

V.P. Loss Prevention Report

For the Board Meeting of: 4/8/2021

Executive Summary

In March we were fortunate enough to be able to get a full month of the guys being back on the road assessing the risks from the exterior. The inspectors are glad to be out again despite the necessary “no contact inspections” with the insured we are currently performing. With no real end in sight we have introduced oil heat assessment into the current inspection program. We had been filtering these out till now, hoping we could inspect the tank and furnace in person. The virtual tool was revamped to include the details and pictures we require to evaluate the oil heating system. Letters to insured's with oil heat starting going out the last week of March. With feedback from the inspectors we made some improvements/tweaks to the virtual tool in addition to the oil heat changes. As well as now performing inspections on risks with oil heat, we have also started allowing the virtual tool on risks that have wood heat provided a copy of a “WETT inspection” by a third party was included with the application.

Other

New tablets have now been fully distributed to the inspectors with very little issues. The new Surfaces have a very impressive battery life and are noticeably much faster than our old ones. There is a new version of the virtual tool almost ready for release. I have agreed to test it out when they are ready to issue it to me. The templates we are using now will move over to the new platform. I have seen the latest version in action and am very excited with the new features it will be capable of. Congratulations to Owen who has been named “Loss Prevention Lead” in our department. With inspections for the moment back in swing we have returned to regular bi-weekly department meetings via Zoom.

For the start of the month of April things were concerning with another lockdown looming. On April 1, an announcement was made that there would not be a full shut down as in the past but a softer version labelled an “Emergency Brake”. As a department we have decided to continue with our current program during this latest stage in our province.

Key Factors

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Inspections Totals Previous			
	<u>2021</u>	<u>2020</u>	<u>2019</u>
Jan	0	127	143
Feb	31	101	119
Mar	111	42	120
Apr	0	0	123
May	0	0	143
June	0	0	116
Jul	0	0	157
Aug	0	0	135
Sep	0	0	128
Oct	0	11	146
Nov	0	110	132
Dec	0	64	98
Y.T.D	142	270	262
Y. End	0	455	1560

	<u>Month</u>
Property	111
Farm	0
Commercial	0
Total	111