



## Responsibilities for Loss Prevention

To be effective, both management and employees must share the responsibility for loss prevention.

### Management

Management's commitment to a loss prevention program will in large part determine the success of the program.

#### Management's responsibilities in loss prevention include:

- Providing a safe workplace, safe vehicles, safe equipment, etc.
- Providing management direction in the Loss Prevention program including creating, implementing, monitoring, and supporting the program through training, supervision, analysis, and documentation.
- Provide adequate management controls for Loss Prevention. Identify, communicate, and control hazards throughout the organization.

#### Hazards can be controlled through:

- Transfer: The burden of a loss can be transferred by contracting out hazardous operations to be conducted outside of your own facilities.
- Substitution: As an example, a hazardous hot work activity could be replaced with a process without heat, eliminating that fire hazard.
- Engineering controls: These involve design choices for the physical environment that reduce probability of loss such as arranging a building layout with maximum visibility for supervision, thereby reducing the exposure to theft.
- Administration controls: These involve management of the human element to ensure that loss prevention procedures are followed

Together, employees and management can have a positive effect on reducing, controlling, or eliminating workplace hazards, accidents, and injuries.



# Risk Insights

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### We recommend management:

- Review accident reports and ensure corrective action is taken promptly.
- Monitor Loss Prevention programs for application and effectiveness, modifying to when necessary.
- Include safety in performance reviews.
- Review Loss Prevention activities with all employees regularly.
- Ensure all employees comply with company Loss Prevention procedures and rules.

### ◎ Employees

Management's commitment alone will not automatically result in an effective Loss Prevention effort — employee participation is crucial. Having employees share the responsibility for Loss Prevention not only benefits the organization, but also benefits the individual employee and co-workers by ensuring safety for the property and employees.

### Basic employee responsibilities for Loss Prevention include:

- Think safety before starting any work.
- Follow all Loss Prevention procedures, regulations, and rules.
- Follow inspection guidelines for all equipment, machines, and tools.
- Utilize proper personal protective equipment where required.
- Operate all equipment with safety guards in place while in operation.
- Operate only the equipment and machines you are trained and authorized to operate.
- Report all unsafe acts, conditions, and accidents immediately to management.
- Participate actively in Loss Prevention training.
- Suggest methods for control of workplace hazards.



### About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working with our broker partners, we focus on understanding the needs of our customers and on creating solutions that make a difference to their success.

For more information on making your business safer, contact Risk Services Department at **1.855.620.6262**.