# **RISK DEACTIVATED**

Use your risk profile as a training and development tool



ne of the greatest opportunities you have in training your staff is understanding your risk profile. In managing your operations, it's important that you focus on knowing where your risk exposures are, and determine what risks need to be addressed given the potential severity and frequencies of those risks.

There are many useful tools out there, especially for organizations that partner with insurance brokers and carriers to identify their risk profile from an insurance standpoint. But regardless of that collaboration, when you're the one working within the organization day to day and observe potential risks first-hand, there will

definitely be some variance from the outside perspective.

In this article, I'll highlight the importance of developing a risk profile specific to your operations, and how you transfer that information into your training program.

#### Developing your risk profile

One of the keys to setting up a successful safety and training program is understanding your risk exposures. Also, you want to understand the possible risks you face, and answer these questions related to key characteristics:

#### Frequency

- How often do these incidents/risks occur?
- How often are we exposed to these incidents/risks?
- What is our average annual incident count for these incidents/risks?

#### Severity

- When this incident/risk occurs, how impactful are the consequences?
- Are the biggest impacts productivity, financial, injury, etc.?
- How have we been affected by this incident/risk previously?

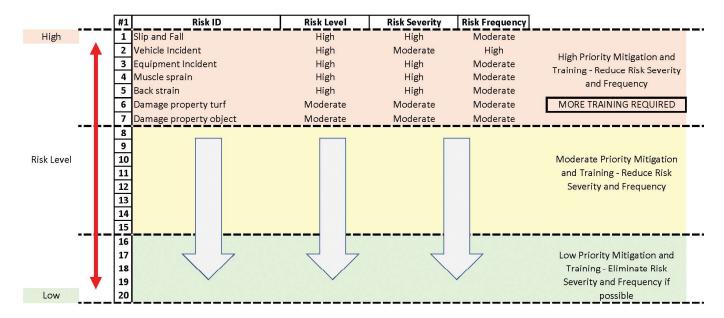
You can develop additional questions to really dig in deep to gain insights, but these are great starting points.

Once you've gathered information on the potential incidents and risks, it's helpful to organize them in some manner. See below for a risk profiling example.

You might find some risks are less avoidable than others, or that by training your staff well on preventing a certain type of risk, you will see results that may reduce the severity or the frequency of the risk — which is one of the greatest goals in managing your organization's safety and risks.

#### **RISK PROFILING SAMPLE:**

Build a list (your risk profile), and start with the greatest risk at the top, then work toward the least risk at the bottom. By developing this list, you will examine each potential risk and develop potential mitigation tactics.



#### Use the profile for training

Now it's time to act! You've examined your risk profile and determined that you have risks that warrant training. To use an example, let's say one of your most impactful incidents is a slip and fall on ice, whether it's an employee, client or pedestrian on a site you clear. You understand that a potential slip and fall could severely injure a person and therefore could create an extreme liability on the organization and the client.

The table shown here is a process for developing training to mitigate a risk. What is great about this process is that you will use it repeatedly as you examine your risk profile and pick apart each risk to determine the feasibility and opportunity for reducing the severity or frequency of the risk by developing a robust safety and training program.

#### Know how the incident may occur

A slip and fall may come from improperly cleared #1 walkways, not addressing potential drainage issues, thaw and refreeze events, not using the proper tools or materials to address the ice on the walkway, weather and temperature instability causing freezing rain or black ice to adhere to the surface, or circumstances beyond your control.

#### Focus on what we can control

In understanding how the

incident occurs, we know there are steps we can take to reduce the potential of this incident, both in terms of frequency and severity. We can control how we service the site, what tools and materials we use, who's responsible (in the contract) for identifying problem areas post-storm, and how they are addressed, and monitoring

#### **Develop your training plan**

the weather for quick changes.

Based on the potential risk and understanding of how it can occur, here's how you would set objectives for that training program:

**Objective 1** – Perform a walkthrough of the site and site

RISK & TRAINING PLAN						
Risk	Slip and F	all on Ice		Risk Level	High	
Date Created:	Date Created:		Last Revision Date:			
Who may be affected						
ST	EP 1: What fa	What factors or conditions increase probability of risk				
STEP 2: What can we control with this risk						
		_				
STEP 3: Develop the training plan						
Objective 1						
Objective 2						
Objective 3						
Objective 4						
Objective 5						
STEP 4: What employees should be involved in this training plan						
Employee Classification 1						
Employee Classification 2						
Employee Classification 3						
Employee Classification 4						
What results are we seeking following the mitigation of this risk						
STEP 5: Date to analyze the potential impact of training						

plan with operations crew to discuss potential site hazards, drainage concerns, snow piling, etc.

**Objective 2** – Teach employees about the materials and tools they will be using on site, and why they must use those on that specific site.

**Objective 3** – Discuss any previous incidents or industry incidents that occurred as a result of slip and fall hazards.

**Objective 4** – Teach employees about potential weather and surface changes that could result in the formation of ice while off-site.

Objective 5 – Solicit feedback and creative ideas to mitigate risks, as the operational crews are many times

one of the greatest sources of safetyminded topics.

You have the opportunity to take this further as well, in that you should think about how every risk impacts the organization as a whole, as well as all the valuable people you have working for you. Ask questions such as:

- How will the consequences of these risks impact our operations and productivity?
  - How will it financially impact us?
- Would our reputation with our client, and potentially other clients, be on the line if we didn't address this potential risk?

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- Could we potentially lose insurance coverage?
- And most importantly, how does a slip and fall injury impact the lives of those involved?

### Identify who needs to be involved in the training plan

Even with all this information, you will want #/ to narrow the training and focus on specific personnel, such as considering how it affects shovelers, equipment operators, vehicle drivers, operations managers, and the administrative staff. Take the mentality of "Nobody Left Behind" in training. The results will speak to the effort and action that has taken place.

## Analyze the results



The final step is to review the impact of the training and performance measures



in the mitigation of your risk profile through training.

It is important to reflect on incidents frequently, then fully analyze the results on a quarterly and yearly basis. Examine results such as financial impact, productivity changes or loss and employee retention.

Develop training that is effective, and if the frequency and/or severity of the incidents don't change, adjust and try again.

Don't lose momentum and keep working with your staff to achieve positive results! The hard work will pay off. SB

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