



# CONTROLLING LOSS DOLLARS



Loss Prevention Services Guide

## Managing risk

is the best way to reduce losses.

Managing risk can help reduce your insurance costs: the fewer losses an insurance company covers, the lower the rates it can charge. Surprisingly, the indirect or "hidden" cost of loss — like lost productivity — is estimated to be as much as **ten times higher** than direct costs, like damage to equipment and facilities, medical and legal expenses.

Well-managed loss control efforts can have a dramatic effect on your profitability!

## Great American can help —

- Identify actual and potential causes of loss for the coverage we insure.
- Develop cost-effective loss control solutions.
- Evaluate your current safety and health programs and help you make improvements.
- Provide safety training to your managers, supervisors and workers.

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Great American Insurance Group retains a highly qualified staff of Loss Prevention Consultants strategically located all across the United States. Our consultants combine formal training and practical experience to provide our customers with superior technical expertise.

We offer a wide range of services that can be customized to your specific needs. We can help you plan for tomorrow by explaining the steps you can take today to control the causes of loss unique to your work environment.

Our Loss Prevention services focus on identifying unsafe acts and conditions. Losses can then be kept to a minimum and you may realize increased profitability as a result.



Great American emphasizes teamwork. Our Loss Prevention Consultants, Underwriters and Claims Specialists work together to better understand your operation and your needs. Our staff of Safety Specialists is a team of dedicated individuals who have earned professional designations such as:

- Certified Safety Professional (CSP)
- Certified Fire Protection Specialist (CFPS)
- Professional Engineer (PE)
- Associate in Loss Control Management (ALCM)
- Associate in Risk Management (ARM)
- Associate in Claims (AIC)
- Chartered Property Casualty Underwriter (CPCU)
- Certified Pool Inspector
- Certified Playground Inspector

These designations assure you that our staff has the knowledge and experience to provide the help you need to control your loss dollars.

**Minimize exposure.**  
**Maximize profit.**

# Great American's Loss Prevention Services include:

## Loss Prevention Tools

We offer a wide assortment of safety brochures, pamphlets, and technical data guides to support your loss control efforts.

## Safety Training & Information

Well-trained supervisors and employees are essential to a successful operation. Our educational programs will assist you in training your personnel about the basic principles of loss prevention. These programs include:

- Sprinkler Impairment Program
- Model Safety Program
- A Guide To Self Inspections
- Accident Investigation And Reporting
- Abuse Prevention
- Back Safety And Lifting
- Fire Safety
- Construction Safety
- Playground Safety
- Supervisor Safety Training
- Employee Selection
- What To Do Before And After A Loss
- Office Ergonomics
- Disaster Preparedness



## Safety Surveys

Physical surveys of the operations and facilities give our specialists the opportunity to evaluate actual and potential hazards and controls. We can then advise you and your staff of potential loss producing conditions. We offer practical recommendations to eliminate or minimize the hazards.

## Fire Protection Engineering

Well-trained in the principles of fire safety engineering, our staff can effectively evaluate potential fire loss causes and suggest practical control measures. We can also review the automatic sprinkler protection and life safety features you plan to install so you will be certain these plans meet your needs.

## Infrared Thermal Imaging

Great American offers Infrared Thermal Imaging to help identify problems with your electrical systems before they can cause a fire.

## Building Valuations/ Insurance To Value

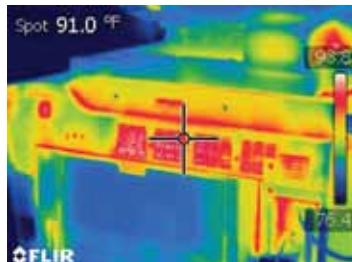
Replacement cost evaluations of your building are available from our Loss Prevention staff.

## Consultation Services

Putting knowledge into action is a key step to effective loss prevention. You know your business, we know safety. Together we can work to maximize profits by minimizing exposures.

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1-800-221-7274



# Great American's Loss Prevention Services include:

## Driver Training

Great American offers a variety of multimedia programs on Driver Training. These programs include:

- Coaching The Experienced Driver II  
(for passenger car fleets)
- Coaching The Van Driver
- Coaching The School Bus Driver
- DDC

## Loss Analysis

Great American's *Claims Data Warehouse* is a service available to selected customers. This secure site is an excellent tool for obtaining up-to-date loss information and performing risk trend analyses. This information can be reviewed by our Loss Prevention experts to identify predominant factors in losses.



## Evaluation Program

It is important to measure and monitor the progress of your Loss Prevention Program. Just as benchmarking is critical to the success of your business, an evaluation that focuses on the adequacy and effectiveness of your safety program is critical to *its* success.

## Accident Investigations

In spite of all attempts to prevent them, some accidents will occur. When they do, our Loss Prevention Consultants can critically analyze the factors contributing to the cause of the accident. We aim to determine the "why" of the accident so we can help you prevent similar occurrences in the future.

## Ergonomics

Great American's consultants will analyze your employees' tasks and provide specific worksite recommendations based upon principles of sound ergonomic design.

## Industrial Hygiene

For those accounts having potential occupational health exposures, we offer a full range of Industrial Hygiene Consultation Services.

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1-800-221-7274



For more information on our Loss Prevention services, contact us at 1-800-221-7274 or call these team members directly:

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