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Course 4 – Safety & Risk Management

1. Safety Management

- A. Senior Management Leadership
 - 1) Commitment & Support
 - 2) Policy
 - 3) Published Statement of Policy
 - 4) Establishing Culture
- B. Safety Committees
 - 1) Corporate Level
 - a) Initiatives
 - b) Accountabilities/Compliance/Scorecards
 - c) Injury rates per: Man-hours/Sales/Rankings
 - d) Broad based Analysis/Trends
 - e) Seasonal Safety Action Plans
 - 2) Location Level
 - a) Analysis and Trends
 - b) Hazards Action
 - c) Compliance to Policy / Program
 - d) Inspections
- C. Program Elements
 - 1) Written Manuals
 - 2) Established Processes
 - a) Communication
 - 3) Compliance
 - a) Audits
 - b) Inspections
 - 4) Identifying Hazards/Behaviors
 - a) Ergonomics
 - b) Falls
 - c) Impact Injuries
 - d) Mechanical
 - e) Electrical
 - f) Heat & Temperature
 - g) Chemicals & Toxins
 - h) Noises & Vibrations
 - i) Pressure Hazards
 - i) Biohazards
 - k) Explosives
 - I) Fire
 - 5) Training/ Education



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- a) New Hire
- b) Management
- 6) Awareness
- 7) Performance Measurements
 - a) Frequency/Rates
 - b) Standards/Compliance
- 8) Focus/Target Locations or Positions
 - a) Initiating the Program

D. OSHA

- 1) Reporting Requirements
- 2) Inspections
 - a) Inspection Priorities
 - b) The Inspection Process
- 3) Special Programs -BBP, HAZCOM, Lockout/Tag-out
 - a) Bloodborne Pathogens
 - b) HAZCOM
 - c) Lockout/Tagout (LOTO) Standards
- E. Accident Reporting
 - 1) Health & Safety Comes First
 - 2) Accident Response
 - 3) First Aid
- F. Fire Protection
 - 1) Emergency Fire Plan
 - 2) Fire Inspections & Equipment
 - a) Sprinkler Valves
 - b) Sprinklers: 18 Inch Clearance
 - c) Electrical Panels/Electrical Equipment Room
 - d) Storage of Flammable Liquids
 - e) Housekeeping
 - f) Ceiling Tiles
 - g) Extension Cords/Multi-Plug Surge Protector
 - h) No Smoking
 - i) Emergency Exits
 - i) Fire Doors
 - 3) Portable Fire Extinguishers
 - 4) Potential Impairments to the Fire Protection Systems
 - 5) Fire Alarms
 - 6) Emergency Evacuation
- G. Special Issues
 - 1) Asbestos
 - 2) The American with Disabilities Act
 - 3) Life Safety Codes
- H. The National Institute of Occupational Safety & Health (NIOSH)
 - 1) The National Occupational Research Agenda (NORA)
 - a) The Wholesale & Retail Trade Sector Council



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I. Stay Informed

2. Risk Management

- A. Definitions & Concepts
 - 1) Risk Liability Categories
 - a) High Frequency High Severity
 - b) Low Frequency High Severity
 - c) High Frequency Low Severity
 - d) Low Frequency Low Severity
 - 2) Risk Acceptance Risk Analysis
 - a) Risk Acceptance
 - b) Risk Analysis
 - 3) Risk Retention
 - 4) Risk Control
- B. Risk Assessment A Global Analysis
 - 1) The Identification of Risks
 - a) The Current Situation
 - b) Projecting Future Situations
 - i. Preliminary Risk Analysis
 - ii. The Decision Tree
 - c) Environmental Realities & Concerns
 - d) Recurring Historical Factors
 - 2) Assessment
 - a) Probability
 - b) Severity
 - c) What is the Potential Cost and Loss Associated with the Risk?
 - i. Severity Assessment
 - ii. Threat Response Severity Assessment
 - 3) Types of Control Measures
 - a) Implementation of Control Measures
 - 4) Evaluation of the Plan
 - a) Supervision
 - b) Evaluation
- C. Techniques Commonly Used to Manage Risks
 - 1) Risk Avoidance
 - 2) Minimize the Potential Impact of the Risk
 - 3) Risk Transfer Through Insurance
 - a) All Risk Property/Casualty Insurance
 - b) Boiler & Machinery Insurance
 - c) General Liability Insurance
 - d) Vehicle Insurance
 - e) Windstorm, Flood, Earthquake & Other Specialized Insurance
 - f) Business Interruption Insurance



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- g) Umbrella Liability Insurance
- h) Workers' Compensation Insurance
- i) Self-Insurance
- j) Indemnification
- 4) Transferring Operations to a Third Party
- 5) Assuming the Risk
- D. Loss Prevention's Impact on Insurance Coverage
- E. Property Insurance
 - 1) Schedules
 - 2) Construction Elements of the Building
 - 3) Fire Detection & Suppression Equipment
 - 4) Training & Emergency Plans
 - 5) Claims
- F. Workers' Compensation
 - 1) Rate Setting
 - 2) History
 - 3) System Overview
 - a) Wage Replacement
 - b) Medical Payments
 - c) Schedule of Benefits
 - d) Occupational Rehabilitation
 - e) Other Compensation Awards
 - 4) What is Covered
 - 5) Management of Workers' Compensation Claims
 - a) Reporting
 - b) Medical Care
 - c) Communications
 - d) Return to Work Programs
 - e) Fraudulent Claims
- G. General Liability
 - 1) Accident Investigation
 - 2) Conducting the Accident Investigation
 - a) Witnesses
 - b) Preserving Evidence
 - c) Report Form
 - d) The Claims Process
 - i. The Company
 - ii. The Claimant
 - iii. Determining Liability
- H. The Litigation Process
 - 1) The Legal System
 - a) Tort Law
 - 2) The Civil Lawsuit Process
 - a) Pretrial Activities
 - b) Pretrial Resolutions
 - c) Alternate Dispute Resolution