PinPoint Risk Assessment Resources

Hospitality

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Chubb Risk Consulting

Contents

Quick Start Guide

When to Do a Workplace Risk Assessment

Workplace risk assessment is not a one-time event, but an ongoing business process.

- Baseline workplace risk assessments can be conducted for all business operations. This enables a company to develop a profile of its risks. Those risks can then be prioritized and mitigated based upon the company criteria for acceptable risk.
- Workplace risk assessments can also be initiated to study scenarios of particular interest or concern to operational managers. Scenarios with the potential for severe hazards or highlevel exposure are prime candidates, including working at heights, entering confined spaces, and working with electrical energy or explosive dusts.
- Workplace risk assessments should be conducted whenever an operation is undergoing a change. Serious loss events are more likely to occur during such times.
- Risk assessments can also be used during an incident investigation or root-cause analysis after a loss event or potential loss event has occurred. The risk assessment can be particularly helpful in identifying corrective actions that will minimize related operational risks in the future.
- A workplace risk assessment should be seriously considered when evaluating or implementing a process involving new technology. There may be little past experience to help those involved understand and identify potential hazards, and a risk assessment can be useful in determining if unacceptable risks are present. In such cases, the assessment can identify control techniques that will provide adequate protections until all aspects of a new technology are fully understood.
- Risk assessments can be performed on a routine schedule, such as once a year. Annual risk assessments help to ensure that workplace risks have not changed or to apply new information, experience or technologies to raise the level of control on existing hazards.

Best Practices for Risk Assessments

Obtain management commitment to the process. Management must show a commitment to the importance of identifying and reducing excessive risk in the organization's operations in order to reduce injuries and illnesses and enhance business competitiveness.

Identify a potentially high risk scenario. Select a high risk or high value operation to perform the risk assessment. Activities or conditions generally targeted for assessment can include scenarios that:

- have been previously identified as presenting unknown or unusual hazards
- involve an accident or incident
- are undergoing change
- use high energy sources
- involve in-plant construction activities

Select the risk assessment team with members familiar with the operation being studied. Including a line manager/ supervisor and a worker knowledgeable with the operation are of key importance. An additional person -consider maintenance, safety, or other staff function- is useful to ensure that no deadlocks are created between the management and worker team members.

For less-complicated scenarios, it might be possible for one individual to conduct the risk assessment, but generally this should be discouraged. Much of the value of the risk assessment is derived from the dialogue among team members. Therefore, the more input and discussion during the assessment process, the fuller the understanding of the risk factors and the more accurate the determination of the loss severity and potential.

Risk Assessment Process

	**1** Define the scenario
	**2** Assemble the risk assessment team
	**3** Identify all of the hazards
	**4** Evaluate controls in place to mitigate hazards
	**5** Access the severity of the occurrence
	**6** Assess the probability of the occurrence
	**7** Calculate the risk rating
	**8** Prioritize the management actions
	**9** Initiate the mitigation plan
	**10** Repeat the risk assessment worksheet

Appoint a knowledgeable facilitator in conducting risk assessments. Use a trained in-house person, or have the entire team trained directly in conducting the risk assessments. The limits of the risk assessment approach should be discussed with the team members. They should understand that the workplace risk assessment technique is not a precise calculation of risk. The resultant risk rating is a relative versus absolute rating of the amount of risk a specific hazard presents. The value of the risk assessment process comes from fully exploring the hazards of the operation being studied and developing strategies to eliminate or reduce the risk, ideally by implementing a higher level of hazard control.

Conduct a simple risk assessment first. In order to build understanding of the risk assessment process the team should perform a risk assessment on a simple task or operation. It is important that all team members understand how the risk assessment process is designed to work and their role in making the risk assessment successful.

Identify the hazards. The start of the risk assessment involves identifying all the hazards associated with the task, operation, or process being reviewed. Use the PinPOINT Safety & Health Hazards Checklist as a guide to identify all possible hazards associated with the activity being studied.

Assess the severity and probability and occurrence. Use the PinPOINT Probability/ Likelihood of Loss Rating Scale and the PinPOINT Severity of Loss Rating Scale to evaluate each possible loss event. The risk rating is the product of the probability and severity (Risk = Probability x Severity). Once again it is important to recognize that an estimate of relative risk (comparing one type of hazard to another) is being developed versus a precise calculation of the actual risk.

Arrive at risk rating as a team. Risk assessors should develop independent assessments of the probability and severity of loss. After independently arriving at initial risk ratings members should dialog as to individual perceptions and judgments so as to fully explore all factors determining the risk associated with each hazard assessed.

Prioritize management actions according to the organization's risk tolerance. Once the overall risk is calculated, the resulting rating for each risk can be compared to the PinPOINT Risk Tolerance Matrix to determine the appropriate management actions. The risk should also be rank ordered with the higher valued risks assigned the highest priority for abatement. Management and team members should understand that the PinPOINT Risk Tolerance Matrix is a guide for management action and can be adjusted according to the circumstance unique to each organization.

Management follow-through to implement improvements. Management must understand that the risks identified and ranked present the thoughtful analysis of individuals trying to minimize the threats to the organization. To that end management must development a plan to mitigate the highest risks as business priorities and budgets allow. However for those risks that are deemed unacceptable immediate actions to correct or at least manage those risks must be implemented.

Conducting a Risk Assessment

A Step-by-step Guide

For an illustration of this process, review the case studies shared in the PinPoint In Action section accessible from the main menu.

A. Define the scenario to be analyzed such as a process, task, or facility. Although all hazards in a facility need to be identified and assessed, for practical purposed the risk assessment scenarios should be limited to a manageable number of hazards. If an entire facility or large process is selected for study, it is best to subdivide it into smaller areas or steps so as to better manage the risk assessment factors and process.

B. Assemble the risk assessment team. Experience has shown that a team approach in conducting risk assessment is the most productive method of identifying and assessing the risks. The size of the team will depend on the type of organization, the complexity of the scenario being assessed, and the nature of the hazards involved. Risk assessment teams can include the following: operating area management, engineering and maintenance staff, safety and health specialists, risk managers, and affected workers. The size of the team will vary depending on the scope of the risk assessment being conducted, but a key to success is to ensure the individuals with fill and current knowledge of the operation and the associated hazards be included. Workers who perform the job usually know the most about the hazards and controls, and they should be involved whenever possible.

C. Identify all the hazards associated with the scenario being reviewed. Use the PinPoint Safety & Health Hazards Sample Checklist as a guide to identify all possible hazards associated with the scenario.

D. Evaluate the controls in place to mitigate the hazards associated with the scenario being reviewed. Use the PinPoint Risk Assessment Worksheet to document the controls.

E. Assess the severity of occurrence using the PinPoint Severity of Loss Rating Scale to evaluate each possible loss event. For each hazard being assessed determine the risk category that is most closely aligned with the most serious possible consequence. It is very important that the potential loss severity of the hazard be evaluated independently of the probability of loss. When the potential severity of a hazard falls between two risk categories the higher category should be selected. The severity of the hazard should consider the hazard control measures in effect at the time of the rating.

F. Assess the probability of occurrence using the PinPoint Probability of Loss Rating Scale to evaluate each possible loss event. For each hazard the probability of occurrence must be assessed. Generally determining the probability of an adverse incident occurring is a highly subjective and imprecise estimate. As a result the workplace risk assessment team should make an estimate of how likely an incident will occur by evaluating:

- past incident experience
- employee exposure (defined as total number of employees times the frequency of their exposure)
- the installation and effectiveness of hazard controls

In general, a history of past incidents, a higher exposure level, and non-existent or ineffective controls would indicate a higher probability of incident occurrence.

G. Calculate the risk rating through team member dialogue. The product of the probability and severity yields the overall risk rating (Risk = sIt is important to recognize that an estimate of relative risk (comparing one type of hazard to another) is being developed rather than a precise calculation of the actual risk. Risk Assessors should develop independent assessments of the probability and severity of loss. After independently arriving at initial risk ratings, members should discuss individual perceptions and judgements so as to fully explore all factors determining the risk associated with each hazard assessed.

H. Prioritize appropriate management actions. Once the overall risk is calculated, the resulting rating for each risk can be compared to the PinPoint Risk Rating Matrix to determine the appropriate management actions. The risk should also be rank ordered, with the higher-valued risks assigned the highest priority for abatement. Management and team members should understand that the PinPoint Risk Rating Matrix is a guide for management action that can be adjusted according to the risk tolerance and management strategy of each organization.

I. Initiate a mitigation plan. Management must develop a plan to mitigate the highest risks as business priorities and budgets allow. However, for those risks that are deemed unacceptable, immediate actions to eliminate or acceptably reduce those risks must be implemented.

J. Repeat risk assessment worksheet with post-mitigation controls to measure risk reduction. Base on the risk assessment of the current state, reconsider the severity and probability using higher or more effective controls. Describe the recommended controls in the PinPoint Risk Assessment Worksheet. Indicate the severity and probability scored that would be achieved with the implementation of those controls and the overall risk score for each hazard. Compare them to the overall risk scores of the current state to demonstrate the level of risk reduction that will be achieved.

Safety & Health Hazards Sample Checklist - Hospitality

Scenario: _____

Potentially Hazardous Activities that Impact Severity

The following activities have been identified as factors that can significantly contribute to the severity of a loss, regardless of probability or loss experience. These activities need to be given more focus in the risk assessment process.

- ☐ Work being performed at heights
- ☐ Cleaning bathrooms, floors, kitchenettes
- ☐ Making/changing bed linens
- ☐ Loading/unloading and maneuvering linen carts
- ☐ Collecting and disposing of trash
- ☐ Moving Furniture
- ☐ Maintaining supply rooms/cabinets

Workplace Hazards

Slips/Trips/Falls	**Prolonged or awkward static Postures**	**Extreme Reaches and repetitive reaches above shoulder height**	**Lifting or forceful whole body or hand exertions**	**Torso bending, twisting, kneeling, and squatting**
Examples are:	Examples are:	Examples are:	Examples are:	Examples are:
☐ Fall from a height (ladders, step stools, tub)	☐ Deep cleaning activities	☐ Reaching to dust	☐ Lifting trash and linens	☐ Stripping the bed linens
☐ Fall into a hole or opening	☐ Other	☐ Reaching to clean mirrors	☐ Pushing cart down hallway	☐ Bending to clean around the toilet
☐ Dropping or falling materials or objects		☐ Other	☐ Lifting linen bags	☐ Making the bed
☐ Tripping or slipping			☐ Scrubbing movements while cleaning the bathroom	☐ Operating Vacuum equipment
☐ Other			☐ Other	☐ Other

Scenario: _____

Work Activity Hazards

Pushing and Pulling	**Falling and Striking objects**	**Pressure Points - part of the body presses against an object or surface**	**Excessive Work Rate**	**Recovery time between housekeeping tasks**
Examples are:	Examples are:	Examples are:	Examples are:	Examples are:
☐ Operating housekeeping cart between staging area and rooms/hotel/floors	☐ Hands in between bed and furniture/ headboard	☐ Leaning on countertops while cleaning mirrors	☐ Schedule room cleaning assignment changes	☐ Break and Lunch schedule
☐ Moving furniture	☐ Working under objects that could fall	☐ Tucking sheets between bed and night stand	☐ Rush room cleaning to meet quest check-in	☐ Added rooms to scheduled workload
☐ Overloading carts	☐ Other	☐ Other	☐ Other	☐ Other
☐ Other				

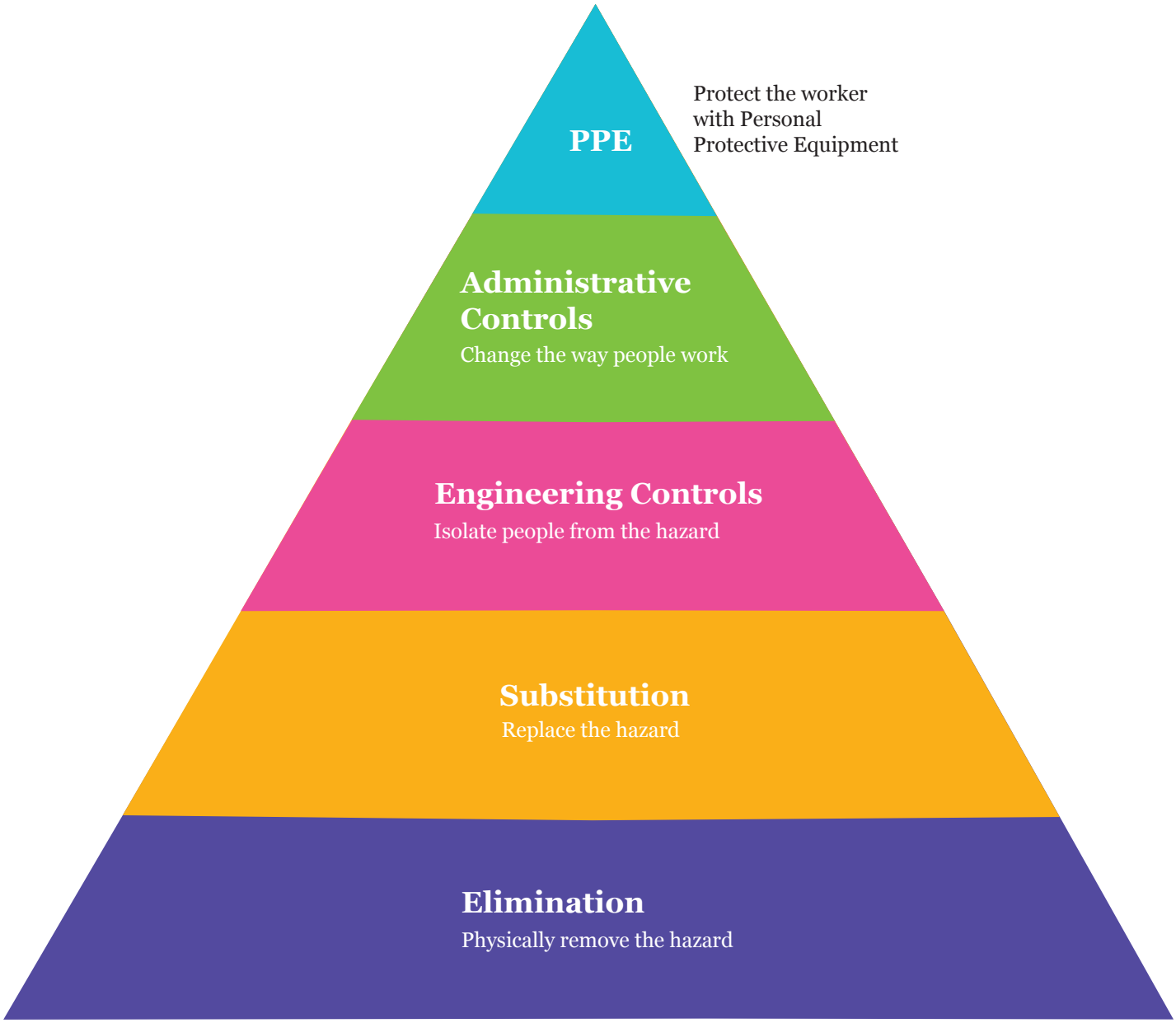
Workplace Hazards

Biological Agents	**Miscellaneous Hazards**			
Examples are:	Examples are:			
☐ Biological fluids - Bloodborne Pathogen	☐ Psychological stressors			
☐ Legionella bacteria	☐ Animals: bites, stings or other			
☐ Community acquired diseases (H1N1, SARS)	☐ Lone Working			
☐ Other				

Risk Rating Matrix

Risk Rating		Severity of Occurrence				
		Catastrophic Death or permanent total disability **(5)**	**Critical** Disability in excess of 3 months **(4)**	**Substantial** Lost workday case **(3)**	**Marginal** Medical injury **(2)**	**Negligible** First aid or minor medical treatment **(1)**
Probability of Occurrence	**Frequent** Likely to occur repeatedly **(5)**	**High** Risk reduction necessary	**High** Risk reduction necessary	**High** Risk reduction necessary	**Serious** Risk reduction recommended	**Medium** Management review needed
	Probable Likely to occur several times **(4)**	**High** Risk reduction necessary	**High** Risk reduction necessary	**High** Risk reduction necessary	**Medium** Management review needed	**Medium** Management review needed
	Occasional Likely to occur sometime **(3)**	**High** Risk reduction necessary	**Serious** Risk reduction recommended	**Serious** Risk reduction recommended	**Medium** Management review needed	**Low** Acceptable risk
	Remote Not likely to occur **(2)**	**Serious** Risk reduction recommended	**Serious** Risk reduction recommended	**Medium** Management review needed	**Medium** Management review needed	**Low** Acceptable risk
	Improbable Very unlikely - may assume exposure will not happen **(1)**	**Medium** Management review needed	**Medium** Management review needed	**Low** Acceptable risk	**Low** Acceptable risk	**Low** Acceptable risk

Hierarchy of Controls



Severity of Loss Rating Scale

For each hazard assessed, assign the risk rating that is most closely aligned with the most serious possible consequence. The severity of the hazard should consider the hazard control measures in effect at the time of the rating. When the potential severity of a hazard falls between two risk ratings, the higher category should be selected.

Score	Rating	Description of Hazards
1	Negligible, Minimal	• First aid injury • Illness causing temporary discomfort or pain • No production impact • No financial loss • Minor or no environmental impact • Minor or no compliance exposure
2	Marginal, Low	• Medical treatment, OSHA recordable • Reversible illness, moderate eye or skin irritation • Compensable, temporary upper limb disorders • Minor sprains and strains • Production stoppage less than 1 day • Financial loss less than $25,000 • Environmental impact of less than one month, reversible • Compliance violation exposure
3	Substantial, Serious	• Lost time injury • Serious but reversible illness • Production stoppage less than 1 week • Financial loss less than $250,000 • Serious environmental impact of greater one month, reversible • Compliance violation
4	Critical	• Illness with permanent impairment • Compensable musculoskeletal disorder • Irreversible illness • Production stoppage less than one month • Financial loss less than $1,000,000 loss • Serious environmental impact of less than one year, reversible • Serious compliance violation
5	Catastrophic	Fatal injuries or illnesses Amputation, permanent loss of sight, major fractures, third degree burns Severe systemic illness Production stoppage greater than 1 month Financial loss greater than $1,000,000 Disastrous or permanent environmental impact Knowing or willful compliance violation

Probability of Loss Rating Scale

For each hazard assessed, determine the probability or likelihood of occurrence. Estimate how likely an adverse incident will occur by evaluating:

- Past incident experience
- Employee exposure (defined as total number of employees times the frequency of their exposure)
- Implementation and effectiveness of hazard controls

In general, a history of past incidents, a higher exposure level, and nonexistent or ineffective controls indicate a higher probability of incident occurrence.

Score	Rating	Description of Hazards
1	Improbable, very unlikely	• May assume it will not happen • Few if any people are exposed less than once a month • Control measures have eliminated hazards • Unintended consequences are very unlikely
2	Remote, unlikely	• Activity is performed less than once a month • Could expect 1 incident in a year • Only minimal support staff (maintenance, inspection, etc.) are exposed • Hazard controls, if needed, are highly effective
3	Occasional, possible	• Activity performed less than once a day • Could expect 1 incident in a month • Support staff frequently exposed • Effectiveness of hazard controls vary due to utilization, maintenance, etc.
4	Probable, has occurred	• Activity is performed more than once a day • Could expect 1 incident in a week • Production and support staff are frequently exposed during workday; • Hazard controls are reliant on administrative procedures or personal protective equipment
5	Frequent, repeated occurrence	• Activity is performed continuously • Production and support staff are continuously exposed during workday • Incident likely to happen at any moment. • Minimal or no hazard controls • Occurrence of unintended consequences are difficult to predict

Workplace Risk Assessment Worksheet - Hospitality

Job Tasks – Hazard/Risk	Statement of Exposure	Current State Description of Controls	Control	Severity	Probability	Overall Risk	Post-Mitigation Description of Controls	Control	Severity	Probability	Overall Risk

Control
A. Elimination
B. Subsitution
C. Engineering Controls
D. Administrative Controls
E. Personal Protective Equipment
F. No Controls

Severity Risk Rating
1. Negligible
2. Marginal
3. Substantial
4. Critical
5. Catastrophic

Probability Risk Rating
1. Improbable
2. Remote
3. Occasional
4. Probable
5. Frequent

Overall Risk Rating
1 - 3 Low
4 - 8 Medium
8 - 12 Serious
12 - 25 High

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