



Risk & Insurance Navigator



News and information about risk and insurance

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Greetings!

Can you believe the Viking Risk newsletter has a Super Bowl edition? Check out a brief article on what a major event has to consider from a risk perspective. We can't help but think about risk management as we go about our daily life. That article and the others in this edition can give you an idea of the things we deal with on a daily basis and may help you to consider your individual exposures to loss. If we can help you with them, do not hesitate to call on us. We are here for you!



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Offices in Pasadena and
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NAVIGATING THE NEWS

Super Risk Management For The Superbowl

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One of the biggest and most visible media events of the year happens this week. There is a lot of money being spent and made. Assuring profits for the

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NFL, media companies, venue operators, and other parties only happens with sound planning. They make it look easy, but what happens if there is a weather catastrophe, if Madonna does not show up (or has a wardrobe malfunction), if terrorists disrupt the broadcast, if, if, if... check out [this article](#) for some thoughts on how the insurance industry acts behind the scenes to help assure a good outcome.

AT THE HELM OF BUSINESS INSURANCE

Best Practices to Prevent Employee Fraud in a Recession

Difficult economic times like these are always accompanied by an increase in employee fraud claims. While most employees are honest and trustworthy, being burdened by financial stress can lead otherwise honest employees to steal from their employers - the economic pressure allowing them to rationalize the criminal act and downplay the risk of being caught.



At the same time, a tough economy is exactly when employers take a hard look at their operations to identify cost-cutting measures and often find that the numbers just don't add up. Learn how to [stop employee fraud](#).

YOUR PERSONAL INSURANCE COMPASS

How to Keep Water Damage from Soaking your Wallet

Did you know...

- Water is almost ten times more likely to damage homes than fire.
- Interior water damage is most often caused by faulty water pipes, resulting in over \$5,000 in damage on average.
- A little prevention and maintenance can go a long way in reducing the risk!



It can only take a small amount of water spilling onto floors from a faulty pipe, a leaking water heater or an overflowing toilet to cause thousands of dollars in damage. While many homeowners are prepared for a fire, there's a chance that you may need to better way to [prepare for a leak](#).

RISK MANAGEMENT TOOLS

Slip, Trip & Fall Prevention In The Workplace

Slips and falls are a leading cause of workplace accidents, in terms of frequency and severity. Falls are the primary cause of emergency room visits in the United States, according to the Centers for Disease Control and Prevention.



One of the most common and costly threats to a workplace safety program is a slip, trip or fall accident. According to the National Safety Council, the average cost of a slip, trip or fall related accident is almost \$16,000. These injuries not only increase operational costs, but also contribute to indirect costs such as higher insurance rates, reassignment of personnel and loss of productivity. Many organizations fail to recognize slips, trips and falls as major workplace hazards. All too often the victim of a fall is held responsible for the accident, and the organization claims that nothing could have been done to prevent the fall from happening.

[This guide](#) describes some common slip, trip and fall hazards and discusses measures organizations can take to reduce the risk of floor-level slips, trips and falls on their premises.

We hope you enjoyed our newsletter and we look forward to hearing back from you with any questions or comments about this newsletter and our business.

Sincerely,

Viking Risk & Insurance Services, Inc.

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