



101 GUIDE

Make my business safer

Risk management programs can be invaluable to your business as you work to avoid accidents. Not only can they help you reduce losses by preventing problems in the first place, they are also designed to reveal potential safety hazards and help you create risk-reducing procedures. As important as these programs are, it's just as vital to educate your employees and encourage their participation in creating a safe workplace. Not only will this help them avoid accidents, they'll also learn what to do should an accident happen—ultimately saving lives, time, and money.

DEVELOPING YOUR RISK MANAGEMENT PROGRAM

At Sentry, a risk management program should be part of the services from your insurance provider, and should be put in place as soon as possible. After all, when your insurance provider is committed to your company's culture of safety, it fosters a relationship built on trust.

Your risk management program shouldn't have an arbitrary end date—it should be ongoing. When it comes to safety, there's always room for improvement, and it's important to keep everyone in the company informed about safety programs. As you research risk management programs, work to answer these questions:

- Does your business already have a risk management program in place?
- Is your leadership team committed to safety?
- Do you have measurable safety goals?

While everyone throughout your company should share a common goal of ensuring safety, you'll likely want to identify key people who can lead these initiatives. For example, the business owner, leadership team, and production managers should own safety leadership roles.

Additionally, as you're determining the types of risk management programs to implement, keep the following in mind:

- **Property condition assessments:** Conduct inspections of your property to identify potential risks. Remember to note the building's history, age, and any former problems.
- **Hazards:** Be aware of anything that can cause harm, such as machinery, work environment, and working conditions. This includes industrial hygiene—such as sound exposure and ergonomic issues—and environmental safety, like exposure to chemicals like asbestos or silica.
- **Auto:** Cover the vehicles your company owns, hires, or leases. You can also choose to cover all vehicles used for business purposes.

PUTTING YOUR RISK MANAGEMENT PROGRAM INTO EFFECT

Once you've determined the focus of your new risk management program, it's time to make it a reality. There are a number of ways you can begin implementing safety practices, including:

- In-person consultations
- Safety training sessions
- Providing additional resources to your employees

Your programs will probably vary depending on your industry. For example, trucking and transportation companies will have very different safety considerations than manufacturing facilities. It's important to tailor your risk management program to your company.

Choosing a provider

Successful providers can customize a range of policy options, making it easier for your business to get the coverage you need. Partnering with the right insurance provider to evaluate your business's risks and develop a program is beneficial, because you gain access to the provider's experience and the abundance of resources they make available to you.

Look for an insurer that is willing and able to guide you and your team through risk scenarios, regulatory demands training, and program gaps. An expert may be able to visit your business and identify areas that pose particular risks—from flawed sprinkler systems and loose extension cords to employees improperly using machinery.

Providers can conduct these in-person sessions with their in-house teams, but some also choose to work with third-party providers or offer online training sessions. All of these services can help you protect your business, finances, and employees from a number of avoidable incidents.

Every company needs insurance for protection when things go wrong. But if you're like us, you know there's a bigger picture. An insurance company can help you choose the desired coverage and help you develop a proactive safety culture. Because it's about more than just protecting your bottom line—it's about helping your company thrive.

For more information, check out [sentry.com](https://www.sentry.com).

Or to talk to a representative, call 800-4SENTRY (800-473-6879).

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