



# Small Business Risk Management Resources

Resource list developed for the Louisiana Small Business Development Center by the Risk Management and Insurance Studies Center at the University of Louisiana at Monroe  
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## Risk Management (General)

Understanding Risk Management

<http://www.allbusiness.com/print/820-1-22eeq.html>

How to Manage Risk in Your Small Business

<http://www.smallbusinessnotes.com/operating/finmgmt/htrisk.html>

What Should I Know About Risk Management

<http://www.iii.org/smallbusiness/riskmanagement/>

## Risk Identification

Risks That Small Businesses Face

<http://ezinearticles.com/?Risks-That-Small-Businesses-Face&id>

What OSHA Regulations Apply to Small Business?

<http://www.allbusiness.com/print/11509-1-22eeq.html>

Problem Investigation in High-Hazard Industry (academic article)

[http://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=305719](http://papers.ssrn.com/sol3/papers.cfm?abstract_id=305719)

## Risk Control (Including Disaster Recovery)

Disaster Safety

<http://www.disastersafety.org/ididit/view/asp?id=140&category=1170>

Ready Business

<http://www.ready.gov/business/index.html>

Fish Toss or Safety Training: You Decide: Risk-Management for the 21<sup>st</sup> Century

<http://www.allbusiness.com/labor-employment/workplace-health-safety/12361402-1.html>

Are Auto Accidents Driving Your Losses?

<http://www.allbusiness.com/labor-employment/workplace-health-safety/6597654-1.html>

Employee Risk Management: Reduce Your Workers' Compensation Costs

<http://www.allbusiness.com/print/3779084-1-22eeq.html>



## Small Business Risk Management Resources

Required 2009 OSHA Injury & Illness Recordkeeping Requirements  
<http://www.hrtrainingcenter.com/showWCDetails.asp?TCID=1002519>

OSHA Handbook for Small Businesses  
<http://www.osha.gov/publications/osha2209.pdf>

OSHA Small Business Assistance: OSHA Benefits for Small Business  
<http://www.osha.gov/dcsp/smallbusiness/benefits.html>

OSHA Small Business Assistance  
<http://www.osha.gov/dcsp/smallbusiness/sbrefa.html>

### Insurance for Small Businesses (General Information)

Small Business Insurance Essentials  
<http://sbinformation.about.com/od/insurance/a/insurancestart.htm>

Small Business Insurance Basics  
<http://www.iii.org/smallbusiness/basics/?printerfriendly=yes>

Small Business Property Insurance  
<http://www.iii.org/smallbusiness/property/?printerfriendly=yes>

Insuring Your Business: Small Business Owner's Guide to Insurance  
(A Book that Can Be Purchased for a Small Fee and Membership)  
<http://www.iii.org/smallbusiness/intro/>

Business Insurance 101: What Types of Coverage Do You Need?  
<http://www.allbusiness.com/print/10904-1-22eeq.html>

What Business Insurance Do I Need?  
<http://www.allbusiness.com/print/11022-1-22eeq.html>

Elective and Required Types of Small Business Insurance  
<http://www.allbusiness.com/print/2607-1-22eeq.html>

Do I Need Business Interruption Insurance?  
<http://www.iii.org/individuals/business/basics/interruption/?printerfriendly=yes>

## Small Business Risk Management Resources

How to Determine How Business Interruption Insurance Protects for Flood

[http://www.ehow.com/how\\_2163979\\_determine-how-business-interruption-insurance.html](http://www.ehow.com/how_2163979_determine-how-business-interruption-insurance.html)

Managing Contractual Insurance Requirements a Necessity

<http://www.allbusiness.com/insurance/insurance-policies-claims-insurance/12278331-1.html>

Property and Casualty (BOP) FAQ's

<http://www.schinnerer.com/industries/design-firms/Pages/AEC-PC-BOP-FAQs.aspx>

Commercial Lines Insurance

<http://save001.com/page70.html#BUSINESSOWNERS>

Time to Review Your Business Insurance

<http://www.allbusiness.com/print/10898-1-22eeq.html>

Property Insurance Basics

<http://www.allbusiness.com/print/1248-1-22eeq.html>

Understanding General Liability Insurance

<http://www.allbusiness.com/print/389-1-22eeq.html>

Quick Guide to Insurance

<http://www.entrepreneur.com/management/insurance/article31680.html>

Choosing Your Specialty Insurance

<http://www.nfib.com/tabid/56/Default.aspx?cmsid=20385&v=1>

Insurance Selection Toolkits

<http://www.uschamberssmallbusinessnation.com/toolkits/insurance>

### The Small Business Owner's Policy

Business Owner's Insurance Policy (BOP) – What is it?

[http://insurance.freeadvice.com/insurance\\_help/php](http://insurance.freeadvice.com/insurance_help/php)

What Does a Business Owner's Policy Cover?

<http://www.iii.org/individuals/business/basics/bop/>

### Managing Your Insurance Coverage and Making Claims

Ways to Lower Your Small Business Insurance Premiums

<http://www.allbusiness.com/print/2606-1-22eeq.html>

Will Insurance Costs Decrease Or Increase As My Company Grows?

<http://www.allbusiness.com/print/1095-1-22eeq.html>

Making A Business Insurance Claim

<http://www.allbusiness.com/print/2605-1-22eeq.html>

Understanding Commercial Property (from the Louisiana Citizens, the State's Insurer-of-Last-Resort)

<http://www.lacitizens.com/AboutYourPolicyCommercial.aspx>

Business Insurance Checklist (Also Can Get Quotes at this Website)

<http://www.2insure4less.com/info/business-insurance-checklist.htm>

### Selecting/Evaluating Your Insurance Agent

How Good Is Your Insurance Agent?

<http://www.allbusiness.com/insurance/insurance-policies-claims-insurance/11761171-1.html>

What Is An Insurance Broker And How Many Do You Need?

<http://www.allbusiness.com/print/2975925-1-22eeq.html>

Does One Insurance Agency Sell All Types Of Insurance?

<http://www.allbusiness.com/print/423-1-22eeq.html>

### Special Topics

AARA and A Green America: Understanding the Small Business Opportunity

<http://www.allbusiness.com/energy-utilities/renewable-energy-solor/12278446-1.html>

Zurich North America Commercial Announces New Risk Retention Groups

<http://www.allbusiness.com/insurance/insurance-policies-claims-insurance/12331769-1.html>

Zurich Creates Two New Insurance Policies to Support Green House Gas Mitigation Technology

<http://www.allbusiness.com/insurance/insurance-policies-claims-insurance/11755235-1.html>

## Useful Insurer Websites and Articles

Amerisafe Focuses On High-Hazard Comp

[http://findarticles.com/p/articles/mi\\_qa3615/is\\_200111/ai\\_n8954028/](http://findarticles.com/p/articles/mi_qa3615/is_200111/ai_n8954028/)

10 – Point Components Of A Safety Management Plan

<http://www.stonetrustinsurance.com/pdfs/SafetyProgramsComponents.pdf>

Education and Training Webinars Focused On Risk Control from Travelers Insurance

<http://www.travelers.com/business-insurance/risk-control/>

Interactive Guide to Types of Insurance You Need From The Hartford

<http://www.thehartford.com/business/>

## Helpful Associations’ and Governmental Homepages

Scan these home pages to find meetings, conferences, training sessions, articles, texts, webinars that might be of interest. Some are free and others have a charge.

### **The Louisiana Small Business Development Center**

<http://www.lsbdc.org/>

-There are numerous links here to help you develop a business continuity plan including a set of easy to follow videos developed in cooperation with the ULM Risk Management and Studies Center.

### **The Federal Emergency Management Agency**

<http://training.fema.gov/>

-FEMA is the agency charged with The National Preparedness Directorate (NPD). At this site you will find the online Course Catalog which provides “searchable, integrated information on courses provided or managed by FEMA’s Center for Domestic Preparedness (CDP), Emergency Management Institute (EMI), and National Training and Education Division (NTED)”. While it is disaster focused, it is not strictly “flood focused”.

### **Public Entity Risk Institute**

<https://www.riskinstitute.org/peri/>

-Geared primarily to public entities, this organization does also seek to provide risk management assistance to businesses.

-Go to their “Resource Library” and select “Small Business” as the Audience and you will find numerous articles, books and risk management checklists that might be of interest for a reasonable price. The PDF format is also available online.

### **The Insurance Information Institute**

<http://www.iii.org>

-This website has an abundance of information about insurance products, the insurance industry and issues such as toxic mold and hurricane preparedness related to insurance. Many of the sections related to small businesses are referenced above but the website is regularly updated so you might find something new each time you check it out.

### **The Risk and Insurance Management Society**

<http://www.rims.org>

-This Society is mostly geared to helping corporate enterprises. Some larger “small businesses” might find the many risk management resources and educational tools very useful.

### **The Independent Insurance Agents and Brokers of America**

<http://www.iiabl.net>

-Geared primarily to their insurance agent/broker members, but there is useful information at the “Consumer Information” tab, primarily on how to select a good agent.  
-Also can find an agent from here.

### **The Business Continuity Institute: (London)**

<http://www.thebci.org/>