Predict - What are the risks associated with operating your business relating to potential injury to people, damage or destruction of property or damage to your reputation? What conditions will create greater exposures — the physical, operational and/or environmental? What new or special events, projects or unusual activities could create greater risk? Where have you had incidents, problems, or accidents in the past that you can learn from?

Prepare - Understanding loss exposures and hazards and identifying physical and operation risks is an important step. It’s time to consider what programs and procedures should be in place. Some to consider if not already present:
• Employee safety programs
• Emergency preparedness program
• Self-inspection program
• Incident and accident investigation programs
• Driver screening and training program
• Contractual controls via risk transfer and certificates of insurance

Protect - You understand the exposures and have programs in place to help reduce risk and potential for loss. Recommendations from facility inspections and incident and accident investigations, when properly completed, can help reduce exposures.

Part of the ‘protect’ element is measurement. Managers, employees, and sub-contractors should be held accountable for the execution of key safety responsibilities. There are a variety of different metrics to consider including: Workers compensation cost allocation charge backs by department or division, accidents per hour/day/shift or miles driven.
QBE Real Estate Toolkit

The QBE Real Estate Toolkit is designed for businesses responsible for owning and managing commercial real estate. Successful management of these properties can result in numerous benefits:

- Enhancing the value of the overall property
- Establishing and maintaining effective communications with residents
- Providing for efficient use of resources
- Creating a safe and well-maintained property.

The focus of the toolkit is to provide the property management team with easy-to-use guidelines and checklists to help identify and reduce risk at the property. It contains numerous ready-to-use tools on a wide variety of topics.

A few examples include:

- **Seven Steps Property Owners Can Take to Reduce Slip, Trip and Fall Hazards**
- **Walking and Working Surfaces Self-Inspection Checklist**
- **Housekeeping Checklists**
- **Reviewing Certificates of Insurance**
- **Deck and Balcony Inspections: Things to Look For**
- **Housekeeping Checklist for Fire Prevention**
- **Contractors Fire Safety Checklist**

Training

QBE Risk Solutions has partnered with the premier safety video training producer, Safety Source Productions, to provide our commercial real estate customers with complementary access to over 500 exclusive on-demand safety and loss prevention training videos. Many of these are available in both English and Spanish versions and are categorized by job-specific and industry-specific topics. To access these training videos, please contact our Risk Solutions Center.

To learn more about the QBE Risk Solutions department and Risk Solutions resources or to receive a copy of the full toolkit, contact one of our Risk Solution Specialists via the Risk Solutions Center.

QBE North America
55 Water Street
New York, NY 10041
Tel: 212.422.1212
qbe.com/us

© 2021 QBE Holdings, Inc.