



RISK MANAGEMENT for MANAGERS

The webinar will begin soon



RISK MANAGEMENT for MANAGERS

ICW Group Risk Management Services



Today's Presenters:

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Director of Risk Management Services

Risk Management for Managers

Safety Leadership for Managers & Supervisors

This presentation was developed to express the vital role the management team plays with the safety for all employees and the control of operating cost.

But most of all Quality of Life!
Who owns their own company?
Who is doing their dream job?





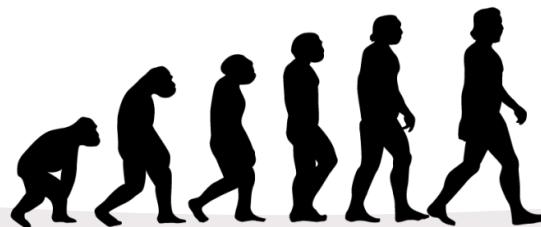
Football
Wilderness Survival
Back Country Skiing

Mountain biking
Traveling
Surfing

Golfing
Fishing
RV Camping



Fitness
Coaching
Family



EVOLVING RISK TOLERANCE

Leader's Responsibilities

Establishing the Organization's Risk Tolerance

Leader's Responsibilities

Risk Management is a vital part of every manager's job, at every organizational level, it also requires a professional approach.

Communications

- How do we communicate safety & training to our workforce?
- Open communicating environment?
- Comfortable asking questions?



Safety

- Safety is common sense, slows down production, they should have known better
- He / she said they have done it before, been doing it for years
- I assumed.....



Definitions

- **Risk** – exposure to the chance of injury or loss
- **Management** – act of managing, handling, direction or control
- **Safety** – freedom from the occurrence or risk of injury, danger or loss
- **Quality** – character with respect to fineness or grade of excellence
- **Life** – the general or universal condition of human existence

Controlling Cost

How can we, the leadership team, assist with the controlling of loss? What influence do we have in the overall picture of the risk management program?

Are we utilizing the three E's?

Three E's

- **Education** – are we training our employees properly ? Are we touching on all learning styles?
- **Environmental controls** – Are the working environment exposures being controlled? Are we Changing , Correcting and Evaluating workplaces / standards ?
- **Enforcement** – Are we enforcing our risk management program as we do all other policies & programs?

Leading the Same Old Way

How are we managing our Risk Management programs? Is it an active living program that improves and grows with time? Or is it inactive until something drastic happens?

59 Chevy verse 2009 Malibu?

Chevrolet Crash Test Video

Leader Responsibilities

1. Leaders are responsible for the safety and health of others
2. Leading safely provides significant opportunities for managing cost
3. Safety/Loss Control management provides an operational strategy to improve overall management

Leader's Responsibilities

A manager's responsibility for productivity and profitability is substantial, but what responsibility do you have on your shoulders for the safety of your EMPLOYEES?
Their FAMILIES?

Leader's Responsibilities

A dollar loss on the balance sheet is temporary
and can be regained through better
management techniques...

Do we agree?

Leader's Responsibilities

Now...Loss of life, a body part, the normal functions of life are lost forever.
Let's discuss your quality of life and that of others.

Leaders' Responsibilities

Being human, leaders have the human tendency to rationalize regarding accident causes; to focus on the “Careless” or “Unsafe” acts of employees and avoid blaming themselves.

What percent of incidents is controlled by management?



Did you know 15% of a company's accidents can be controlled by employees – while 85% can be controlled only by management.

Dr. W. Edwards Deming



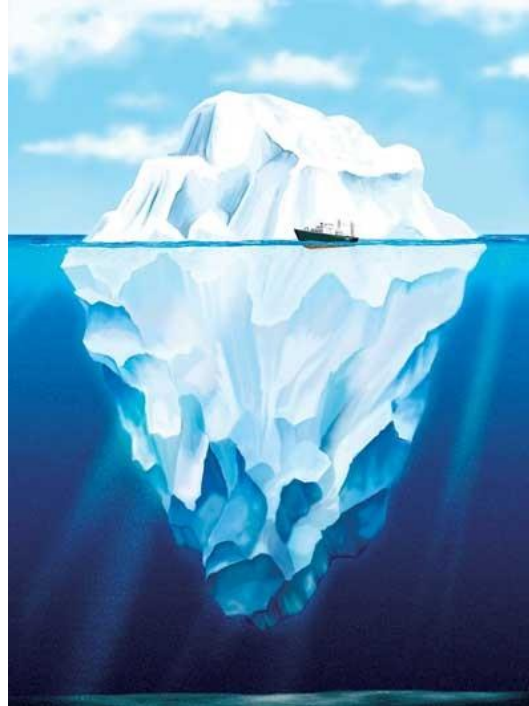
Leader's Responsibilities

In other words, most safety problems are leadership problems too!

Managing Safety Provides Opportunity for Managing Cost

Accidents Are Expensive!

Indirect Costs



Direct Costs



Managing Safety Provides Opportunity for Managing Cost

Obvious Cost

- Workers Comp Insurance
- Medical Insurance
- Damage to Equipment & Product
- Down Time
- Repairs & Replacement
- Lawsuits and Liabilities

Managing Safety Provides Opportunity for Managing Cost

Other Significant Cost

- Investigation Time
- Cost of Hiring and/or Training Replacements
- Lost Productivity
- Overtime
- Extra Supervisory Time
- Administrative Time
- Loss of Business & Goodwill

Managing Safety Provides Opportunity for Managing Cost

- Traditionally, safety has been considered as an expense, as a cost of doing business.
- However, many modern managers now see and treat it as an investment.
- An investment with significant returns, all producing profit, production, and safety.

Safety – An Operational Strategy to Improve Overall Management

“The first duty of business is to survive, and the guiding principles of business economics is not the maximization of profit – it is the avoidance of loss”

Peter Drucker



Safety Leadership Goals

General Risk Management Goals

- Identify all loss exposures
- Evaluate each exposure
- Develop a plan
- Implement a plan
- Monitor results



Safety Leadership Goals

Ways to Identify Your Exposures

- Risk inventories / exposures
- Review business activities
- Annual reports
- Purchasing



Safety Leadership Goals

However...One of the most effective ways to identify the majority of accidental exposures on an ongoing basis is to have a safety and health program, and effectively manage its controls.

What Are You Willing To Risk

- Safety is not about accident statistics, charts, graphs, finding out who is to blame...
- Safety is about coming home every evening and embracing your family and friends.
- It's about quality of life. As individuals you either accept safety or ignore it.

All Claims are Caused by...

Did you know that

Unsafe Act **90-95%**

Unsafe Condition **5%**

Examples of Unsafe Actions

- Unauthorized operation
- Failure to secure
- Working at unsafe speeds
- Failure to warn
- Removing safety devices
- Using defective equipment
- Using equipment improperly
- Unsafe position or posture
- Servicing moving equipment
- Horseplay
- Improper or not using personal protective equipment

Examples of Unsafe Actions

- Lack of Warning Systems
- Fire hazards
- Unexpected movement
- Poor housekeeping
- Poor illumination
- Protruding objects
- Atmospheric conditions
- Unsafe design or layout
- Defective tools, equipment

Personal Factors to Consider

- Attitude
- Fatigue
- Morale of the workforce
- Stress factors
- Substance abuse
- Experience level
- Literacy level
- Physical restrictions
- Maturity level
- Language barriers

Learning Styles

How can understanding your workers learning style greatly increase the effectiveness of your Risk Management program?

Learning Styles

You can greatly increase your learning ability by identifying your learning style and modifying your learning strategies to leverage your preferred mode of acquiring and processing information.

Visual = absorbing information in written form

Auditory = hearing lectures or verbal instructions

Kinesthetic = doing or hands on methods

Visual

- Can see information in their mind's eye
- Can follow written instructions better than verbal
- Prefer that information be presented visually (in notes, diagrams, or pictures)
- Remember through visualization
- Pick up on body language
- Have a developed aesthetic sense
- Have strong visual skills
- Desire passive surroundings
- Prefer to take detailed notes while learning

Auditory

- Relate most strongly to the spoken word
- Clearly communicate ideas
- Can easily follow information given verbally
- Have strong language skills, written and verbal
- Remember by verbalizing to themselves
- Retain information by reading aloud
- Talk or sing to themselves
- Have musical talent or a good memory for music

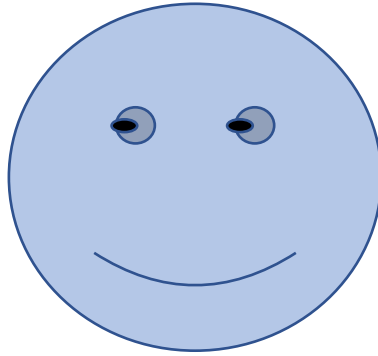
Kinesthetic

- Can communicate best through touching
- Have excellent body coordination
- Fidget when sitting or standing still
- Gesture flamboyantly when speaking
- Have trouble sitting still for long periods of time.
- May be labeled hyperactive
- Prefer to learn through direct experience
- Remember actions more than images and words
- Work well with their hands

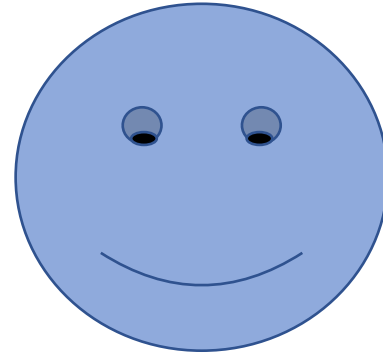
The 'Standard' Eye Directions



Visual



Auditory



Kinesthetic

Training to Learning Styles

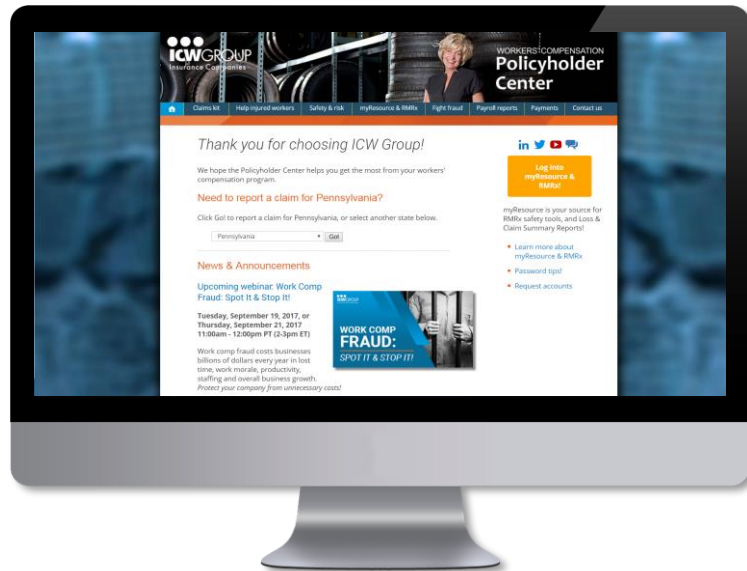
What methods do we use to train our employees? Does it touch on each learning style? When we train do we combine seeing, touching, hearing?

Safety Resources Available to You

Policyholder Website

- Injured Workers Resources
- Safety Webinars on demand
- Safety *OnDemand*®
- HR *OnDemand*®
- And More!!

icwgroup.com/safety





QUESTIONS?

Contact Us:

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THANK YOU!

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