

Risk Control Services



HCC Public Risk provides a variety of risk control services to its insured public entities. These services are provided by experienced risk control personnel who utilize proven risk control techniques and procedures. These techniques and procedures are continuously updated by conferring with HCC Public Risk appointed counsel and HCC Public Risk Claim Service Inc. Through these efforts, HCC Public Risk insureds are provided the most up to date information on statutes, case law and claims experience. These efforts are done as a service to HCC Public Risk insureds to help them avoid, reduce and/or transfer potential liability exposures.



Some of the risk control services provided to HCC Public Risk insureds include:

1. Risk control profiles
2. Risk control recommendations
3. Special events and contract reviews
4. Resource materials
5. Technical assistance
6. Risk control seminars

Risk Control Profiles – The risk control department has field representatives who visit and survey insured public entities to identify existing and/or potential liability exposures. While at the site, the field representative meets with officials and department heads to discuss and review the operations of the entity. The risk control department field representative will survey and analyze any potential problem areas that exist within the entity. These issues will then be discussed with officials and department heads during the on-site survey.

Risk Control Recommendations – After the information is gathered during the risk control survey, letters of recommendation are developed and provided to the entity's officials and department heads. Often included with these recommendations is resource material to help the insured entity implement the recommendation(s). These efforts will help the insured entity manage their liability exposures.

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Special Events And Contract Reviews - The risk control department representatives will review special event applications along with site plans to help insured entities identify potential liability exposures inherent with these types of events. Recommendations will then be made to help the HCC Public Risk insured manage these exposures. In addition, the risk control department representatives will review contractual language from a risk control perspective and provide suggestions to help reduce potential liability exposures. These suggestions can then be reviewed by the entity attorney before the contract is signed or revised.

Resource Material - The risk control department has a large quantity of resource material available to assist public entities in developing sound risk control programs. Specific information is available to assist human resource departments, park and recreation departments, public works departments, emergency medical services, fire departments, jails and police departments. In addition, the department has sample manuals, risk control guidelines and model policies and procedures. The risk control department representatives continuously update and make available these resources for HCC Public Risk insureds.

Technical Assistance - The risk control department representatives also provide assistance to HCC Public Risk insureds with liability related questions and issues. They are also available to meet with your safety committee to provide guidance and advice. The risk control department representatives are continuously trained and updated on the latest information that could potentially affect public entities. Their many years of experience, education and training are offered to HCC Public Risk insureds as a valuable service.

Risk Control Seminars - The risk control department assists, sponsors and presents seminars to HCC Public Risk insureds. Some topics include:

1. Sexual harassment in the workplace
2. Other forms of discrimination, including ADA and whistleblowers
3. Law enforcement liability
4. Governmental immunity

Other seminars can be tailored to meet the needs of the public entity.

In conclusion, the HCC Public Risk control department representatives are available to provide risk control advice and guidance at no additional cost to HCC Public Risk insureds. If you have any questions in regards to any of the risk control services that are provided, please contact your local HCC Public Risk control representative or the HCC Public Risk control department.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by HCC. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.*

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