my company's loss control survey?

You should have someone available to accompany our representative and answer any questions. You can have one individual or several specialized individuals. These individuals could be the company owner, plant manager, risk manager, safety manager, safety committee representatives, human resources staff member, maintenance supervisor, fleet supervisor or any other individual who is familiar with operations, facilities and management controls for safety. Depending on the scope of the survey, you may be requested to have a few items available for review, such as:

- ✓ Building size and construction details
- ✓ Documents about your safety program
- ✓ Drivers lists
- ✓ Accident and injury reports
- ✓ Training records and certificates
- ✓ Company policies and procedures
- ✓ Information on your products and services
- ✓ Information on fire/burglary detection systems and fire suppression equipment



## **What can I expect to happen during the survey?**

Topics of discussion will vary depending on the coverage you have, but will likely include company operations, products, history and construction of the building, safety programs and training, maintenance procedures and loss trends.

This meeting is followed by the physical survey. You and the consultant will walk through your facility together to evaluate your company's exposures and controls. The consultant may look at your building's materials and construction, as well as features such as your fire control system, machine guarding and the like.

In addition to touring the building, the consultant also evaluates exposures and controls outside the building, including hydrants, sidewalks, parking lots and the general condition of the building's exterior.

If applicable to your organization, the consultant may also visit and tour a job site.

The consultant will likely take photos throughout the walk-through to document any hazards or risks they notice.



## **What happens after the survey?**

After the onsite survey, you'll reconvene for a closing review and summary session where your consultant discusses his or her findings and recommends solutions for controlling any hazards or exposures that were uncovered during the survey.

Your consultant may also suggest other services, resources or training offered by Celina to help you control the hazards noted during the survey. Within a few days, you will receive an email listing any significant recommendations for improvement that were discussed. You will then be asked to respond with your plans to reduce the identified hazards.