



# Top Down Risk Management for Improved Results



Each year, the Bureau of Labor Statistics reports millions of nonfatal injuries and illnesses in private industry workplaces. And from these illnesses and injuries, millions of workers lose time from work as a result of their injuries or illnesses.

## IT STARTS WITH LEADERSHIP

While lost time can negatively affect both the employer and the employee, strong leadership is vital when it comes to lowering workers' compensation claims and downtime. It's important for risk management strategies to be implemented from the top down, and for employers to communicate throughout the process. Risk management doesn't end with strategy, and effective communication through the entire process of prevention and any claims that arise can benefit everyone involved.

## EFFECTIVE SUPERVISION

Two of the most important building blocks of a solid risk management foundation are management's safety knowledge and accountability. The risk of injury or illness can be reduced -- or in some cases eliminated -- by effective supervision.

As risk managers, safety personnel can advise line managers, but line managers have more direct control over workers' behavior. In order to meet this responsibility, it is imperative that line managers are current on the latest in regulatory requirements and knowledgeable in the science of safety. Line managers benefit from thorough and ongoing training in these areas. This helps reduce your risk, helps hold managers accountable, and can help limit the liabilities of the company.

## COMMUNICATION

When it comes to communication, employers often communicate well when implementing risk management programs and even at the beginning of any claims that are filed, but that communication drops off afterward. However, communication and support during the recovery process can improve worker morale and even prevent negative psychological consequences of prolonged recovery.

—  
*Strong leadership  
is vital to lowering  
downtime*

—  
*Use ongoing  
training to reduce  
risk*

—  
*Show concern*



**Berkley**  
**INDUSTRIALCOMP**  
| a Berkley Company



# Top Down Risk Management for Improved Results

To support workers who are recovering, it's important to avoid disputes and show concern. When workers are under the care of medical professionals, learning about activities they cannot perform until they've recovered, they may experience negative emotions. By keeping open lines of communications with the recovering worker, employers can help workers stay positive and focus on getting better and eventually returning to work.



There are many risk factors for Workers' Compensation that can be controlled, and others that can only dealt with after the fact. With forward-looking management coming from the top-down, line managers can be more effective and workers with claims can be more supported. Proactive management can prevent reactive management.

