

Safety Cop



Big Risk Looms If You Elect To Ignore It

How we handle risk can determine our success in life and in business. Daily activities expose us to danger, uncertainty and chance in many forms. These risks range from negotiating heavy traffic to investing money, operating machinery to safeguarding corporate assets. Risk is unavoidable, but it is manageable. So, please add this to your growing resume of responsibilities: you are a “risk manager.” This may seem like a foreign concept, but it’s one that can benefit you and your business.

As a risk manager in the workplace, you have broad responsibilities. Because you deal with risk, you seek to prevent more than injuries. You must prevent loss to your whole organization, and make your business more profitable through better safety practices. You’re not alone. *Occupational Safety & Health* magazine says safety managers see their greatest job growth potential in risk management.

What is a Risk Manager?

The traditional risk manager is a specialized employee or consultant who employs a variety of tools to minimize adverse effects of accidental and business losses on an organization. How can you manage risk with no special training or tools, and successfully lower the dangers posed by your physical plant, your employees’ actions and chance itself? Change your mindset, and *think* like a risk manager.

Identifying exposures is a fundamental risk management activity. What’s at risk in your business? From a safety standpoint, evaluate how well you deal with the risks facing your company’s key asset: your employees. Don’t

view them as a supervisor or business owner would; instead, see them through the eyes of a risk manager.

Ask Yourself These Questions

- Do you view trained, skilled employees not just as people, but valuable corporate assets to be protected? This justifies the effort and expense of safety equipment, training, committees and proper guarding.
- Do you value your workers as much as your machinery, inventory, raw materials, and the uninterrupted flow of productivity? You may find you value your employees more and protect them better when you realize how much they’re worth and how costly they are to replace.
- Do you consider the value of time spent filing C-2 forms, administering your disability benefits program, reviewing claims, filling out OSHA logs, and interviewing, hiring and training replacement workers? Shouldn’t this time be spent on your core business, not diverted because of a preventable accident?
- Do your employees understand the risks *they* face from their unsafe behaviors — bypassed machine guards, poor housekeeping habits, improper lifting, distracted driving and other hazards? As risk managers of their own lives, employees need to ensure an uninterrupted stream of income from their jobs. Workers’ compensation benefits likely fall short of the wages they depend upon. If your employees see their own self-interest in working safely, they may cooperate more in making your business a safer and more profitable workplace.

Welcome to the Club

Good risk managers don’t work in a vacuum, so enlist your employees’ assistance. That’s the thing to remember about risk: everybody has something at stake. If you have acted on these items, then perhaps you’ve been a risk manager all along.

Safety & Risk Management

