

## Risk Control Capabilities

Accidents do not just happen...they are caused!

Accidents can have a tremendous domino effect on business. They diminish profit potential, decrease productivity, reduce your ability to serve clients, damage materials and equipment, and harm your most valuable resource – your employees.

The good news is many accidents can be prevented. Understanding and managing risk is critical to reducing losses and keeping insurance costs down. The more you can minimize risk, the more profitable your business can be.

In order for a risk control program to be a success at your business, it requires a strong commitment from you. You must be willing to be involved and assume primary responsibility for the implementation and monitoring of the program's progress. You also need to identify any potential hazards within your company and eliminate them. If left unattended, today's workplace risks could become tomorrow's catastrophic loss, significantly affecting your company's existence, productivity and profitability. In addition, it is important to let your employees know you strongly support your commitment to the program.

At American Team Managers Inc. (ATM), because we work hard to provide insurance solutions to specialty businesses every day, we possess a unique understanding of the risks that can emerge. The ATM Risk Control team can help identify what hazards your business may encounter, and present ways to effectively eliminate them and prevent them in the future so you can continue to maintain a safe workplace.

## Technical Expertise

ATM Risk Control offers a variety of tools and strategies to help you identify and diminish risk for your business. We help you identify causes of loss by evaluating organizational and operational issues directly or indirectly contributing to loss. Your ATM Risk Control professional will work closely with your management team to assist you in building an effective risk control strategy to meet your company's short and long-term goals.

Some of the services ATM Risk Control offers our policyholders:

- Surveys and consultations on loss prevention related concerns
- Training program in safety management techniques
- Analysis of loss experience
- Recommendations for control of hazards and unsafe activities
- Industrial hygiene and occupational health services
- Return-to-work consulting