

# Can you Spot the Risk?

Step into the Shoes of a Risk Inspector

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# Overview

1. Who Are We?
2. What is a Property Risk Management Survey?
3. How to Prepare for an Inspection
4. What Happens During an Inspection
5. Can you Identify the Risk?
6. Value of a Risk Inspection
7. Key Takeaways
8. Questions



# Who are we?

Suncorp Valuations - Appraisal and Risk Control company providing value added services to assist our clients in managing their assets.

We have proudly been a service provider for the Alberta Municipalities for over 5 years

Our objective is to position ourselves as a resource to support your Risk Mitigation strategy.



# Brand Promise

**01**

**On-Time**

**03**

**Professionally  
Presented  
Reports**

**02**

**Credible**



# How to Prepare for an Inspection?

- Site Contact(s)
- Logistics
- Compile information requested
- Prepare any questions you may have



# What Happens During an Inspection?

- Meet & Greet
- Questions
- Site Walkthrough w/photos
- Finding Highlights



# What is a Property Risk Management Survey?

A formal, impartial evaluation of a facility and the risks associated with its use/operation.

## Report Structure

- Building Details
- Common Hazards
- Fire Protection
- Premises Liability
- Crime Controls
- Facility Specific Supplements
- Recommendations



# Reading Recommendations

Exposure – what risk area the recommendation falls under (Property, Liability or Crime)

Risk Rating – how urgent or concerning the item is

Property Area – where in the facility issue was found

Reference – the code or regulation the recommendation addresses

RECOMMENDATIONS <input type="checkbox"/> N/A	
Risk Rating	Definitions
High	Immediate attention required to minimize potential loss. Implement within the next 3 months.
Moderate	Attention required to minimize a potential loss. Implement within the next 12 months.
Low	Desired improvement should minimize a potential loss. Loss Control – Best Practice

Recommendation Number: 2024-00	Risk Rating: -----select-----
Exposure: <input type="checkbox"/> Property <input type="checkbox"/> Liability <input type="checkbox"/> Crime	
Property Area: <input type="checkbox"/>	
Picture	Recommendation
	Reference



# Ready to Test Your Skills

## Risk Categories

Property  
Liability  
Crime

## Difficulty Level

Basic  
Moderate  
Advanced

## Recommendations

How would the issue be resolved?



# BASIC

Level 1

# Example 1: What Looks Concerning?



# Example 1: What Looks Concerning?



Hallway not clear



Shelves blocking the exit



# Liability: Egress – Clear Hallways & Exits



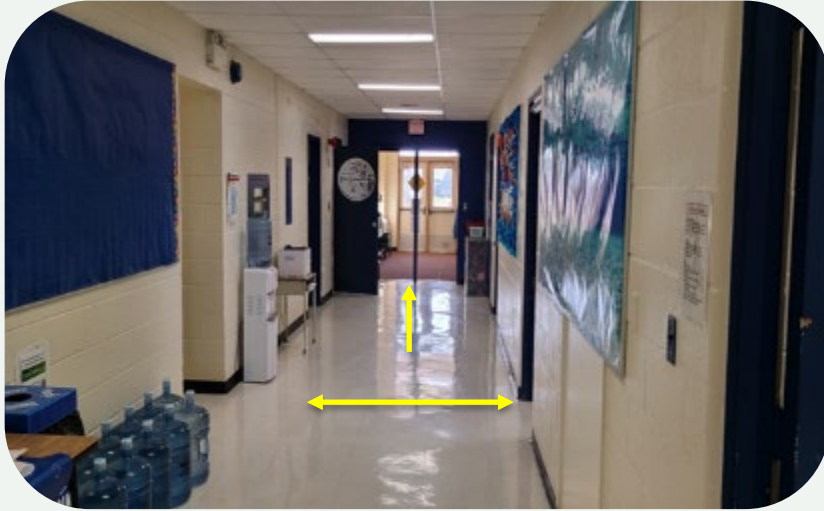
## Recommendation

To help ensure quick and clear access to emergency exits in the event of a fire, all hallways should be kept clear of storage and furniture items at all times.

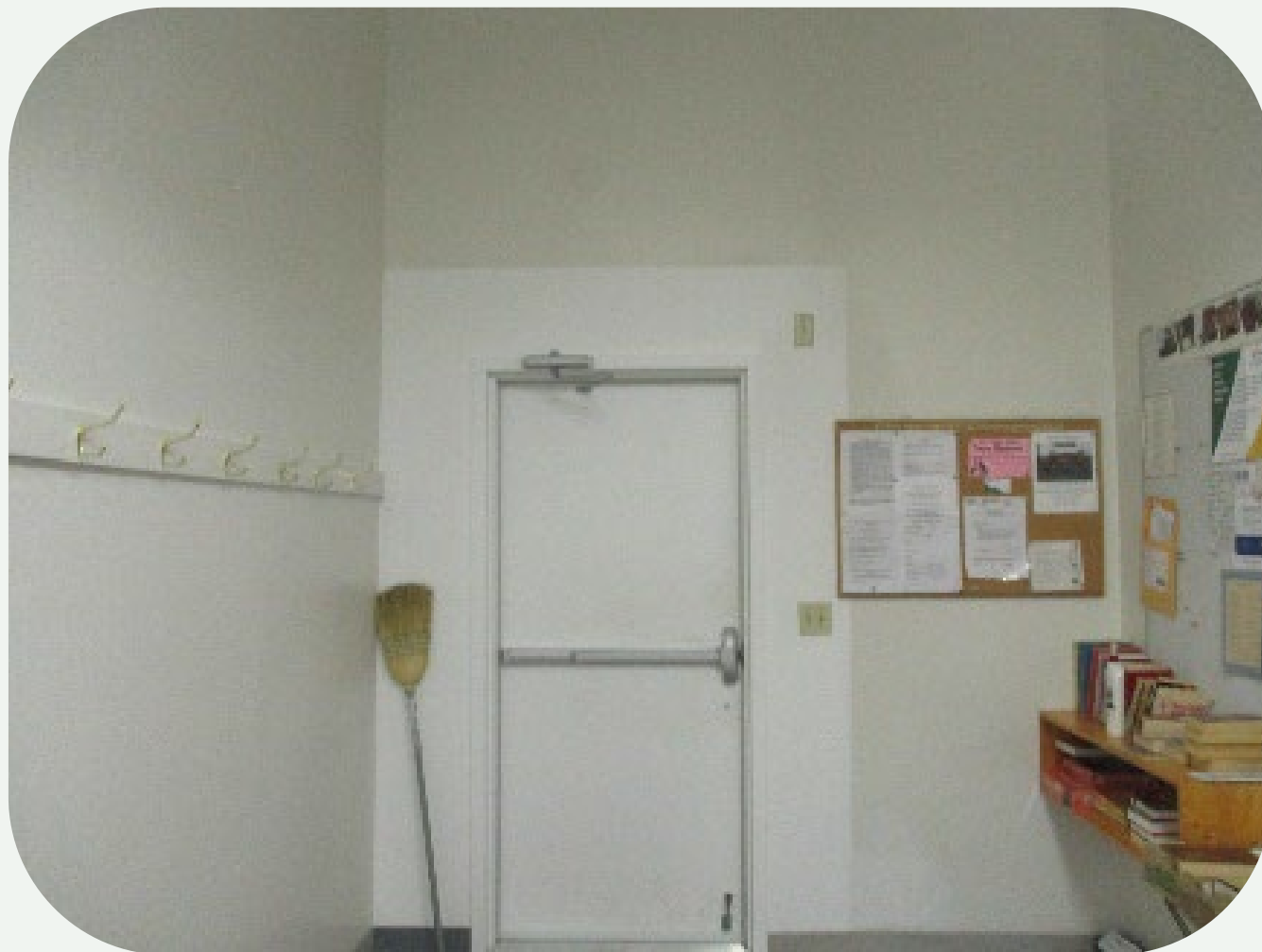
There should be at least 4ft of clearance in a hallway and an unobstructed amount of space around an exit door.



# Liability: Egress – Clear Hallways & Exits



# Example 2: What Looks Concerning?





# Liability: Life Safety – Exit Signage





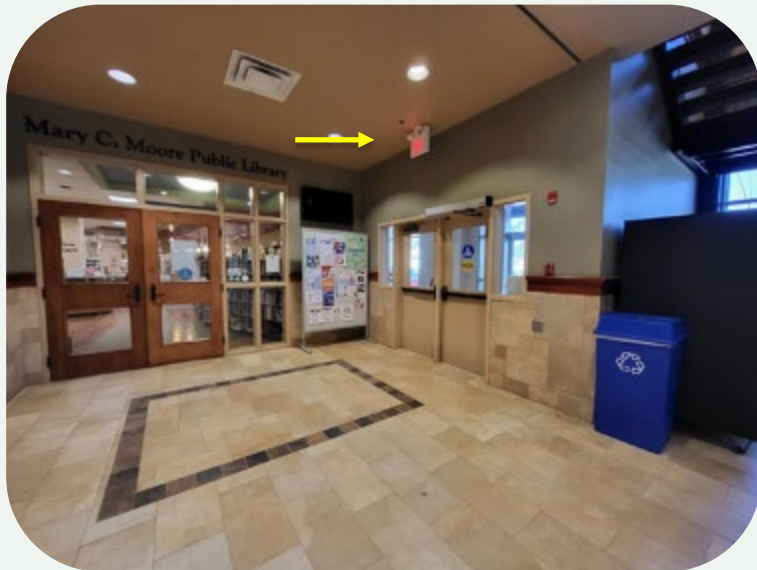
# Liability: Life Safety – Exit Signage

## Recommendation

Adequate emergency exit signage allows occupants to effectively egress from the building using the determined emergency routes.

Exit signage should be installed at all exterior exits from the building. Signage should be continuously illuminated and inspected on a regular basis to ensure continued functionality.

# Liability: Egress –Exit Signage



# Example 3: What Looks Concerning?



# Example 3: What about here?



# Property: Fire Prevention - Combustibles

Combustible storage too  
close to heating  
appliances

Combustible storage too  
close to electrical





# Property: Fire Prevention – Combustibles

## Recommendation

An acceptable level of housekeeping should be maintained within all mechanical/electrical room(s) and in particular, charged electrical equipment must be clear of any storage materials.

Service rooms should not be used for storage. Accumulation of combustible materials and general clutter should be limited so the building's potential fire load is not excessively increased and ensures all exit routes remain clear. Remove combustible content and maintain a clearance of three (3) ft around all electrical panels.



# Property: Fire Prevention – Combustibles





# MODERATE

Level 2

# Example 1: What looks concerning?



# Property: Water Damage - Drainage



# Property: Water Damage - Drainage



## Downspout Protection

Downspouts around the building drain right next to the building foundation.

# Property: Water Damage – Drainage



## Recommendation

Consideration should be given to extending all downspouts to ensure that all water is directed well away from the building.

Ensure qualified staff regularly inspect around building and that downspouts/extensions are in place directing water away from the facility.

# Property: Water Damage - Drainage



# Example 2: What looks concerning?





# Property: Fire Detection – Fire Stopping



**Missing Ceiling  
Tile**

**Open  
seals/penetrations**





# Property: Fire Detection – Fire Stopping

## Recommendation

To help minimize movement of smoke and heat and ensure quick activation of fire suppression systems in the event of a fire. All missing ceiling tiles should be replaced.

It is also recommended that rooms with penetrations to other rooms in the facility be sealed properly by an approved fire stop to provide a level of protection for the spread of smoke and or flame in the event of a fire.

# Example 3: What looks concerning?



# Example 3: What looks concerning?



# Liability: Injury Prevention - GFCI



Missing Ground  
Fault Circuit  
Interrupter Outlet





# Liability: Injury Prevention - GFCI

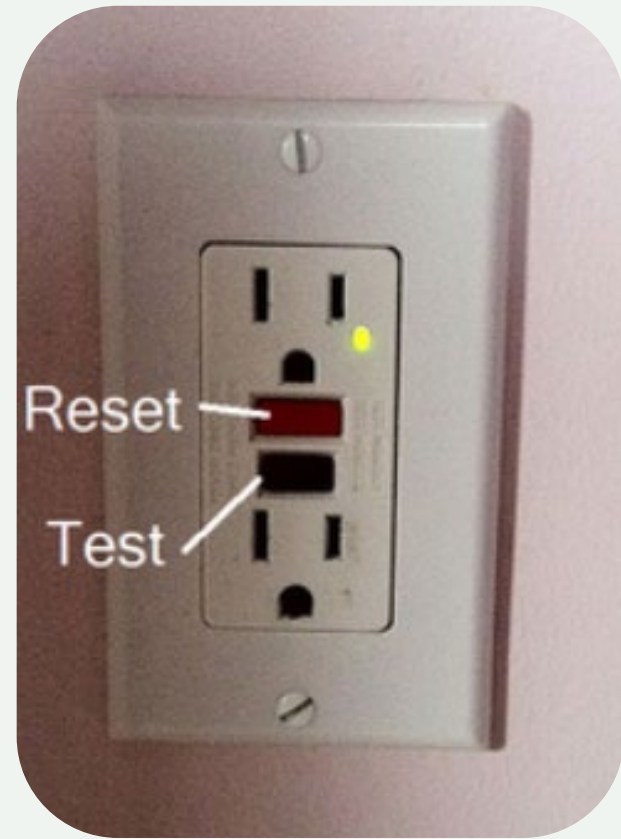
## Recommendation

Electrical outlets installed near water taps or sources of moisture increase the risk of electrocution (or ground fault). If an appliance is plugged into an outlet protected by a GFCI, the power will be shut off before a fatal shock can occur.

Ground-fault circuit interruption (GFCI) protection is required in receptacles or outlets installed within 1.5 m of a nearby water source. Ensure all electrical outlets within 1.5 m are GFCI-protected and they are tested on a regular monthly basis to ensure their good working condition.



# Liability: Injury Prevention - GFCI





# ADVANCED

Level 3

# Example 1: What looks concerning?





# Example 1: What about here?



# Crime: Security - Vandalism



**Evidence of Vandalism (Graffiti)**



# Crime: Security - Vandalism

## Recommendation

When evidence of vandalism is observed rapid and effective removal of existing graffiti is crucial to discourage further vandalism. This is most important in visible areas.

To prevent graffiti on buildings, a multi-pronged approach is recommended depending on the frequency and severity. This includes implementing security measures like additional lighting, cameras, using anti-graffiti coatings in highly vulnerable areas, and/or restricting access to vulnerable areas with barriers.

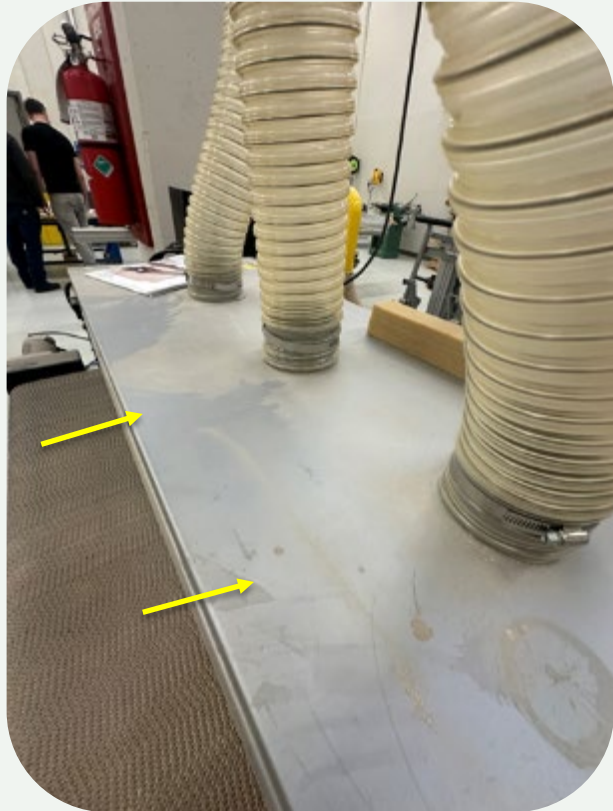


# Example 2a: What looks concerning?



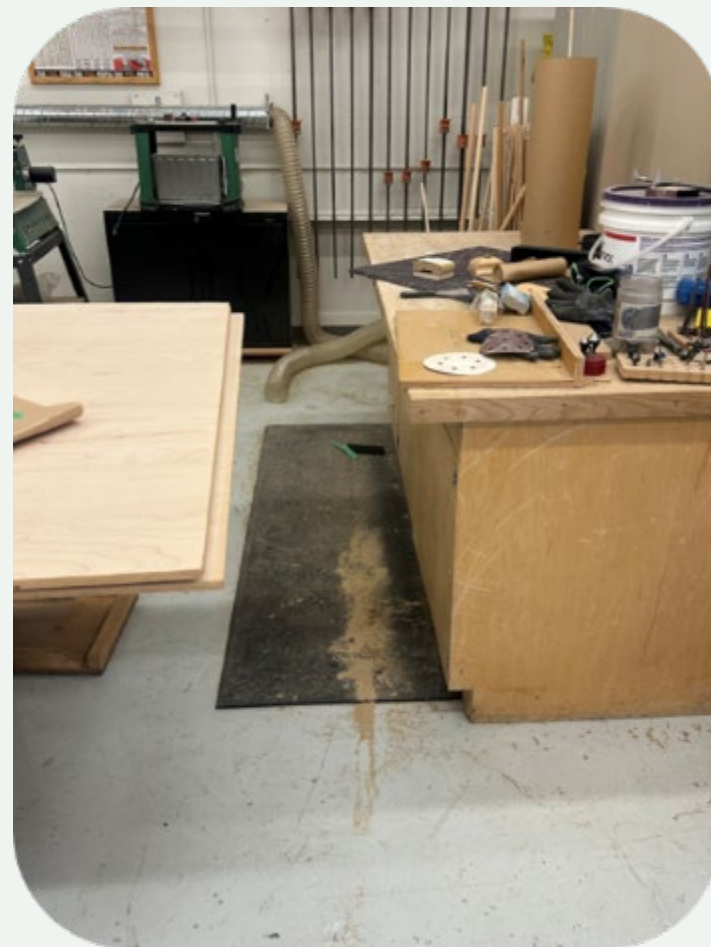
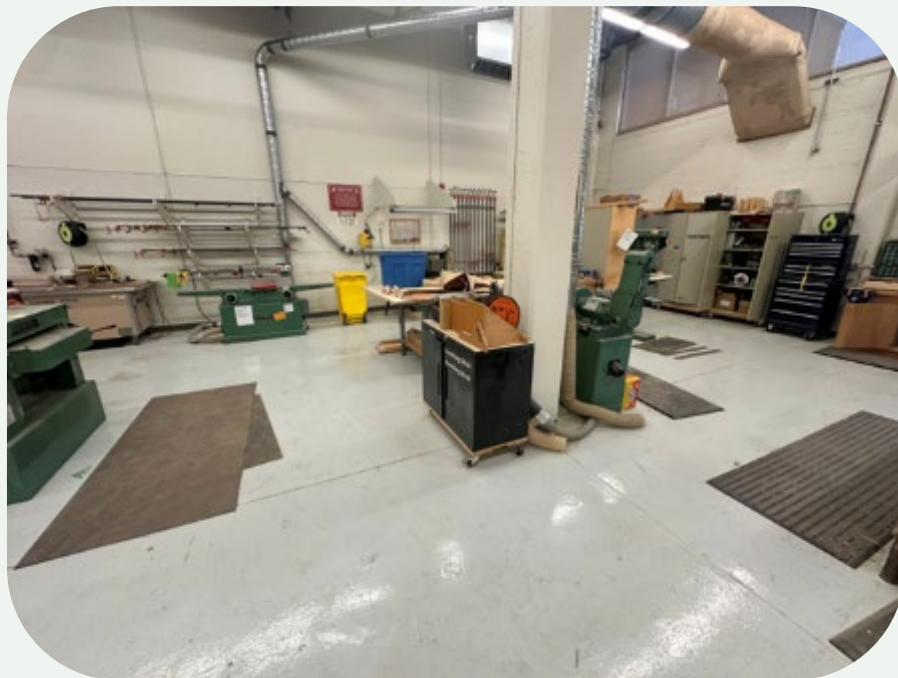


# Property & Liability: Fire & Injury Prevention – Dust Collection and Slip & Fall



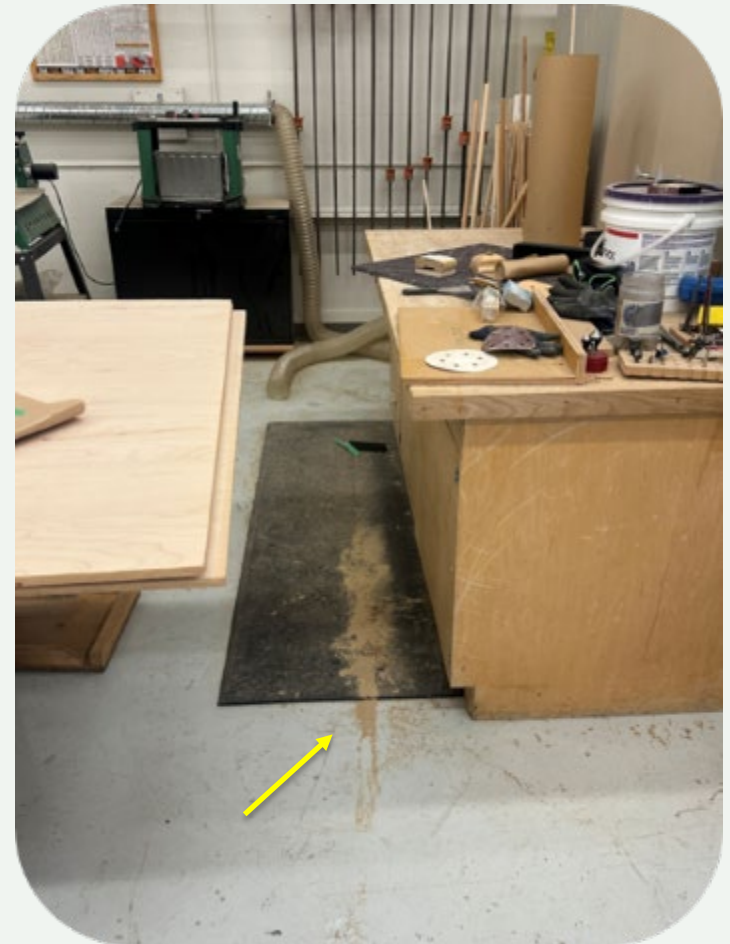
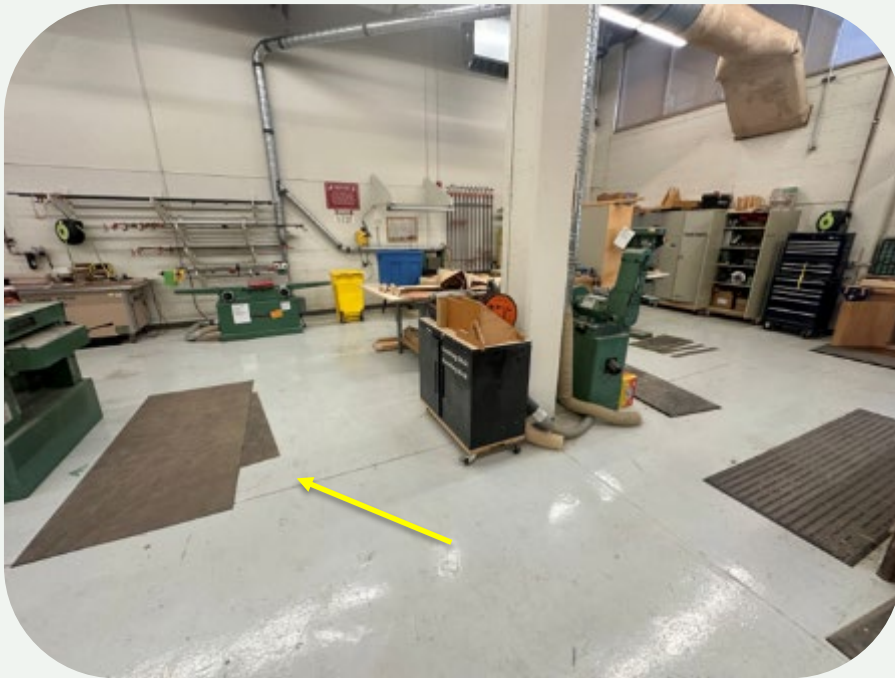
Dust on Equipment & Wood Shavings on Ground

# Example 2b: What looks concerning?





# Property & Liability: Fire & Injury Prevention – Dust Collection and Slip & Fall



**Unsecured Mat & Wood Shavings on Ground**

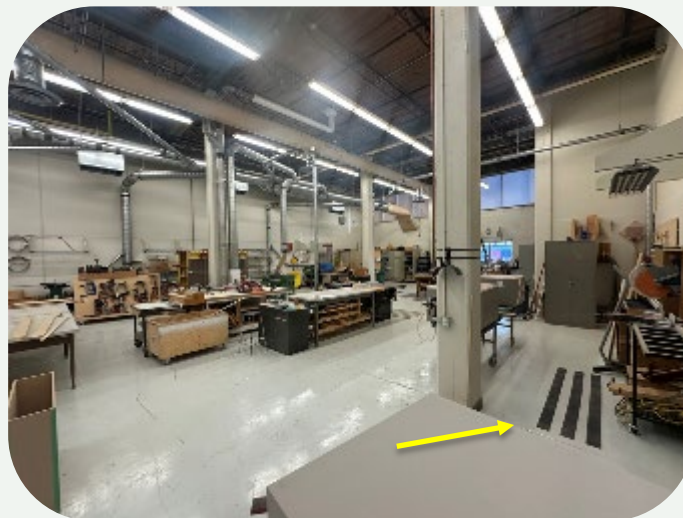


# Property & Liability: Fire & Injury Prevention – Dust Collection and Slip & Fall

## Recommendation

An accumulation of dust was noted in all areas of the wood shop. A daily sweep program should be established to minimize fire and slip hazard. This will limit the build-up of dust within the building and the potential fire hazard associated with this type of material. For the dust noticed on surfaces this can be connected to issues with the dust collection system. We recommend a review to ensure proper use and function for the space.

Mats can present a tripping hazard. In shops they should be secured to the ground or alternatives utilized. Goal is to prevent slipping or curling of edges with rubber insert strips alternative grip.



# Example 3: What looks concerning?



# Liability: Injury Prevention – Tipping Hazard



# Liability: Injury Prevention – Tipping Hazard



Vending machine  
not fixed to a wall





# Value of a Risk Inspection program

## **Enhance Public Trust & Service Continuity**

Promote safe, reliable municipal facilities

## **Protect People & Public Safety**

Identify hazards before incidents occur (fire, structural, accessibility)

## **Reduce Financial Loss & Liability**

Prevent costly claims, lawsuits, and insurance losses

## **Extend Asset Life & Performance**

Detect deterioration early (roofing, HVAC, building envelope)

## **Strengthen Governance & Compliance**

Provide defensible documentation for audits and claims

## **Enable Better Decision-Making**

Allocate resources to highest-risk buildings/issues



# Key Takeaways

**Everyone has a Role to Play**

**Small Steps – Big Impact**

**Low-Cost Solutions**

**We are here to Help**



# Questions & Discussion

Thank you

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