



WHEN AND WHY TO CONTACT YOUR RISK CONSULTANT

Risk issues don't get better with time; they get more expensive. Knowing who to call and when can save injuries, downtime, and budget. Use this guide to quickly decide whether to engage a Risk Control Consultant or a Risk Management Consultant, and what to expect from each.

What Each Consultant Does

Situation / Need	Contact	Why
Hazard identification walk-through	Risk Control Consultant	Identify unsafe conditions/behaviors and set corrective priorities before an incident.
Safety committee setup or tune-up	Risk Control Consultant	Improve meeting effectiveness, metrics, and follow-through.
Written safety policies & emergency response plans	Risk Control Consultant	Align with regulations, operations, and best practices; reduce liability.
Safety training (create & present)	Risk Control Consultant	Target high-risk tasks (e.g., lockout/tagout, slips/trips/falls, driver safety) with relevant training.
Claims and loss analysis	Risk Control Consultant	Spot trends, root causes, and prevention actions to reduce frequency/severity.
Risk management assessment (enterprise/program level)	Risk Management Consultant	Gauge maturity, gaps, and priorities across governance, financing, coverage, and operations.
Safety & security assessment (facility/program)	Risk Management Consultant	Evaluate physical security, access controls, emergency procedures, and resilience.
CARF assessment audits (for TCRMF)	Risk Management Consultant	Prepare for CARF; align policies, documentation, and practices with standards.
RFPs & Bidder evaluations (insurance & safety provisions)	Risk Management Consultant	Set clear requirements and vet bidders for compliance to prevent contractual and coverage gaps.
Contract review / insurance requirements	Risk Management Consultant	Ensure transfer of risk, correct limits/endorsements, and procurement alignment.

Close coordination with Underwriting on contractual/coverage issues	Risk Management Consultant	Align terms, endorsements, and pricing assumptions with operational risk.
Builder's risk & project planning	Risk Management Consultant	Confirm coverage terms, responsibilities, and risk controls before breaking ground.
Coverage and procurement questions	Risk Management Consultant	Clarify what's covered, policy intent, and procurement/risk-finance best practices.

When to Contact a Risk Control Consultant

Engage early when you can still prevent incidents, or immediately after a near miss or employee injury. Triggers include launching a new facility, program, or process; staffing changes; or starting high risk activities. External scrutiny, such as attention from the Fire Marshal, and internal audits also warrant outreach. A spike in injuries, vehicle incidents, or recurring near misses is another clear signal. If the safety committee is losing traction or action items are stalling, or if you need tailored or refresher training after an incident, involve a Risk Control Consultant.

When you do, expect field tested hazard identification, practical control measures, and a prioritized action plan with timelines. Support includes templates or updates for safety policies and emergency response plans, documentation that demonstrates compliance and continuous improvement, and safety training delivered onsite or virtually. This training reduces claims and injuries, which improves employee efficiency and productivity and helps protect Center clients and the public by lowering operational risk and the chance of negative publicity.

To make the engagement efficient, have recent incident and near miss logs and claims summaries ready, along with floor plans, process maps, equipment lists, and SDSs as applicable. Bring existing policies, JSAs/JHAs, training records, and safety committee minutes and open actions to help with context and prioritization.

When to Contact a Risk Management Consultant

Engage before you sign contracts, bid projects, bind coverage, or schedule accreditation and audits. Common triggers include capital projects such as construction or renovation and builder's risk placement; questions about coverage scope, limits, exclusions, or endorsements; and contracts with vendors, lessors/lessees, or partner agencies that contain insurance and risk transfer clauses. Reach out for enterprise risk management (ERM) or program maturity assessments, CARF assessments and documentation readiness, and whenever procurement language or insurance requirements need standardization. Risk Management also helps with RFPs and the evaluation of bidders' insurance and safety provisions, provides contract training as onsite or virtual workshops or webinars, and works closely with Underwriting on contractual and coverage issues to align intent, endorsements, and risk transfer.

By contacting a Risk Management Consultant, you'll receive an independent risk and coverage analysis with practical recommendations and detailed contract/insurance language review to ensure risk transfer integrity. You'll also get builder's risk guidance on valuation, responsibilities, soft costs, and testing and commissioning, plus safety and security assessments with prioritized improvements and audit preparedness—with clear checklists and gap closure support. These actions reduce the likelihood and cost of claims, protect the public and your service recipients, and help avoid negative publicity by addressing exposures before they escalate.

To streamline the process, prepare policies and coverage summaries, loss runs, statements of values (SOVs), and renewal timelines. Provide draft contracts or RFPs, procurement templates, and prior legal comments. Include project scopes and schedules, the construction delivery method, and stakeholder roles. For CARF work, share the standards in scope, prior reports, and the status of corrective actions; for security reviews, include relevant security policies, incident logs, and facility diagrams.

Timing: How Early Is “Early?”

Schedule hazard walk throughs and training two to six weeks before opening a new building, upgrades, resuming operations, or expected seasonal risk peaks. Plan policy and emergency plan updates four to eight weeks in advance if significant changes are needed. Conduct builder's risk and project reviews before the contract award and certainly prior to site mobilization. Complete contract and coverage reviews before signing contracts or issuing RFPs so the right requirements are built in from the start. For CARF assessment preparation (TCRMF), begin 60 to 120 days ahead of assessments to allow time for corrective actions.

Benefits You Can Expect

By engaging early, you can expect fewer incidents and claims because targeted controls and training reduce both frequency and severity. You'll also gain better compliance and documentation through auditable policies and verification artifacts. Your contracts and coverage will be stronger, with appropriate limits, endorsements, and effective risk transfer. Over time, this translates to a lower total cost of risk through fewer surprises, tighter controls, and improved terms. Just as importantly, leaders and teams operate with greater confidence because everyone understands what to do and why.

Red Flags You Shouldn't Ignore

Pay attention to repeat injuries, vehicle accidents, or near misses occurring within the same department or task, as these patterns signal underlying issues that need immediate action. Be cautious when contractors appear immediately after a major weather event and scrutinize any contracts that arrive “last minute” for signature with vague insurance clauses. Treat coverage questions that begin with, “Are we sure this is covered if...?” as prompts to seek clarification before proceeding. Likewise, address any CARF or other audit findings that linger without documented closure, and take seriously emergency drills that reveal confusion, delays, or communication gaps.

Proactive outreach is the simplest way to reduce injuries, avoid project delays, and control your total cost of risk. If you're facing hazards, training needs, or safety program work, contact Risk Control. If you're navigating contracts, coverage, builder's risk, procurement, CARF, or program level assessments, contact Risk Management. Calling early, before incidents, signatures, or mobilization, turns uncertainty into a clear plan, documented compliance, and better outcomes.

Quick Decision Guide (30 Second Version)

- You see a hazard, need safety training, or must meet a safety standard → Risk Control Consultant
- You're planning a project, evaluating coverage/contracts, or need a risk/insurance assessment → Risk Management Consultant

FAQs

Q: We had a small incident but no injury. Should we still call?

A: Yes. Near misses are early warnings - engage Risk Control to prevent recurrence.

Q: Our contractor provided a certificate of insurance; is that enough?

A: Not by itself. Engage Risk Management Consultant for contract/endorsement review to confirm limits, additional insured status, primary & noncontributory wording, and waiver of subrogation where appropriate.

Q: We need both safety training and contract review for a new program. Who should we call first?

A: Start with Risk Management for program/contract/coverage structure, then loop in Risk Control for operational hazards, training, and procedures.

Q: Can you help on short notice?

A: Yes. We can address urgent items (e.g., a contract needing quick review) and then follow with fuller engagement.

Q: Do you offer virtual options?

A: Yes. We can conduct document reviews, interviews, and training virtually, supplemented by on-site visits when needed.

Q: Are there fees for members?

A: No. Risk Control services are part of your annual contributions to the Fund.