



AHRP Loss Control Grant Program

Objective: To establish a loss control grant program that encourages policyholders to proactively identify and mitigate risks, thereby reducing preventable claims and associated costs.

Program Overview:

- **Eligibility:** Open to all policyholders in good standing.
- **Grant Coverage:** Up to 50% of the cost for approved risk mitigation projects.
- **Project Initiation:** Must begin within 3 months of grant approval.
- **Grant Cycle:** Applications accepted every 2 years.
- **Maximum Grant Amount:** \$2,500; Minimum Grant Amount: \$500.
- **Annual Budget:** \$25,000 allocated for the program.

Enhanced Features:

- **Increased Grant Amounts:** Consideration for increasing the maximum grant amount or offering tiered funding based on project scope to accommodate larger projects.
- **Emergency Application Process:** Introduction of an emergency application process for critical risk mitigation needs to provide timely access to funds for urgent projects.
- **Detailed Feedback and Appeals Process:** A structured outline for providing feedback and handling appeals to ensure transparency and fairness in the application process.
- **Robust Project Completion Verification:** Implementation of periodic check-ins or requiring detailed progress reports to ensure accountability and successful project completion.

Eligible Expenses:

- Improvements recommended in risk assessments.
- Risk mitigation tools (e.g., fire safety equipment, water sensors).
- Staff training programs.

Ineligible Expenses:

- Insurance premiums, staffing, or operating costs.
- Ongoing maintenance and capital improvements.
- Legally required safety devices.

Application Process:

- Online submission with detailed project description and budget.
- Include a copy of the risk assessment report.

Review and Approval:

- Applications reviewed within 2 weeks.
- Funds advanced prior to project commencement.
- Follow-up on project completion and expense verification.

Fair Access Strategies:

- **Transparent Eligibility Criteria:** Clearly defined and communicated to all policyholders.
- **Equitable Grant Distribution:** Sliding scale based on annual premium.
- **First-Come, First-Served Basis:** Ensures timely access while being well-publicized.
- **Regular Application Cycles:** Applications accepted every 2 years, providing multiple opportunities.
- **Diverse Project Eligibility:** Accommodates varied needs.
- **Feedback and Appeals Process:** Provides clarity and recourse for applicants.

Program Justification:

- Encourages proactive risk management.
- Reduces frequency and severity of preventable claims.
- Enhances safety and operational efficiency.

In summary, the enhanced Loss Control Grant Program is designed to encourage proactive risk management among policyholders, leading to reduced claims and enhanced safety. By addressing identified weaknesses, the program aims to provide fair access, timely support, and ensure accountability, ultimately benefiting both the policyholders and the risk retention pool.