



## 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	<b>Risk Control Consultant</b>	Identify unsafe conditions/behaviors and set corrective priorities before an incident.
TCEQ or Fire Marshal attention; internal audits	<b>Risk Control Consultant</b>	Address findings quickly with corrective actions, documentation, and follow-up verification.
Safety committee setup or tune-up	<b>Risk Control Consultant</b>	Improve meeting structure, metrics, and follow-through so actions close on time.
Written safety policies & emergency response plans	<b>Risk Control Consultant</b>	Align with operations and best practices; strengthen compliance and reduce liability.
Safety training (create & present)	<b>Risk Control Consultant</b>	Deliver targeted training—fleet/heavy equipment, trench safety, LOTO/electrical, confined space, chlorine handling with alerts/drills, driver safety, and outdoor hazards (snakes, poison ivy, canal banks, work in streams/lakes)—onsite or virtual.
Claims and loss analysis	<b>Risk Control Consultant</b>	Spot trends, root causes, and high-impact controls to reduce frequency and severity.
Unique operations (foundry, dams, large chemical volumes, mis-delivery risk)	<b>Risk Control Consultant</b>	Provide tailored hazard identification and controls suited to specialized exposures.

Risk management assessment (enterprise/program level)	<b>Risk Management Consultant</b>	Gauge maturity, gaps, and priorities across governance, financing, coverage, and operations.
Safety & security assessment (facility/program)	<b>Risk Management Consultant</b>	Evaluate physical security, access controls, emergency procedures, and resilience with prioritized improvements.
RFPs & bidder evaluations (insurance & safety provisions)	<b>Risk Management Consultant</b>	Set clear requirements and vet bidders for compliance to prevent contractual and coverage gaps.
Contract review & insurance requirements (incl. hazardous contractor ops like diving or over-water work)	<b>Risk Management Consultant</b>	Ensure proper risk transfer, correct limits/endorsements, and safeguards before work starts.
Close coordination with Underwriting on contractual/coverage issues	<b>Risk Management Consultant</b>	Align terms, endorsements, and pricing assumptions with operational risk profile.
Large water projects—pipelines, new water/wastewater treatment, desalination (engage early)	<b>Risk Management Consultant</b>	Structure RFPs, delivery method, contracts, and Builder's Risk correctly from the start.
Builder's Risk & project planning	<b>Risk Management Consultant</b>	Confirm valuation, responsibilities, soft costs, and testing/commissioning coverage pre-award.
Coverage & procurement questions	<b>Risk Management Consultant</b>	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 TCEQ or the Fire Marshal, and internal audits also warrant outreach. A spike in injuries, vehicle incidents, or recurring near misses is another clear signal. Escalate when operations involve elevated exposures like fleet and heavy equipment, trenching and excavation, lock out/tag out and electrical safe practices, confined space entry, chlorine handling and alert/drill execution, unique hazards such as foundries, dams, large volumes of chemicals or potential mis delivery, and outdoor risks including snakes, poison ivy, canal banks, and work in streams and lakes. 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. Training can focus on the specific exposures above, fleet and heavy equipment operations, trench safety, LOTO and electrical practices, confined spaces, chlorine handling with alert protocols and drills, and outdoor/environmental hazards, and it will emphasize coordination with first responders to strengthen preparedness. These actions reduce claims and injuries, improve employee efficiency and productivity, and help protect District 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 provide context and support 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. Involve Risk Management early in very large water projects – pipelines, new water or wastewater treatment facilities, and desalination – so RFPs, contract terms, and builder's risk are structured correctly from the start. Contracts are especially crucial for hazardous contractor operations like commercial diving or working over water using boats or barges; ensure the right provisions and endorsements are in place. Reach out for enterprise risk management (ERM) or program maturity assessments and whenever procurement language or insurance requirements need standardization. Risk Management also helps with RFPs and 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.

### **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.

### **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 audit findings that linger without documented closure, and take seriously emergency drills that reveal confusion, delays, or communication gaps.

### **Closing Thoughts**

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, 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.