



Loss Control Pillars

Pillar 1 – Claims Management

1. Identify your TPA and handling instructions and adjust those handling instructions if needed.
2. Work with your Aon claims advocate to help ensure claims are managed appropriately.
3. Develop an aggressive Return to Work Program (light duty, third party light duty, etc.)

Note: Paying claims “off the books” is illegal in some states and can lead to bigger trouble down the road. It is best practice to allow your TPA to handle your claims but handle them based off your agreed upon handling instructions.

Pillar 2 – Leadership

1. Identify your leaders and ensure they have the proper training on how to lead effectively.
2. Ensure your training leaders know what to train on, how to train, and how to follow up on training.
3. Establish accountability and set expectations.

Pillar 3 – Employee Training

1. Training should include how safety and losses function and the real cost of an accident.
2. Establish company expectations and accountability measures.
3. Driver training should include (not limited to):
 - Accident Prevention
 - Distracted Driving
 - Accident Procedures
 - Proper Lifting
 - Situational Awareness
 - Vehicle Inspections
 - Defensive Driving (Smith System)
 - Emergency Standard Operating Procedures
 - Hazardous Weather

Pillar 4 – Risk Management

1. Identifying risk in your surroundings.
2. Assess the risk (MSD, vibration, duration, etc.)
3. Control the risk (Elimination, engineering, procedures, etc.)
4. Review the controls to identify success or failures.

For more information, please visit dspinsurancepolicy.com



For questions,
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