

Loss Prevention Manager's Report

For the Board Meeting of: 12/10/2020

Executive Summary

December is always a slow month with respect to inspections and of course this year is even more so with the pandemic. We are flowing along well with the virtual inspection program. We have come across some concerns with some risks from exterior observation including, roof restrictions, water concerns, and liability concerns such as railing/deck issues. From pictures provided by the insured of the interior we have come across electrical issues such over fusing, 60 amp service, wiring issues as well as sump pump concerns. We have also had some surprise discoveries such as oil heat, woodstoves, and in one case an outdoor wood boiler with proximity distance to a detached structure issues. There have also been some issues come up with value as well for underwriting to deal with. Again I feel the new method we are using at this time is valuable.

Other

Unfortunately due to the pandemic and the lock down, we had to cease any form of onsite inspection in December. The guys have returned to the review project for the time being until things improve. There is also the ability to perform fully virtual inspections if the risk warrants it during the lock down. Hopefully we can return to at least to virtual/exterior inspections soon.

Key Factors

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Inspections Totals Previous			
	<u>2020</u>	<u>2019</u>	2018
Jan	127	143	108
Feb	101	119	90
Mar	42	120	123
Apr	0	123	129
May	0	143	137
June	0	116	136
Jul	0	157	136
Aug	0	135	146
Sep	0	128	126
Oct	11	146	111
Nov	110	132	133
Dec	64	98	100
Y.T.D	455	1462	723
Y. End	455	1560	1475

	<u>Month</u>
Property	64
Farm	0
Commercial	0
Total	64