



LEADERSHIP: DEVELOPING AN EFFECTIVE LOSS CONTROL PROGRAM FOR YOUR TOWN

WHAT YOU NEED TO DO

Here are four specific steps that top management can undertake to display the necessary leadership for an effective Risk Management and Loss Control program. Whether it is a mayor, a manager, a town supervisor, a clerk/treasurer or some other administrative position, the following steps provide a good start to an effective program. These steps are important but not time consuming. They can be easily woven into the other duties of the position.

#1: Issue a Policy Statement

Top management can set the stage for a serious loss control program by a simple promulgation of a "Loss Control Policy Statement." The purpose of the statement is to make a formal declaration that the community and the community leaders are committed to the development of the safest possible work environment. A sample statement is shown on the last page of this section. This is only an example and the community should feel free to develop one that is more meaningful for them.

#2: Appoint a Loss Control Coordinator

Top management needs to assign to one individual (or the chief administrative official in smaller communities) the day-to-day responsibility for monitoring the Risk Management and Loss Control program and the losses or claims that do occur. This is a very important responsibility but not necessarily one that will consume a lot of time. Most communities can assign this task to an employee with other related duties.

The Loss Control Coordinator should be responsible for the following:

- * report to top management the extent of any and all losses and progress on the loss control program;
- attend all executive safety committee meetings; prepare agendas and maintain minutes;
- maintain records of losses and milestones in the implementation of the loss control program;

- review reports provided by Risk Management Services claims administration and loss control staff; meet with RMS as needed; and work with RMS loss control staff to develop training programs for supervisors and employees.
- Organize & chair Safety Committee as much as possible.
- Ensure that all claims and losses are reported to RMS in a timely manner.

#3: Establish a Risk Management and Loss Control Committee

Every member should have an executive Risk Management and Loss Control committee. The committee should include the Loss Control Coordinator, major department heads and top management. Committee membership should not normally exceed nine so that the meetings may be kept more manageable. The operation of the committee is more fully described later in this manual. For smaller members departmental meetings with the Loss Control Coordinator will substitute for a full Risk Management and Loss Control committee.

The important point of the committee is that it actually meet on a regular basis and that it follow up on decisions made at the meeting. Again, the committee need not be a big time consumer. Depending upon the size of the community and the level of claim or loss activity, committees might meet anywhere from quarterly to monthly. It is better to have fewer meetings that are more heavily attended and where follow up occurs than to have more meetings where attendance is lower and where there is less follow up.

Top management and the Loss Control Coordinator should develop the committee and make the appointments to the committee. They should attend at least the first meeting and then as many continuing meetings as possible. Attendance at committee meetings shows visible support from the top.

Risk Management Services Loss Control personnel can assist any member in the establishment of a committee.

#4: Establish Measurable Goals

One of the first tasks of the Risk Management and Loss Control committee is to establish realistic, aggressive and measurable goals. The goals should be determined after a review of existing facilities and losses. Based upon that data, goals meaningful to the community can be developed.

The goals could relate to accident frequency, type of losses (e.g.; employee injuries, property, or liability motor vehicle accidents), conditions or any number of other factors that relate to a good Loss Control program. The important part is to develop goals that make sense for the community, can really be achieved within a year and can be measured.

Goals should be established annually. RMS loss control staff can assist with the development of the goals and the proper measurements of achievement.

For additional information contact risk management services at **1- 800-228-0986** and select **“safety and risk control”** from the available options.

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