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## NEW ENGLAND INSURANCE SERVICES, INC.

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### **Loss Control Services for the Non-Profit Organization**

Non-Profit organizations know that an injury to an employee, severe property damage or lawsuits destroy productivity. Therefore, it is obvious that all losses should be avoided or reduced.

For non-profits that cannot afford an in-house safety officer, insurance company loss control representatives act in the same capacity to review the overall picture.

In some cases, management is bothered by the required on-site visits from insurance company loss control representatives and the safety recommendations that follow. This may be due to the nuisance of unplanned visitors or it may be the money needed to implement loss control recommendations. Rather than see these loss control visits as a burden, you may be able to proactively use loss control representatives to your advantage.

Insurance companies understand that the frequency of claims is worse than the severity of claims. Paying attention to the recommendations from loss control representatives can reduce the frequency of claims. In the long run fewer claims lead to better operations and lower premium costs. It is in your best interest to implement loss control recommendations.

What other proactive measures can you implement? First, conduct your own loss control survey to improve safety. Once safety concerns are identified you can manage your risk by examining alternatives, implementing new techniques and monitoring results.

You don't have to spend large amounts of money or time. You just need to have top of mind awareness about potential risks.

Again, solicit feedback from the insurance loss control representative. They will have valuable experience in this area.

Money spent on prevention is saved many times over.