



Risk Control Services for Public Entities

Reducing Risk Exposures and Costs

Investing in safety pays off and can improve financial performance. An investment in safety also supports the pledge you've made as a public entity to keeping staff and the general public free from harm while utilizing your facilities.

A recent survey conducted by a major carrier concluded that for every dollar invested in workplace safety, three or more dollars are saved.

Public Entity clients have unique exposures and concerns. Recognizing and addressing concerns specific to your needs is the foundation for maintaining a sound risk control program.

Gallagher Bassett is a leading provider of loss control services to public entity organizations. We annually provide public entity clients with over 7,500 service hours and have helped numerous public entities achieve and maintain their risk management goals.

Corporate Credentials

Gallagher Bassett has over forty-five years of experience in helping clients utilize loss control to manage property (buildings, equipment and fleet) and casualty (workers' compensation and general liability) exposures.

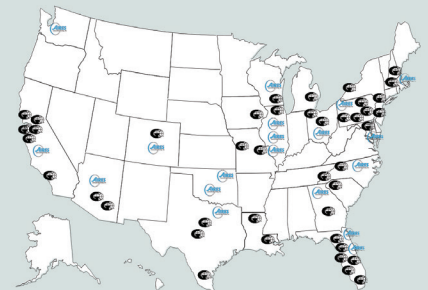
Our staff is comprised of 80+ safety professionals and associates that average over 15 years of experience in safety and loss control.

Staff members possess both baccalaureate and advanced degrees in safety, many with professional designations, including the Certified Safety Professional (C.S.P.) designation. Our goal is to prevent exposures and accidents that lead to property damage, staff/student injuries, and liability claims.

A partnership with Gallagher Bassett can make a significant difference to your public entity's bottom line by:

- Minimizing risks and exposures
- Increasing profitability and productivity
- Lowering insurance costs
- Providing a safer workplace
- Reducing operating costs
- Meeting regulatory compliance requirements
- Educating management, supervisors and employees

"Our pledge is to work in partnership with you to reduce your exposures, safeguard your personnel and protect your assets and profitability."



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Risk Control Service Options

Program Analysis and Development

To begin the program, Gallagher Bassett will consult with your organization to accomplish the following activities:

- Develop overall, loss related goals and objectives
- Assist with the identification of specific loss trends, high loss areas, and target locations for focused loss control activity and control measures
- Participate in the allocation of resources offered by Gallagher Bassett to address real exposures to loss
- Establish systems to monitor the impact of implemented programs on claims frequency and severity so that adjustments and/or modifications can be made to these programs/activities as needed

Analysis, Inspection and Evaluation Services

These services are designed to identify and evaluate the impact of loss exposures and risks of individual locations or collectively for the entire organization. The analysis and evaluation process helps prioritize the areas that can most economically benefit from further loss control activities. Audits and surveys may also be used on an on-going basis to monitor the effectiveness of loss control or safety programs currently in place. The types of analysis, inspection and evaluation services offered by Gallagher Bassett include the following:

- Safety Program Analysis
- Comprehensive Safety Evaluations
- Property Exposure Analysis
- Specialized Risk Analysis
- Human Factors Analysis
- Environmental Risk Assessment
- Loss Prevention Programs
- Safety Program Documentation
- Injury Prevention Programs

Playground Safety

The safety of playgrounds has come under scrutiny and many states, including California, Connecticut, Michigan, New Jersey, North Carolina and Texas have passed legislation that addresses the safety of playgrounds and playground equipment.

The legislation requires that all public playground equipment conform to certain recommendations found in the Consumer Product Safety Commission's (CPSC) *Handbook for Public Playground Safety*, and recommendations published by the American Society for Testing and Materials (ASTM) in Voluntary Standard F1487.

Gallagher Bassett's Playground Safety Program assists in minimizing and preventing the risks playgrounds present to children. It also helps your organization control the liability incurred for having this type of facility.

The program includes a Site Inspection, Audit and ASTM, CPSC, ADA and California Assembly Bill 1055 Compliance Checks. Optional services include Preliminary Design Review, Play Value Determination, Staff Training and Development of a Playground Safety Manual.

The Risks

Playgrounds...

Potential hanging or broken neck hazard on this playground swing. The gap in this "S" hook exceeds 0.4" and could catch a child's loose clothing or drawstring, causing the child to hang to death or snap his neck as he jumps off a swing.



Athletic Liability...

The sewer covers pictured on this busy playing field are raised above ground level by 6". The dangers presented by these covers could result in severe fractures, lacerations and blows to the head. The caps should be lowered below ground level.



"Gallagher Bassett assisted a large municipal pool in decreasing losses over a six-year period through a two-pronged approach geared toward both individual member service and pool-wide programs. Workers compensation experience decreased by 30% and claim frequency by approximately 10%, despite the addition of four new members to the pool."

The Solutions

Facilities...

There is a risk of electrocution from extension cords draped and plugged into outlet strip behind sink area. Discontinue use immediately. Electrical outlets within 6' of a sink, or in a wet, damp area must be Ground-Fault Circuit Interrupter (GFCI) outlets.



Workers' Compensation...

Poor posture and grip on the mop exposes this worker to strain injuries. Gallagher Bassett's ergonomic training program for maintenance personnel can help reduce workers' compensation payouts due to these types of injuries.



Regulatory Compliance

Gallagher Bassett is available to assist with the development of safety and compliance programs that are specific to the needs of public entities. The initial focus of this effort is on federal/state compliance programs. Gallagher Bassett's federal/state compliance programs include three objectives:

1. Identify strengths and weaknesses with regard to regulatory compliance at each identified location.
2. Evaluate and discuss the specific loss control support service needs for each location.
3. Develop an agreed upon corrective action plan with personnel indicating the program goals and objectives to be achieved in the coming year (these may involve activities to be accomplished by the organization, the consultant, or by other support services).

Specific federal/state-mandated compliance plans include:

- Bloodborne Pathogens
- Emergency Preparedness
- Hazard Communication
- OSHA 300 Recordkeeping System
- Self-Monitoring Audit Program
- Confined Space Entry

Training

Gallagher Bassett can provide public entity clients with training based on needs identified by both loss experience data and the public entity's risk management team. Once training needs are established, Gallagher Bassett will work with the risk management team and individual locations to fulfill all safety and risk management needs.

The anticipated result of the training sessions Gallagher Bassett provides is for personnel to become knowledgeable and self-sufficient in the process of controlling and avoiding losses therefore, reducing unnecessary injuries and additional costs. Available training programs include:

- Aquatic and Chlorine Safety
- Athletic Liability
- Back Injury Prevention
- Bus Drivers and Fleet Safety
- Coaches and Volunteers
- Ergonomics
- Heat Stress and Cold Weather Safety
- Housekeeping
- Lockout/Tagout
- Material Handling
- Office Safety
- OSHA/State Compliance
- Playground Safety
- School Violence
- Security
- Slip/Fall/Hazard Recognition
- Special Events



Technical Services Resource

Gallagher Bassett maintains a Technical Services division, which is an in-house information resource available to both consultants and clients. Technical Services has an extensive collection of safety standards, employee training programs, videos, multimedia presentations, and articles to equip consultants and clients with current industry information.

In addition to providing technical information to our clients, Technical Services also serves to provide each Gallagher Bassett consultant with continuing education in state-of-the-art risk control technology. Consultants are kept abreast of current practices and legislation in the ever-changing risk control environment to effectively meet the needs of clients.

Specialized Services

Once the initial risk control program is in place, it is important to maximize the benefit to your operations. Gallagher Bassett will add greater value to your risk control program by offering specialized assistance in several key areas.

- Appraisal Services
- Crisis Management and Response
- Customized Web Platform
- Employment Practices Liability
- Environmental, Health and Safety Consulting
- Ergonomics
- Fire Protection and Engineering
- Transportation and Fleet Safety

EH&S Services Available

In-depth, specialized environmental health and safety services are available from Gallagher Bassett and include:

- Environmental Engineering and Consulting Services
- Specialized Safety and Health Services
- Building Sciences
- Design and Construction Services

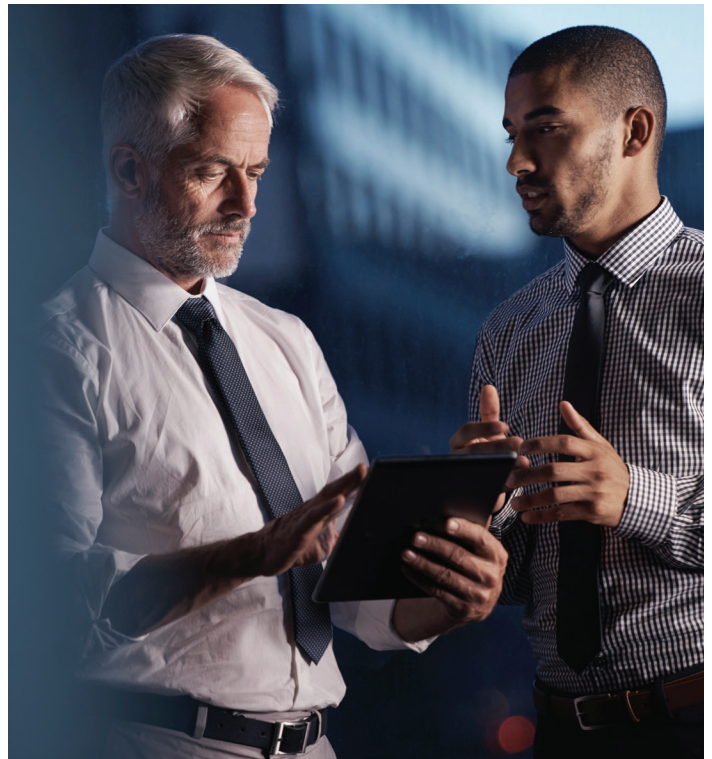
Be sure to visit www.airesconsulting.com or call **1.800.247.3799** for more information.

Taking the “Risk” Out of Your Business

The best safety management programs are pro-active, flexible, and able to respond quickly to the needs at hand. Gallagher Bassett provides a team of qualified, experienced safety professionals readily available to help your organization meet its safety management goals and objectives.

There may be other service needs or activities not listed here that Gallagher Bassett would be pleased to address. Gallagher Bassett will work with you to assure that your service needs are addressed as efficiently and cost-effectively as possible. We look forward to discussing your service needs and options in greater detail.

For more information on Gallagher Bassett's complete line of risk control services, contact us today.



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