

# Risk Assessment — How to avoid claims and save costs

ANY accident at work, or case of occupational ill-health, represents some form of financial loss to the employer. By preventing or controlling these losses, considerable savings can be achieved.

The workplace can be a dangerous environment — even an innocent office space can be home to many potential hazards. Anything from trailing computer leads, unsupportive chairs and glare from VDUs could cause an accident at work. According to the Health and Safety Executive (HSE), 220 people were killed and more than 150,000 injured at work during 2004/05 as a result of failure to minimise risk.

The main consideration for an employer is whether a risk is a significant hazard. Many risks will be obvious, and precautions already addressed. For example, most employers supply a suitable chair, proper lighting, good ventilation, and a comfortable environment for office-based employees.

For less obvious hazards, one way of ensuring risks are reduced is by the designation and employment of specially trained employees or external specialists. Expert advice from appropriately qualified health and safety practitioners is an essential component in defining safety, health and welfare policies, and in ensuring that high standards of occupational health and safety are achieved and maintained.

While risk assessment is not a precise science, there are five basic steps to be taken:

1. Identify the hazards;
2. Identify who is at risk, and from what;
3. Evaluate the risks, and decide on any necessary precautions;



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4. Record your findings and implement them; and,

5. Review your assessment regularly, and update if necessary. (In the unfortunate event of an accident, examine whether a failure in health and safety management systems may have contributed to the incident.)

By taking these steps to identify and minimise risks, you may be able to negotiate a better insurance premium and, by involving your own solicitor, have some say in the way any claims are handled (certainly this should be the case if you are paying a substantial excess).

Employers should regularly review their liability premium; if you carry a large excess, you are probably self-insured. There are considerable savings to be made, and there are health and safety experts available to help you.

As an employer, you should be aware that you have a legal requirement to look at the risks that arise in the workplace, and to implement simple health and safety measures to control them. You need to protect your most valuable assets — your staff — as well as members of the public.

