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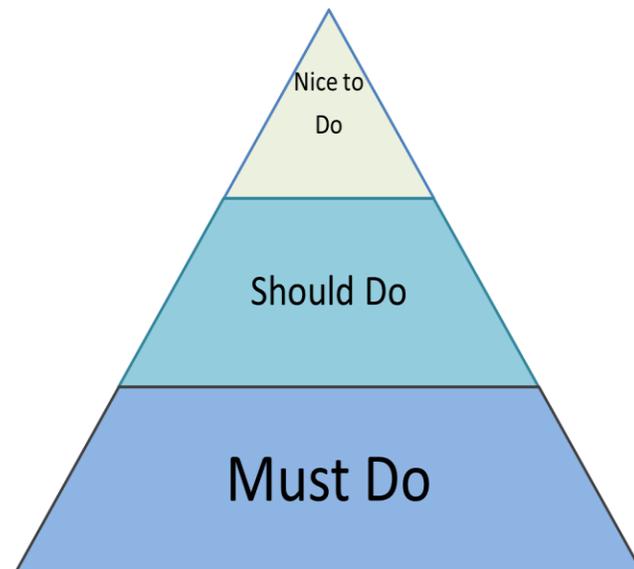
## Evaluating Insurer Recommendations

Not too long after your insurer's representative inspects your facilities, the report will show up on your desk. Typically, it comes with recommendations for improvements. If you maintain your facilities scrupulously there will be few recommendations. If for some reason maintenance and housekeeping has fallen behind you could see several.

In either case, you need a means to sort out high-priority recommendations from those less important. The method you choose needs to demonstrate your willingness to meet the insurer's requirements while still getting best value for your organizations' dollar.

One simple method is to place each recommendation in one of the three categories shown below:

- Nice to do = satisfies corporate desire for a good public image, reputation, and societal expectations
- Should do = best practices in management, operations, and maintenance
- Must do = meets legal and regulatory requirements



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*The only real mistake is the  
one from which we learn  
nothing.*  
~John Powell~

This method allows you, firstly, to demonstrate a sincere interest in meeting mandated obligations. It also ensures that scarce maintenance funds are directed towards the highest priority corrections before any other work. In this category, I would include such things as ensuring that emergency exit lights, fire extinguishers and so on are present and fully functional.

Second, look at recommendations that reflect what a conscientious facility manager would do. E.g. is storm water drained away from the building foundation? Are gravel parking lots kept graded and relatively smooth to prevent trip and falls? Are exterior lights operable to ensure users have safe access and egress? Does the building envelope prevent access by rodents, rain or snow?

Finally, consider those recommendations that are often expensive plus less likely to have a substantial effect on either loss prevention or reduction. I.e. Is it likely that the 'return on investment' for these recommendations meet your organization's goals? Perhaps newer styles of alarm or monitoring system will bring it up-to-date, but not necessary reduce risk.

This approach is just one method of evaluating and responding to insurer recommendations to improve property risk. But keep in mind - sometimes simple is best.



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