

Hive13.org - Risk Management 101 – Risk is the danger of undesired outcomes

Safety is our Highest Priority

Our Moral Duty to Mitigate Risk goes beyond Money

Safety is a way of life - Do the right thing - Hive13 relies on having a Safety Culture

While Hive13 Leadership Sets Policy and Supports Procedure for Safe Work and Operation

Hive13 is a member led Do-ocracy – Everyone needs to Take steps to Identify, Prioritize and Mitigate Risk.

– Communicate Risk – Everyone must Sign the Liability Waiver – Communicate Responsibilities –

- Analyze, Evaluate, Communicate and Mitigate Risks – Empower Hive13 members to “Be Safe”
- **Act when Unsafe Conditions exist. Continuously work to reduce risks**
Routinely Train and Remind Members - Safety Discussions – Provide Safety Equipment
See Something – Say Something - DO SOMETHING – Keep everyone Safe - Build a Safety Culture
- Accidents happen when we get Lazy, Fatigued or buzzed. Be Alcohol & Drug Aware
 - Be Safety Aware - Your worst Risk may be working alone, late at night.

THINK – Everybody needs to THINK

Predicting rain doesn't count. Building Arks does. Warren Buffet



Risk comes from many directions

Hazard Risks;

- Accidental Injury or Death from; a fall, a tool, a fire...
- Violence / Sexual Harassment are Criminal Acts

Strategic Risks;

- Failure to Plan is a Risk – Does Hive13 Grow, Shrink or Run in place?
- Legal / Social / Civil conduct – In person and on-line

Identify Risks - Rationally Evaluate the Probability and Severity of Risk.

Prioritize Risks for Mitigation – Mitigation means reducing the cost impact of the risk.

Risk Mitigation methods include

- **Avoid: Design Out or Prevent injury or financial loss.**
- **Accept: The cost to avoid the risk is either unaffordable or more than the future cost of the risk.**
- **Transfer: Buy insurance.**
- **Limit: Employ a balance of Avoidance, Acceptance and Transfer to reduce the cost of risk.**

Managing Risk isn't compliance to Rules

2007 - BP Leaders made safety a top priority. Lids on coffee cups, Hold the handrail, No text driving.


2010 - Deepwater Horizon oil rig exploded. Investigators blamed BP Leaders for crippling "individual initiative to identify, evaluate, communicate, and address risks faced."

Hive13 Insurance protection - Legal Defense against Liability – Payment for Damages

Insurance is payment to Transfer Risk – Insurance defends Hive13 and members up to the insured limits
We set the highest acceptable deductible levels - self-Insurance reduces premiums

Insurance Category	Existing Limit	Premium
Commercial General Liability	\$ 1,000,000	
Damage To Rented Premises(Each Occur)	\$ 100,000	
Medical Expenses (Any one Person)	\$ 5,000	
Personal & Advertising Injury	\$ 1,000,000	
General Aggregate	\$ 2,000,000	
Products - Completed/Operations	\$ 2,000,000	
Business Property Damage(\$1K Deduct)	\$ 21,336	
Premium Total		\$ 1,283

TOP 3 workplace injury events resulting in lost work days



1. OVEREXERTION **33.54%**
OF INJURIES

- Lifting or lowering
- Repetitive motions

Helpful Tips:

- Avoid bending, reaching and twisting when lifting
- Take frequent short breaks

2. CONTACT WITH OBJECTS AND EQUIPMENT **26%**
OF INJURIES

- Struck by or against object or equipment
- Caught in or compressed by equipment or objects
- Struck, caught or crushed in collapsing structure, equipment or material

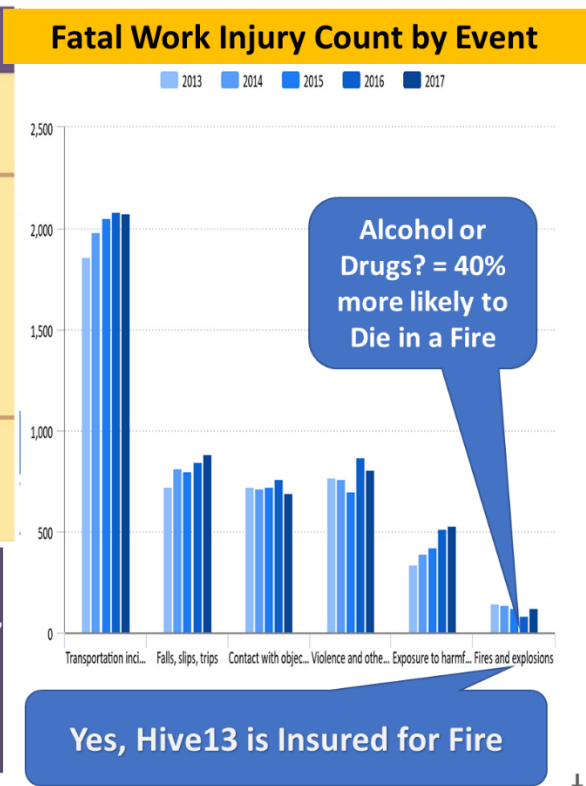
- Store heavy objects close to the floor
- Be aware of moving equipment/objects in your work area
- Wear the proper personal protective equipment

3. SLIPS, TRIPS AND FALLS **25.8%**
OF INJURIES

- Falls to a lower level
- Falls on the same level

- Place the base of ladders on an even, solid surface
- Use good housekeeping practices

Most Dangerous Equipment based on ER visits: Ladders, Table Saw, Nail Guns, Circular Saw, Power Drill, Air Compressor, Welder, Router, Lathe, Mill...



Hungry for More?

https://en.wikipedia.org/wiki/Risk_management

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