

Risk Control Services for Municipalities

Reducing Risk Exposures and Costs

For more than 45 years, Gallagher Bassett's Risk Control Consulting Services (RCCS) division has helped municipal clients develop and maintain successful safety and risk control programs. We annually devote more than 7,500 service hours to municipal clients. Our mission is to provide timely delivery of quality consulting services designed to: reduce your exposures to liability and loss, lessen the frequency and severity of your losses, maintain the health and safety of your personnel, and protect your assets and profitability.

We work with you in close partnership to accomplish this mission—listening to what you tell us about your organization and its unique needs, studying your business, and exploring solutions to develop an action plan that addresses your needs. The result is a tailored program that aggressively manages workers' compensation and related loss costs, improves operational efficiencies, and most importantly, affords you the opportunity to focus on your first priority—your business.

Gallagher Bassett's loss control programs are designed to initiate the positive change necessary to establishing an effective, long-term safety culture. Our pledge is to uphold your organization's values for employee safety, operational efficiency and fiscal responsibility. Let Gallagher Bassett's experienced professionals help you plan your risk control program and achieve the results you desire.

Program Benefits

Utilizing the industry and technological experience of RCCS, your municipality will gain a proven partner dedicated to taking a proactive approach to developing and maintaining an effective risk control program. A partnership with RCCS can make a significant difference to your 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 to liability and loss, safeguard your personnel and protect your assets and profitability."

Corporate Overview

Gallagher Bassett Services, Inc., a subsidiary of Arthur J. Gallagher & Co. began operating on November 11, 1962. What was little more than an idea over fifty years ago is now one of the largest United States-based risk management service companies with international capabilities.

In 1968, Gallagher Bassett began to provide professional loss control services through the Risk Control Consulting Services Division. Today, RCCS provides services for over 700 clients and approximately 2,700 client locations. The division annually provides in excess of 70,000 hours of risk control services. These service hours are devoted to helping clients design and implement programs to prevent and control losses resulting from employee injuries and accidents, automobile and fleet-related incidents and liability exposures.

The principles upon which Gallagher Bassett was founded in 1962 are as viable today as they were over forty years ago. We believe in a team concept, working as partners with our clients, to help achieve results. That, along with development of new service ideas, techniques and methods to help meet client needs will continue to be the formula for success.

Resources for the Team Relationship

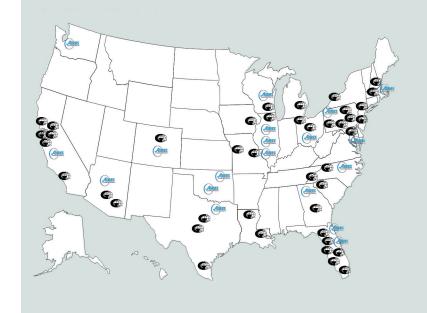
Experienced, professional, results-oriented. Three powerful resources that Gallagher Bassett's Loss Control Consulting Team offers to your organization.

Our safety and risk control professionals, along with a network of preferred providers, individually average over fifteen years of experience. Staff members are knowledgeable in all facets of risk control, and have the practical experience and insight essential to creating manageable and responsive risk control programs.

Gallagher Bassett's staff is comprised of highly educated senior risk control experts with professional industry designations. Our consultants and associates are strategically located throughout the United States, enabling us to meet the needs of both single and multi-location clients.

Our consultants and associates strive to work hand-in-hand with clients developing, implementing and providing solutions that address their needs. Once programs are in place, follow-up analysis and support of the continuing activities of our clients is of paramount importance.

Office Locations



- Mesa, AZ
- Phoenix, AZ
- Discovery Bay, CA
- Fairfield, CA
- Los Angeles, CA Pleasanton, CA
- Sacramento, CA
- San Francisco, CA San Mateo, CA
- Denver, CO
- Washington DC
- Eustis, FL
- Ft. Lauderdale, FL
- Ft. Pierce, FL
- Inverness, FL
- Jacksonville, FL
- Naples, FL
- Ocala, FL
- Tampa, FL
- Atlanta, GA

- Marietta, GA
 - Cedar Rapids, IA
 - Batavia, IL
 - Rolling Meadows, IL Corporate Headquarters
 - · Peoria, IL
 - Springfield, IL
 - Mandeville, LA

 - Monroe, LA
 - Franklin, MA • Baltimore, MD
 - Flint, MI
 - Kansas City, MO

 - St. Louis, MO Asheville, NC
 - Hillsborough, NC
 - Robinsville, NC
 - Merrimack, NH
 - · Medford, NJ
 - Buffalo, NY

- Slate Hill, NY
- Columbus, OH
- New Castle, OH • Toledo, OH
- Oklahoma City, OK
- Tulsa, OK
- · Harrisburg, PA
- Pittsburgh, PA
- Rome, PA
- Sellersville, PA
- York, PA • Warwick, RI
- Cleveland, SC
- Dallas, TX
- Harlingen, TX
- San Angelo, TX Kirkland, WA
- Lake Mills, WI
- Milwaukee, WI

Corporate Facts:

- 45+ years of experience.
- 80+ Consultants and Associates located nationwide.
- Provides services for 700+ clients and 2,700+ locations.
- More than 70,000 service hours annually provided for clients of diverse industries and coverages.
- Embraces a stringent quality policy to ensure the highest level of quality to clients.

Risk Control Applications

Program Analysis and Development

To begin the program, Gallagher Bassett will consult with your municipality 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 departments or collectively for the entire municipality. 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

Regulatory Compliance

Compliance with State and Federal regulations is essential to the successful operation of a municipality. Gallagher Bassett's Federal/State compliance programs include three objectives:

- 1. Identify strengths and weaknesses with regard to regulatory compliance within each identified department.
- 2. Evaluate and discuss the specific loss control support service needs for each department.
- 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 municipality, the consultant or by other support services).

Gallagher Bassett's municipal compliance programs include:

- Hazard Communication Chemical List
- Confined Space Entry
- Emergency Preparedness
- Hazard Communication
- Personal Protective Equipment (PPE) & Hazard Assessments
- Policy & Procedure Manual Development
- Recordkeeping
- Training Records

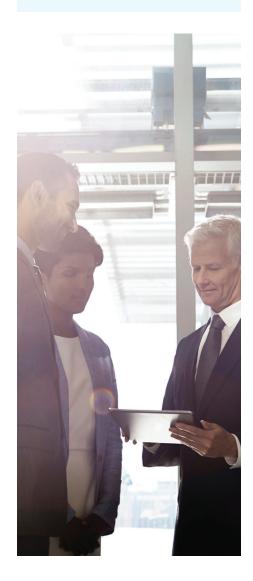
Environmental, Health and Safety Services

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.



Risk Control Applications, continued

Training and Education

Gallagher Bassett can provide municipal clients with training based on needs identified by both loss experience data and the municipality's risk management team. The anticipated result of Gallagher Bassett's Training and Educational programs is for personnel to become knowledgeable and self-sufficient in the process of controlling and avoiding losses. Available programs include, but are not limited to:

General

- » Office Safety-Video Display Terminals
- » Sexual Harassment
- » Violence in the Workplace
- » Defensive Driving
- » Accident Investigation
- » Supervisory Safety Concepts
- » Hazard Recognition and Control

• Public Works

- » Chemical "Right-to-Know"
- » Lifting Back Injury Prevention
- » Ladder Safety

Specialized Services

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

» Hand/Power Tool Safety

- » Electrical Safety
- » Bloodborne Pathogens
- » Lockout/Tagout
- » Personal Protective Equipment
- » Slip/Trip/Fall Awareness
- » Confined Space Entry
- » Excavation/Trenching
- » Street Maintenance/Traffic Control
- » Lawn Maintenance
- » Miscellaneous Forestry Operations
- » Flagger Certification

• Seasonal Needs

- » Summer Orientation
- » Cold Exposure
- » Heat Stress
- » Snow Removal

• Police/Fire

- » Bloodborne Pathogens
- » Defensive Driver Course: Liability
- » Back Injury Prevention



The best safety management programs are pro-active, flexible and able to respond quickly to the needs at hand. Gallagher Basset 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 will be pleased to address with you. 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. Contact Gordon Padera today for more information.



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PARTNERING WITH YOU TO CREATE POWERFUL RESULTS