MARSH RISK CONSULTING

Workforce Strategies Practice

BEHAVIORAL RISK IMPROVEMENT



Traditional approaches to safety that involve engineering and process solutions are critical for every organization. Although such approaches can produce substantial improvements in safety performance, organizations often reach improvement plateaus or encounter cyclical performance. Breaking these patterns and achieving continuous improvement is difficult—it requires a change in focus. Marsh Risk Consulting's Behavioral Risk Improvement (BRI) process provides organizations with the tools to develop a strong, positive safety culture and lasting improvements in safety performance.

IS YOUR ORGANIZATION READY FOR THE NEXT STEP?

Ask yourself the following questions:

- Is your company satisfied with its current level of safety performance?
- Does your company have a positive safety culture that focuses on more than near-misses and accidents?
- Does your company value, support, measure, and manage specific safety-related behaviors?
- Are employees at all levels of your organization involved in safety in a meaningful way?
- Does your company have a clear plan and proven process to take the next step toward continuous and lasting improvements in safety performance?

Who it's for

Any organization that:

- Seeks to improve or sustain safety performance
- Believes that managing safe and unsafe choices is critical to improvement
- Wants to develop upstream indicators of safety performance

What you get

- A tool for creating lasting improvements in safety performance
- A method for increasing the probability that workers will make safe, rather than unsafe, choices
- A systematic, data-oriented approach to providing daily indicators of safety activities



HOW MARSH CAN HELP

BRI complements traditional safety approaches by focusing on safe behaviors and positive results. It is a proven, sustainable approach that identifies at-risk and safe behaviors, analyzes factors that support risk-taking, introduces changes that support safe behaviors, provides a proactive safety measurement system, and incorporates program monitoring to ensure ongoing effectiveness. It equips employees with the skills to influence the behavior of others, measure the effects, and sustain improvements.

The BRI process implementation has the following components:

• **Assessment**—Focuses on information gathering, readiness evaluation, planning, process design, and identification of critical paths for success.

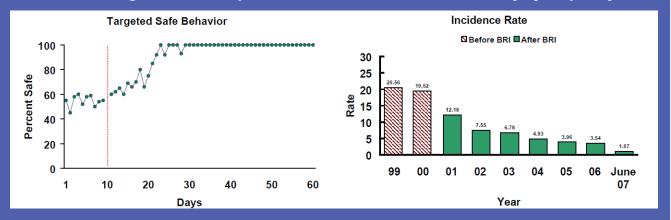
- **Training**—Core teams of frontline workers are trained to understand behavioral pinpoints and to manage the observation and measurement system. Managers and supervisors learn basic principles of behavior and are trained to provide the support necessary to sustain the initiative. All other employees affected by the BRI process receive general overviews to understand their role in the process.
- Implementation Support and Follow-up Consulting— Ensures that critical features of the process are preserved and addresses potential obstacles to success.

BRI GETS RESULTS

The BRI process decreases risk by encouraging safe behavior and creating a positive safety culture with lasting change in safety outcomes. The graphs below illustrate the relationship between behavior change and the long-term results that can be obtained.

Because there is a strong correlation between injury frequency and workers' compensation-related expenses, reductions in injury frequency can be expected to contribute to a reduction in workers' compensation losses.

Measurable changes in behavior produce . . . measurable reductions in injury frequency.



For more information about Behavioral Risk Improvement and other solutions from Marsh Risk Consulting, visit www.marshriskconsulting.com or contact your local MRC or Marsh representative.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein.

Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors.

Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change.

Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

Copyright © 2012 Marsh Inc. All rights reserved. Compliance MA10-10247 2844