



Horizon Award Submission Categories

Submissions will be accepted for techniques, processes, or programs applicable in one of the following categories.

- **Enterprise Risk Management Initiatives:** holistic business practices that address the risks facing a construction-related organization (for example, innovative group health plans, wellness programs, and groundbreaking employee benefit plans)
- **Loss Control:** effective methods of preventing accidents or losses or reducing the impact of losses that do occur (for example, safety initiatives, the use of managed care, aggressive certification or training initiatives, and quality control)
- **Risk Analysis:** initiatives designed to identify and/or evaluate risk exposures in construction projects and ultimately reduce the organization's cost of risk (for example, risk assessment processes, avoidance techniques, claims management, surety programs, owner prequalification programs, and contractor prequalification programs)
- **Risk Financing:** initiatives related to state-of-the-art methods of funding of losses or hedging risks (for example, creative use of large deductibles or guaranteed cost funding mechanisms, the use of a captive in a new and innovative way, the use of catastrophe options, multiyear/multilayer insurance programs)
- **Risk Transfer:** innovative methods of shifting/sharing construction risks and/or ensuring that the appropriate funding for such risk transfers is in place (for example, insurance programs and contractual transfers)