LOSS CONTROL PRESENTATION OUTLINE

Commercial Automobile Liability/General Liability/Professional Liability for Insureds other than Hospitals

Please design the company’s presentation to show the methods to provide loss control information/services to your Texas policyholders. In addition, the company must provide the following items for the evaluation: written loss control policy and procedural documents and manuals that detail these methods; sample of annual written notice of available loss control information/services; sample loss control/risk management informational, i.e. safety, training, and educational materials (items/listings/samples must clearly represent the company’s capability to address the liability loss exposures and hazards for each applicable line of insurance subject to review).

A. General Requirements

⇒ Discuss Loss Control’s organizational position within your company, its facilities and staffing.

⇒ How are policyholders made aware of the availability of loss control information and services per §5.303(4)(B) and 5.1723(4)(B), Title 28, Texas Administrative Code (TAC)? How are requests for information responded to?

⇒ Discuss procedures used to take into account the risks, exposures, and loss experience of each policyholder per §5.301 and 5.1721, Title 28, TAC.

⇒ How is the appropriate loss control information or service determined per §5.303(4)(C) and 5.1723(4)(C), Title 28, TAC? What record or documentation is maintained of information or service provided?

⇒ What is the criteria for placing a policyholder on regular scheduled service?

B. Field Representatives/Consultants

⇒ Discuss company requirements for initial hire, to include: qualification requirements; what sort of continuing training/education and professional development is provided; how training records are maintained; the number and location of field representatives/consultants and their current qualification; measures in place to quality control the work done by field personnel; and, workload measures used to help in performance evaluation.

⇒ If contractor personnel are utilized, what procedures are used to insure effective quality control of their work?

⇒ What procedures are used to verify qualifications of contractor personnel?
C. Loss Control Surveys/Consultations

⇒ Discuss criteria for initial on-site survey/consultation for loss control purposes.

⇒ Discuss the circumstances or conditions that would “trigger” an unscheduled or unprogrammed loss control visit or contact with the policyholder.

⇒ Discuss the information reviewed by the field representative prior to on-site visit/consultation.

⇒ What is the criteria for follow-up surveys/consultations?

⇒ Discuss how survey/consultation results are presented to policyholders.

⇒ Discuss how surveys/consultations are documented in company files.

⇒ Provide examples of cost savings for policyholders as a result of Loss Control activities conducted to meet the requirements of §5.303(4)(E) and 5.1723(4)(E), Title 28, TAC, i.e., success stories.

D. Recommendations

⇒ Discuss how recommendations are made to policyholders. Are they prioritized to indicate relative importance?

⇒ Discuss follow-up procedures for compliance and non-compliance.

E. Safety Training/Risk Management/Loss Control Information

⇒ Discuss the types of safety training, risk management, and/or loss control informational materials that are made available to your Texas policyholders.

⇒ Provide examples of such materials used during the past year.

F. Accident/Claim Analysis

⇒ What is the purpose/objective of such analysis?

⇒ How do Underwriting, Claims and Loss Control interface for this purpose?

⇒ Discuss criteria for initiating analysis of accumulated data.

⇒ Discuss the source of data and what information is analyzed.

⇒ How are the results of such analysis provided to the policyholder and, internally, to Claims and Underwriting, i.e., what form do they take and how are they communicated to the policyholder?