

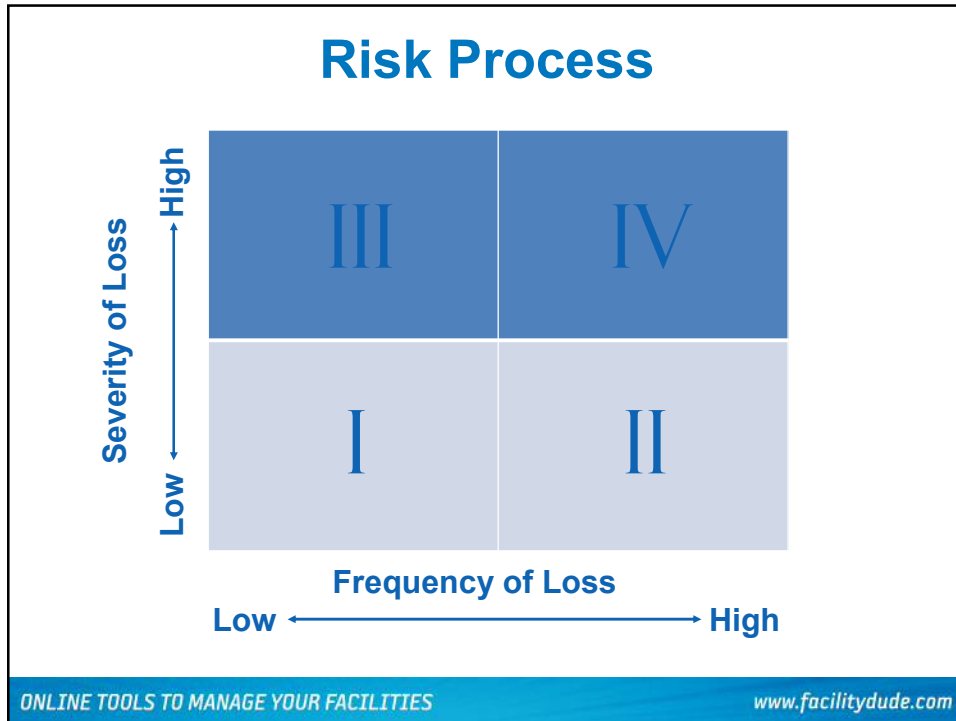


**FACILITY
DUDE**

Managing Risk Is All About Culture

Simple, affordable online tools to manage your facilities.





Operational Risks	
A.	Supply Chain
B.	Product Recall
C.	Employee Benefits
D.	Kidnap & Ransom
E.	Worksite Violence
F.	Regulatory Compliance
G.	Employment Practices
H.	Corporate Governance
I.	Data Breach/Privacy
J.	Employee Safety

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Financial Risks

A.	Interest Rates
B.	Commodity Costs
C.	Economic Instability
D.	Political Risk
E.	Accounts Receivable
F.	Cash Management
G.	Foreign Credit Risk
H.	Capital Formation
I.	Tax Minimization

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Frequency vs. Severity

Loss Frequency-Refers to how often losses occur and is used to predict how likely they are to occur.

Loss Severity-Refers to the amount of damage resulting from losses and how much it will cost to pay the losses.

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We Insure Against These Hazard Risks

A.	Fire
B.	Wind
C.	Earthquake
D.	Flood
E.	Business Income
F.	Premises Liability
G.	Product Tampering
H.	Auto Liability
I.	Environmental Liability

Minding the Gap

- Approximately **25,000 people per day** are **victims** of slip, trip, and fall accidents. This totals up to an average of over **9 million** incidents per year.

Five Leading Causes of Nonfatal Injury (2007)

Rank	Age Groups										All Ages
	<1	1-4	5-9	10-14	15-24	25-34	35-44	45-54	55-64	65+	
1	Unintentional Fall	Unintentional Fall	Unintentional Fall	Unintentional Fall	Unintentional Struck by/Against	Unintentional Fall	Unintentional Fall	Unintentional Fall	Unintentional Fall	Unintentional Fall	Unintentional Fall
2	Unintentional Struck by/Against	Unintentional Struck by/Against	Unintentional Struck by/Against	Unintentional Struck by/Against	Unintentional Fall	Unintentional Overexertion	Unintentional Overexertion	Unintentional Overexertion	Unintentional Overexertion	Unintentional Struck by/Against	Unintentional Struck by/Against
3	Unintentional Other Bite/Sting	Unintentional Other Bite/Sting	Unintentional Cut/Pierce	Unintentional Overexertion	Unintentional Overexertion	Unintentional Struck by/Against	Unintentional Struck by/Against	Unintentional Struck by/Against	Unintentional Struck by/Against	Unintentional Overexertion	Unintentional Overexertion
4	Unintentional Foreign Body	Unintentional Foreign Body	Unintentional Pedal Cyclist	Unintentional Cut/Pierce	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant
5	Unintentional Fire/Burn	Unintentional Overexertion	Unintentional Other Bite/Sting	Unintentional Pedal Cyclist	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce

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2	Unintentional Struck by/ Against	Unintentional Struck by/ Against	Unintentional Struck by/ Against	Unintentional Struck by/ Against	Unintentional Fall	Unintentional Overexertion	Unintentional Overexertion	Unintentional Overexertion	Unintentional Overexertion	Unintentional Struck by/ Against	Unintentional Struck by/ Against
3	Unintentional Other Bite/ Sting	Unintentional Other Bite/ Sting	Unintentional Cut/Pierce	Unintentional Overexertion	Unintentional Overexertion	Unintentional Struck by/ Against	Unintentional Struck by/ Against	Unintentional Struck by/ Against	Unintentional Struck by/ Against	Unintentional Overexertion	Unintentional Overexertion
4	Unintentional Foreign Body	Unintentional Foreign Body	Unintentional Pedal Cyclist	Unintentional Cut/Pierce	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant	Unintentional MV-Occupant
5	Unintentional Fire/Burn	Unintentional Overexertion	Unintentional Other Bite/ Sting	Unintentional Pedal Cyclist	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce	Unintentional Cut/Pierce

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Highest-Risk Age Group

- In 2007, 1.8 million older adults (65+) had a fall that resulted in an emergency room visit
- Falls are the leading cause of injury-related deaths for adults over age 72
- Falls are the second leading cause of death for adults aged 60-72



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Snow



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Rain / Sleet Floods



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Fire



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Rusty Equipment



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Parking Lots - 1



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Parking Lots - 2



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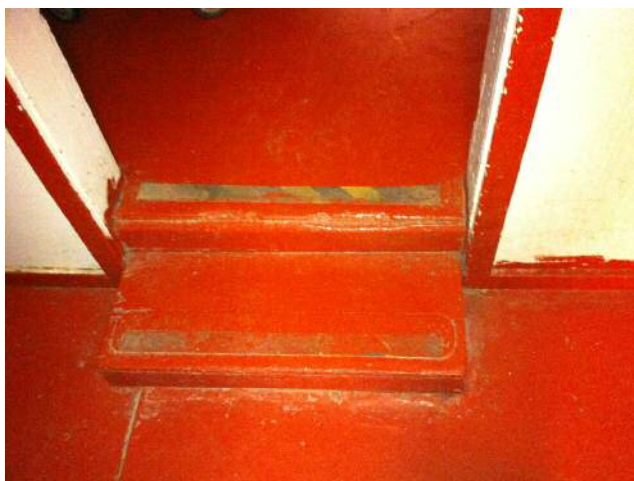
Dumpsters



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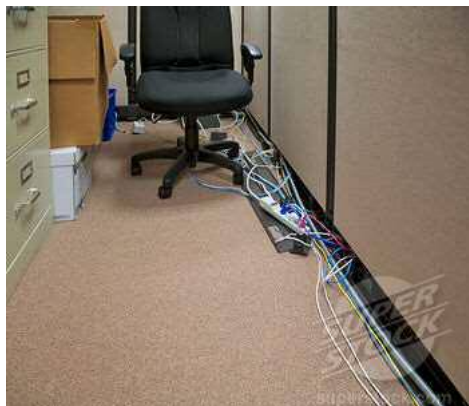
Steps



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Office - wires



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Fitness Room



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Pools



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Weather Conditions

- Rain, ice, and snow create slippery conditions
- Common Areas:
 - Outdoors
 - Sidewalks
 - Parking Lots
 - Entryways



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Landscaping



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Possible Crisis

- Fatality
- Drowning
- Sexual abuse
- Injury to multiple participants
- Vehicular collision
- Major fire
- Weather
- Flood
- Environmental disaster
- Workplace violence
- Criminal activity (break-in or theft)
- Food poisoning outbreak
- Pandemic flu
- Communicable disease outbreak (H1N1)

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Post 911 Crisis Issues

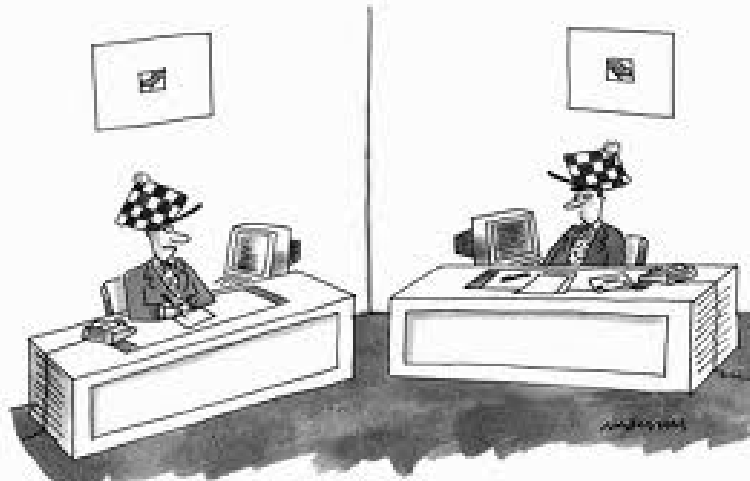
PAST

- Child abuse
- Drowning
- Environmental disasters

In a Post-911 world a new level of crisis planning is needed. No matter where the facility is located or how small it is, staff, members and guests may be at risk as a result of natural or human-caused disasters.

What is Your Organization's Risk Culture?

What is Organizational Culture?



"I don't know how it started, either. All I know is that it's part of our corporate culture."

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What is Organizational Culture?

Organizational culture is the set of values, beliefs, and norms that unites members of an organization. An organization could value the bottom line above all or could value quality customer service above all. A risk management program should be attuned to an organizations culture and should be aligned with the organization's goals.

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What are the Benefits of a Risk Management Process?

- Reducing actual losses and lost opportunities and minimizing the cost of risk for an organization.
- Providing peace of mind to the stakeholders in the organization by managing risk, keeping the organization safer for its employees and customers, allowing the business to remain in operation after losses, and saving the organization money by lowering its insurance premium.

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