

# Hazard Prevention & Risk Mitigation

Protection of property is critically important to safeguard people, ensure the continuity of operations, and prevent environmental contamination. Protection of property to “highly protected risk” standards can substantially reduce insurance premiums and help you obtain better terms and conditions. Failure to protect properties or hazardous operations in accordance with OSHA standards and fire codes can result in fines and penalties.

## Prevention & Risk Mitigation Services

- Loss prevention surveys
- OSHA and Fire Prevention Code compliance
- Hazards analysis
- Loss estimates studies
- Mitigation strategies
- Fire protection system design specifications
- Life Safety Code® analysis
- Earthquake, hurricane, and flood risk assessments
- Audits, evaluations, and corrective action process development

Preparedness, LLC has more than 30 years of experience in hazard prevention and risk mitigation working in dozens of industries and facilities around the world. We assess process hazards and offer recommendations for protection. We also develop strategies for protection of facilities based on company-specific business and risk management objectives.

Having decades of experiences with the insurance industry, Preparedness, LLC understands the requirements of the marketplace and can help you get the most benefit from insurer and third party services.

## Hazards Analysis

We live in a world with increasingly complex hazards—flammable and combustible liquids and gases, oxidizers, corrosives, and reactive materials. State of the art manufacturing

processes involve sophisticated technologies and increasingly valuable equipment with little tolerance for downtime. Preparedness, LLC can assess the hazards of your operations, identify strategies to mitigate loss potential, and write detailed specifications for necessary protection.

## Fire Protection System Design

We write detailed specifications for protection of new or renovated facilities, processes, or equipment. We compile specifications into a request for proposal (RFP) so you can obtain competitive quotes for the design, materials, and workmanship of sophisticated systems. We also witness acceptance tests on your behalf to verify that you get what you pay for.



Automatic sprinklers are an essential component of your fire protection program, but incorrect design, improper installation, or lack of maintenance can compromise protection.

## Surveys & Audits

We survey facilities to assess hazard and operational risk, and we make detailed recommendations to enhance protection. We can evaluate the protection of your facility using “highly protected risk” standards of the insurance industry as well as model fire prevention and life safety codes enforceable across the United States. We also evaluate hazard prevention, risk mitigation, emergency response, and business continuity programs.

We can estimate loss potential and compile COPE (construction, occupancy, protection, and exposure) data into an electronic database for property insurance marketing.



We also design and conduct audits, so you can benchmark performance of individual facilities, business units, or the entire organization.

### **Natural Hazards**

Hurricanes, tornados, and flooding have caused billions in damages across the United States over the past few years. Many areas of the United States are prone to catastrophic earthquakes. Insurers have access to sophisticated models, so they understand the risk. Preparedness, LLC can help you evaluate your exposure to natural hazards and survey facilities to identify mitigation strategies. This will enable you to better understand your loss potential and take action to reduce the risk.



Flooding causes billions of dollars of damage each year. Flood maps provide only limited information. An on-site survey and assessment is needed to fully evaluate potential exposure and to identify mitigation opportunities.

### **Regulatory Compliance**

There is an increasing number, and often-tangled web, of local, state, and federal laws, rules, and regulations. OSHA focuses on workplace safety, and fire marshals enforce Fire Prevention Codes. NFPA 101, the Life Safety Code®, is enforceable in many jurisdictions along with one of the model building codes. In the wake of 9/11 there are an increasing number of homeland security regulations.



A comprehensive evaluation of each building can identify hazards, evaluate protection systems and equipment, and determine whether management programs are adequate.

It's difficult enough to understand these often overlapping codes, and even more difficult to comply when regulations lag years behind national standards, which are developed using the latest research.

Preparedness, LLC staff has served on National Fire Protection Association standards-making committees for more than 15 years. We understand the codes and are able to offer advice on the best strategies to protect your property and comply with the codes. We can also work with code enforcers to represent your best interests.

### **About Preparedness, LLC**

Preparedness, LLC provides consulting services to help clients assess hazard and operational risk, implement strategies to mitigate the risk, develop prevention, emergency response, and business continuity programs, and evaluate existing programs. Preparedness, LLC also provides support for risk management by developing risk information and coordinating third party loss prevention services.



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