

Claims and Risk Control

Willis

Willis Advantages – Casualty Risk Control

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When it comes to risk management, most organizations have two overriding goals: preventing loss-producing events and reducing their overall cost of risk. Willis Risk Control offers our clients a very effective service for realizing these goals.

The risk profiles of most organizations are constantly evolving. New risks can emerge and loss frequency and severity for known exposures can suddenly change. Loss events, whether classified as accidents, injuries or illnesses, are in some measure controllable. These events will generate losses, both direct and indirect. Direct losses are typically financed by Workers' Compensation, Automobile Liability and General Liability insurance, often on a "cost plus" basis. Indirect losses are often not readily identifiable but nevertheless can impact organizational results by increasing the cost of doing business. Some examples include operational downtime, employee overtime, paperwork and fines from regulatory agencies. All these factors demonstrate the need for professional risk control services.

Willis Risk Control Consultants are well qualified in identifying and mitigating existing and potential sources of loss. Our professional staff is also adept at marshalling the resources of insurance company services, thereby ensuring that the loss control funding commonly embedded in our clients' insurance programs is appropriately utilized and effectively directed to their benefit.

What Can Willis Do for You?

Willis Risk Control consultants are typically assigned an account based on their proven expertise in the client's industry. Our consultants work with the Willis network of offices, assuring an extensive breadth and depth of knowledge. They are further supported by the full resources of the worldwide Willis Claims & Risk Control Practice, including our Risk Management Information Services (RMIS). Our Risk Control services are comprehensive, as detailed below.

- **In-depth claims analyses** use data provided by carriers/TPAs to identify loss trends and to support risk control activities. This includes expanded statistical support, e.g., exposure weighting, point-in-time comparisons, loss triangles, etc.
- **Safety program reviews**, in conjunction with onsite visits, assess the effectiveness of existing safety programs and suggest improvements. Sample policies and procedures are available to help clients implement all elements of a successful safety program. Formal written reports include suggestions for reducing total cost of risk and continuous improvement.
- **Compliance consulting** on Occupational Safety and Health Administration (OSHA) and other regulatory issues includes compliance strategies for the particular standards applicable to clients.
- **Client safety training** is available, including training required by regulatory agencies.



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For more information about our Casualty Risk Control services, contact your Willis Client Advocate® or your local Willis office.

- **Major loss investigations** support determination of incident causes and future avoidance strategies.
- **Early return-to-work/modified duty program** development reduces the cost of the indemnity portion of Workers' Compensation (WC) claims.
- **Plant closing strategy consultation** helps minimize potential WC exposures.
- **Process improvement support** includes the application of lean manufacturing techniques to enhance quality and efficiency.
- **Safety committee participation** helps guide and enhance clients' ongoing safety activities.
- **Carrier Loss Control services** are managed to assure that clients receive the appropriate services funded within their insurance program.
- **Due diligence** activities support potential acquisitions.
- **Carrier marketing** involvement helps assure that client risks are appropriately evaluated and characterized and are presented in the most positive light.
- **Specialist services** can be provided via third parties carefully selected by Willis.
 - **Ergonomics/Manual Material Handling** training and consultative services in human factors engineering. The interaction between employee, machine and environment in a specific workplace is examined to improve employee comfort, efficiency and reduce potential for cumulative trauma injuries and illnesses.
 - **Industrial Hygiene** services consisting of scientific measurement of the precise exposure to specific chemical/physical agents in the workplace. Consultation is provided to identify hazards that can adversely affect employee health. Assistance in establishing appropriate engineering and management controls to address unhealthy conditions completes this process.
 - **Fleet Safety** consultation including the assessment of programs designed to support vehicle fleet operations and procedures. Consultation associated with screening and monitoring drivers and maintenance of company-owned vehicles is included.



Willis Advantages

Our *Glocal* Resources

Willis delivers tailored services locally to clients, drawing from our global network of Casualty Risk Control consultants. No company has all resources in every location. The advantage of the Willis model is that every client – in every location – can benefit from expert Willis resources located around the world.

Customized Service Approach

Our focus is always on delivering value, represented by our "value gap" approach to service. Thus, our Risk Control services are designed to achieve maximum multilevel benefit to client organizations. We strive to be integrally involved in assisting clients in reducing their cost of risk. Additionally, since each client organization has unique exposures and objectives, we maintain a flexible approach to assure that these issues are effectively addressed. Finally, we match the skill sets of our consultants to best fit our clients' operations and needs.