



# RISK CONTROL

A variety of hazards are inherent in virtually all business operations. These can range from fires to flooding to supply chain disruptions depending on the specific location, process and organization used by the business. The impact of these hazards can potentially be extremely severe and may be difficult to accurately identify and quantify. Often, engineering solutions to these issues are available and can be an effective means to mitigate the potential for physical damage at a facility, as well as the resulting disruption to operations.

A strong risk management program should include a risk control engineering element to assist in the identification of these hazards, the assessment of existing protection, and the development of additional systems and procedures to mitigate the potential for loss. BFL CANADA can provide professional engineering consulting services to their clients in a range of key service areas:

## **Risk control engineering assessments**

- Full physical inspections of your facility to develop detailed specifications on the building, process and equipment as well as a review of existing risk control policies and procedures
- Development of practical and cost-effective recommendations to address existing deficiencies and promote overall risk quality
- Development of loss estimates for both physical damage and business interruption to properly quantify the potential consequences of an existing hazard
- Identification of relevant natural hazards exposures based on specific site geography (flood, earthquake, etc.)

## **Insurance marketing support**

- Preparation of a formal report detailing relevant underwriting information such as construction, occupancy, protection and exposures
- Highlighting of the existing positive features and policies in place for an operation to convey risk quality to underwriting markets
- Coordination of insurance carrier inspections of your facility and providing advocacy on your behalf to address carrier recommendations resulting from survey activity



### **Fire protection engineering**

- Assistance to clients with design specifications for sprinkler systems, alarms and special protection systems
- Plan reviews on building expansions or new construction projects to ensure fire code compliance and identify insurability issues to prevent against future carrier recommendations

### **Loss control programs and training**

- Assistance in the development of customized loss control programs specific to the client industry and process. This would include emergency response planning, ignition source control, maintenance procedures and contingency planning
- Preparation and delivery of tailored presentations to facility personnel to promote loss control awareness in areas such as: basic liability, the maintenance of fire protection and hot work permit systems

Contact our experts to find out how BFL CANADA can help your organization.

