

BMC Module 12 - Safety & RIMP



"Accidents are an unacceptable impediment to Army missions, readiness, morale, and resources." -AR 385-10, 1-5a

It is always best to prevent accidents. As a whole, U.S. Army Family and MWR program managers understand the importance of safety and the importance of accident prevention throughout their many Family and MWR programs. This module provides training so that managers are able to apply the Army Safety Program to their Family and MWR program. However, sometimes safety and prevention practices are not enough and accidents occur. The Army NAF Risk Management Program (RIMP) provides property and casualty insurance programs for NAFIs. This module covers the information required to apply RIMP to Family and MWR programs and explains how RIMP effects managing Family and MWR operations efficiently.

Once you complete this module you will be able to:

- Apply RIMP to Family and MWR programs and activities.
- Explain how RIMP effects managing Family and MWR operations efficiently.

1.1 Overview

“A total safety culture within an organization can be defined as a culture in which individuals: hold safety as a value; feel a sense of responsibility for the safety of their fellow Soldiers, civilians and Family members, as well as themselves; and are willing and able to act on the sense of responsibility they feel toward those around them... Army Safe is Army Strong!”

- Brigadier General William T. Wolf Director of Army Safety

The Army Safety Program, based on Army Regulation AR 385-10, fully supports the Army vision of caring for Soldiers and civilians, maintaining near-term training and readiness, and transforming the Army to meet the needs for today and the future.

At the end of this lesson, you will be able to:

1

Describe the Army Safety Program.

2

List the key organizational requirements within the Safety Program that apply to MWR programs and activities.

3

Identify relevant regulations and sources for more information on Safety.

Training Tip

The U.S. Army Combat Readiness/Safety Center (USACR/Safety Center) supports the Army by “collecting, storing, analyzing, and disseminating actionable information to assist Leaders, Soldiers, Families, and Civilians in preserving/protecting our Army’s ...resources.” The USACR/Safety Center’s web site, <https://safety.army.mil>, provides extensive information and resources related to the Army Safety Program, including regulations and policy.

1.2 The Army Safety Program

In FY 05, the Army paid more than \$175 million in worker's compensation claims for workplace-related accidents. These accidents and costs create lost productivity, interruptions in services, degradation of Army infrastructure, and reduction in quality of life for Soldiers, families and Army civilians. In 2006, concerned about increased accident rates across the Department of Defense, the Secretary of Defense set goals to reduce accident rates by 75% by the end of fiscal year 2008. As a result, the **Army Safety and Occupational Health Strategic Plan** was developed.

The plan stated four goals:

- Goal #1: Incorporate safety and occupational health
- Goal #2: Ensure systematic management of risk.
- Goal #3: Manage Army Safety and Occupational Health program efficiently and effectively.
- Goal #4: Reduce accident rates by 75 percent by fiscal year 2008, using fiscal year 2002 as the baseline.

 The Strategic Plan and the current year's goals can be found at: <https://safety.army.mil/>

Training Tip

Accidents to Army Civilians (Appropriated Fund) contribute to the overall cost. The chart shows Army Civilian Chargeback Claims, 2010-2012.

**Department of the Army Civilian Chargeback Claims
01 July thru 30 June 2012**

	Costs				Percent Comparisons	
	CBY2012	CBY2011	CBY2010	2-Yr Ave	CBY2012 vs. CBY2011	CBY2012 vs. 2 Year Avg
Medical Costs	\$60,679,199	\$63,425,800	\$63,136,672	\$63,281,239	-4.30%	-4.10%
Compensation Costs	\$117,609,881	\$113,515,234	\$114,099,314	\$113,807,274	3.60%	3.30%
Total Costs	\$178,289,080	\$176,941,034	\$177,235,986	\$177,088,510	1%	1%

1.3 Army and IMCOM Safety Programs

Through a systematic and progressive process of hazard identification and risk management, the Army Safety Program provides guidance and organizes safety activities to protect the force as well as enhance war fighting capabilities. U.S. Army Installation Management Command (IMCOM) Safety Program is a supplement to the Army Safety program.

Army Safety Program	IMCOM Safety Program
Applies to Soldiers, Army civilians, and Army property.	Applies to IMCOM leaders, employees, and military members.
Assures regulatory and statutory compliance	Developed through leadership, management commitment, employee involvement, and continuous process improvement.
Provides guidance to protect and preserve Army personnel and property against accidental loss.	Provides guidance to protect the force, conserve resources, protect against accidental loss.
Establishes composite risk management (CRM) as the Army's primary method for reducing risk.	Aims to institutionalize safety and mishap risk management processes.
Provides for public safety in relation to Army operations and activities.	Aims to institutionalize safety and mishap risk management processes.

<p>Provides for safe and healthful workplaces, procedures, and equipment.</p>	<p>Establishes a proactive safety culture.</p>
<p>Primary Documents</p>	<p>Primary Document</p>
<p>AR 385-10 mandates Army Safety Program policies, procedures, and guidelines into one comprehensive safety program for all Department of the Army personnel and operations worldwide.</p>	<p>IMCOM REGULATION 385-10 serves as a supplement to AR 385-10. It provides policy, responsibilities and procedures for the implementation of the U.S. Army Installation Management Command (IMCOM) Safety Program.</p>
<p>DA Pamphlet 385-10 provides procedures and guidance for implementation of the Army Safety Program.</p>	

1.4 Organizational Requirements for the Army and IMCOM Safety Programs

The IMCOM regulation 385-10 identifies the organizational requirements for the IMCOM Safety Program which are based on the Army safety program elements identified AR385-10. Some program functions, such as Aviation, Radiation, and Explosives safety, address the readiness of the war fighting mission. Others address installation and community programs.

To prevent accidents, injuries and occupational illnesses, military and civilian supervisors at all management levels and in all situations need to promote strong safety programs, safe working conditions, and safe performance.

For Family and MWR programs, AR 215-1 states:

“Safety programs will be established for all MWR programs in cooperation with garrison safety directors and fire marshals.”

Family and MWR Managers will need to work with the designated safety official to develop and implement appropriate controls and ensure Family and MWR programs and activities comply with the Army Safety Program regulations. It is also necessary to instill in the Family and MWR organization’s culture the concept that each person is responsible for his or her own safety, the safety of others, and the safety of the environment.

Program Management	Supporting the Force	Supporting the Garrison & Industrial Base
General Safety Requirements	Safe Cargo Operations	Workplace Inspection
Planning, Program Evaluations, and Councils	Aviation Safety Management	Industrial Operations Safety
Accident, Invest & Reporting	Range Safety	OSHA (Workplace Safety)
Contracting Safety		Emergency Planning and Response
Explosives Safety		Chemical Agent Safety
Public, Family, Off-duty Safety		Facility Reuse and Closure.
Radiation Safety		
Safety Awards		
Systems Safety		
Training Requirements		
Motor Vehicle Accident Prevention		

Training Tip

Some examples of workplace safety risks for Family and MWR programs and activities that managers need to address include:

- 1 Officers' Clubs provide a risk to staff of exposure to excessive heat, fumes and smoke, and injuries and accidents that can occur if equipment is not properly used or protective aprons are not worn.
- 2 Arts and Crafts Center customers must be trained to properly operate grinders, saws, and other equipment.
- 3 Child Development Center playgrounds must be checked regularly to ensure play equipment is safe, fall protection areas are adequate, and the grounds are free of debris.

1.5 Occupational Safety and Health Program (Workplace Safety)

Because Family and MWR programs are designed to meet the needs of the installation community, including Soldiers, units, retirees, civilian employees, and families, Family and MWR Managers should have knowledge of the following organizational requirements to keep their programs in line with the Army Safety Program goals: OSHA(Workplace Safety), Public, Family, Off-Duty Recreation and Seasonal Safety, Motor Vehicle Accident Prevention, and Accident Investigation and Reporting.

In relation to workplace safety, Army and IMCOM safety regulations state that Occupational Safety and Health Administration (OSHA)(<http://www.osha.gov>) programs and standards will be applied to and integrated into all Army equipment, systems, operations, and workplaces, CONUS and OCONUS. These standards are implemented to reduce the risk of accidental losses, injuries and occupational illness to the military and Army civilian workforce.

Some examples of workplace safety risks for Family and MWR programs and activities that managers need to address include:

- Officers' Clubs provide a risk to staff of exposure to excessive heat, fumes and smoke, and injuries and accidents that can occur if equipment is not properly used or protective aprons are not worn.
- Arts and Crafts Center customers must be trained to properly operate grinders, saws, and other equipment.
- Child Development Center playgrounds must be checked regularly to ensure play equipment is safe, fall protection areas are adequate, and the grounds are free of debris.
- Children 12 years old and under may not use mechanical cardiovascular equipment or strength, sauna, or steam rooms or jacuzzi areas at any time.

Both Army and OSHA requirements include the following elements:

- 1 Ergonomics
- 2 Hazard communications
- 3 Materials handling training
- 4 Bloodborne pathogens
- 5 Confines space program
- 6 Fall protection
- 7 Control of hazardous energy
- 8 Lockout/tagout

Because Family and MWR employees work at various locations on the installation (e.g., child and youth facilities, recreation centers, auto crafts, fitness centers, marinas, golf courses, bowling centers, clubs, and restaurants), Family and MWR Managers need to be aware of the potential for hazards and risks in the work environment and implement the proper procedures to minimize that potential for both employees and Family and MWR patrons.

1.6 Public, Family, Off-Duty Recreation and Seasonal & Water Safety

The Army is committed to the safety of Soldiers, their Families, volunteers supporting installation activities, and the public in all aspects of recreational and seasonal safety

Sports and recreation play a key role in maintaining the Army as a premier fighting force. They involve exercises and physical exertion, discipline, teamwork, and mental processes that are necessary to excel and display leadership. However, sports and recreational activities frequently involve varying degrees of risk and continue to rank high as a major cause of accidental injury. Most injuries from sports and recreational activities are relatively minor: bruises, cuts and strains. However, even these minor injuries may contribute to the temporary loss of manpower and less effective on-job performance.

Public, Family, and recreational safety programs are an essential part of the overall Army Safety Program. Because family and recreational programs are the primary focus of Family and MWR programs, managers need ensure Army Safety program standards are:

- Applied during all on-duty and off-duty recreational programs.
- Used to focus attention on the risk associated with many recreational and sport activities.
- Used to continually heighten accident prevention awareness.
- Applied to establish strategies for safe water operations and water recreational activities.
- Used to establish and publicize strategies in that are appropriate to the geographic area and geared for the seasons and upcoming holidays.

“Families and off-duty Soldiers frequently use Family and MWR programs. Just as engaged leadership has made a difference in Soldier’s safety on duty, engaged Families can have that same impact on Soldiers’ off-duty safety, as well as their own. safety, at home or in our FWMR activities.”

In Family and MWR programs, families who apply safety standards have a positive impact on the safety of our programs.

Family Safety Issues:

- Safety around the home (hazardous household products, smoke and carbon monoxide detectors)
- Firearms and knives safety
- Safety equipment, clothing, lighting
- Water/Pool safety and Recreational safety
- Safety plans when vacationing with children
- Street and vehicle safety
- Internet Safety

1.7 Family Emergency Plan

All families should be encouraged in developing safety plans intended to keep the family safe during normal activities, as well as during unplanned events.

 Click to view/download Ready Army Family Emergency Plan
at: http://www.ready.gov/america/downloads/military/fam_emerg_plan_web.pdf

1.8 Organizational Requirements for the Army Safety Program

Accident Investigation and Reporting

If your activity has Army motor vehicles, they must be maintained in a safe and serviceable condition in accordance with stated policy. Family and MWR Managers and staff required to operate and maintain vehicles on the job must be aware of and follow the installation safety procedures. AR 385-10, Chapter 11, Motor Vehicle Accident Prevention, provides guidelines on Highway Safety Program Standards, and other requirements regarding transportation safety applicable to both Army motor vehicles (AMV) and privately owned vehicles (POV).

Composite/Consolidated Risk Management (CRM)

Composite/Consolidated Risk Management (CRM) AR 385-10, Chapter 6 requires Army civilians to apply when planning official travel in order to reduce risk of death or injury from vehicle accidents.

This applies to:

- All Army Civilians in duty status – on or off installation
- All personnel in DOD owned motor vehicle
- All persons at any time on an Army installation

As supervisors, Family and MWR managers review and consult with their employees, work with them to reduce unacceptable risk, and require use of the automated POV risk assessment tool at <https://safety.army.mil> prior to TDY or PCS outside the local area (AR 385-10, 6-3).

Drivers

Drivers – of course – have responsibilities for reducing POV risk. They need to:

- Perform appropriate safety checks & bring any vehicle deficiency to supervisor's attention.
- Inform passengers of occupant protective device requirement
- Operate vehicles in a safe and prudent manner and comply with speed limits, municipal and state laws, SOFAs, and military vehicle regulations.
- Use cell phone only with hands-free device or when car is parked
- Use cell phone only with hands-free device or when car is parked

Drivers also ensure:

- Occupants wear protective devices (i.e., seatbelts)
- Child safety seats used on all Army installations and in accordance with local and state laws

1.9 Accident Investigating and Reporting

It is Army policy to investigate and report any Army accidents in order to prevent like occurrences. Family and MWR Managers need to know how to perform accident investigation and reporting, in case of an accident or injury.

Supervisors investigate and report unplanned events resulting in:

- 1 Injuries and occupational illnesses
- 2 Damage to Army property
- 3 Damage to public or private property

All accident reports should be submitted using the USACRC's online accident reporting tool at <https://safety.army.mil> (preferred method) or the appropriate forms in accordance with DA Pam 385-40 and USACRC's use and preparation guides. Check with the Installation Safety

Official on the proper notification procedures at your installation, including what documentation forms must be completed for submission, and who should receive the notification.

1.10 Sources of Safety Information

“A total safety culture within an organization can be defined as a culture in which individuals: hold safety as a value; feel a sense of responsibility for the safety of their fellow Soldiers, civilians and Family members, as well as themselves; and are willing and able to act on the sense of responsibility they feel toward those around them... Army Safe is Army Strong!”

- Brigadier General William T. Wolf, Director of Army Safety

DA Sources on Safety Issues

There are many sources of information on safety, within both the Department of the Army (DA) and other Government agencies, as well as private associations and special interest groups. While Family and MWR Managers are not designated safety officials, they are required to support the Army Safety Program by maintaining ready access to safety information and ensuring compliance with Safety regulations.

 **Knowledge** is the US Army Combat Readiness/Safety Center’s monthly magazine. It consolidates the information previously found in **Countermeasure, Flightfax, and Impax** into one magazine that highlights safety information relating to all career fields, ranks and missions. Current and past issues of Knowledge are accessible online from the Army Safety website at: <https://safety.army.mil>.

This chart shows DA sources especially related to Family and MWR programs and activities:

Regulation	Title
<u>AR 215-1</u>	Nonappropriated Fund Instrumentalities and Morale, Welfare, Recreation Programs
<u>AR 385-10</u>	The Army Safety Program
<u>AR 608-1</u>	Army Community Service Center
<u>AR 608-10</u>	Child Development Services
<u>IMCOM Reg. 385-10</u>	U.S. Army Installation Command (IMCOM) Safety Program
Pamphlets	Title
<u>DA Pam 385-10</u>	Army Safety Program
<u>DA Pam 385-16</u>	System Safety Management Guide
<u>DA Pam 385-30</u>	Mishap Risk Management
<u>DA Pam 385-40</u>	Army Accident Investigation and Reporting

Regulation	Title
Technical Manuals	Title
<u>TM 5-803-11</u>	Children's Outdoor Play Area
<u>TM 5-803-12</u>	Planning of Outdoor Recreation Facilities

Other Government Agencies

There are several key Government agencies that provide specific guidance concerning a variety of safety-related topics. These topics include office design, equipment design, product recalls (due to manufacturer's defects), and the handling of natural disasters and family emergencies. The Government agencies providing guidance include:

- [Occupational Safety and Health Administration \(OSHA\)](#)
- [Consumer Product Safety Commission \(CPSC\)](#)
- [Federal Emergency Management Agency \(FEMA\)](#)
- [Food and Drug Administration \(FDA\)](#)

Sports and Recreation Associations and Agencies Sources on Safety

Sports and recreation associations can also be invaluable sources of information on safety. Sometimes, they have safety statistics on their programs and safety guidelines, and some of them certify instructors and coaches. Several good resources include:

- [National Parks and Recreation Association](#)
- [Association of Outdoor Recreation and Education](#)
- [Outdoor Ed](#)

1.11 Raising Safety Awareness

Although the Army has made tremendous progress in safety, accidents still take a significant toll on all of our precious resources, most importantly, our people. These accidental losses further drain already scarce resources and seriously impact readiness. Reducing accidental losses demands full dimensional planning and execution. Raising safety awareness is a part of the process.

Family and MWR Managers should recognize opportunities to raise safety awareness and provide information about safe practices to apply both in the workplace and at off-duty events. Examples of safety practices that could be implemented to promote safety include:

Family and MWR Managers should recognize opportunities to raise safety awareness and provide information about safe practices to apply both in the workplace and at off-duty events.

Examples of safety practices that could be implemented to promote safety include:

- Distributing fliers and articles about safe practices.
- Posting warnings about product recalls.
- Encouraging safe practices in the workplace.
- Providing specific information on new recreational activities, potential hazards of these activities, and how hazards can be diminished.
- Requesting the Installation Safety Officer to conduct safety meetings and orientations on safety for all employees.

2.1 Overview

AR 385-10, Chapter 1 states that commanders at all levels will be responsible for:

- Protecting personnel, equipment, and facilities under their command
- Effective implementation of safety and occupational health policies
- Integration of the risk management process into their safety and occupational health programs.

Because Family and MWR Managers have responsibilities that include directing or affecting the actions of others, they should follow the policies and processes that are part of the Army Safety Program.

At the end of this lesson, you will be able to:

- 1 Describe the roles and responsibilities of an MWR Manager in regard to safety.
- 2 Differentiate between an MWR Manager's roles and those of Safety Officers at the installation.

2.2 Installation Responsibilities

Family and MWR Managers may ask...

"In my activity, we use a lot of volunteers, National Guard and Reserve Soldiers, and DOD civilians. Do they have to follow this Army regulation?"

The Army Safety Program applies to:

- Active duty, National Guard, and Reserve Soldiers
- Army civilian personnel
- Army Corps of Engineers
- Installation Tenant Units
- Volunteers

Regardless of who performs the work, all DOD operations and workplaces – military and non-military, CONUS and OCONUS – must comply with several safety programs and standards. OSHA programs, for example, are mandated by Federal or state regulations to reduce risk of accidental losses, injuries and occupational illness to the military and Army civilian workforce.

2.3 Command Leadership Responsibilities

According to AR 385-10, Installation Commanders will:

- Establish, emphasize, resource, evaluate, and ensure a vital organization wide safety program.
- Designate a qualified safety professional as the command safety director.

While each command must organize their safety program to suit their own requirements, an effective safety program must meet Army standards and be able to implement other applicable safety regulations, such as:

- 1 Federal, Department of Defense (DOD) standards
- 2 MACOMs/ IMCOM standards
- 3 Installation level standards
- 4 Organizational safety and occupational health (SOH) standards, work practices, and standing operating procedures (SOPs)
- 5 Any other requirements to reduce accidental risk to resources. such as those specified in SOFA agreements.

Where a conflict exists between the standards, the more stringent legal standard applies. There may be times when the safety requirements of AR 385-10 conflict with mission accomplishment. However, Commanders themselves may not waive any requirement of AR 385-10; the request must be sent to the proponent of the regulation, which is the Army Chief of Staff, who has the authority to approve exceptions or waivers.

2.4 Installation Safety Officers' Roles and Responsibilities

At the installation level, Senior Commanders designate a Safety and Occupational Health (SOH) official to supervise safety and health, risk management, and accident prevention activities. The SOH is a member of the commander's personal staff and is the primary person responsible for implementing and evaluating the command's safety program.

The SOH is responsible for implementing five core safety functional areas:

- 1 Safety program management.** Ensure compliance with statutory and regulatory standards.
- 2 Inspection/assessments.** Inspect, survey, and assess programs, projects, events workplaces and training sites for safety issues/concerns
- 3 Accident investigation/reporting.** Identify and help reduce hazardous conditions & assist in preventing mishap recurrence.
- 4 Promotion and awareness.** Develop/implement education, training, and promotional and special interest campaigns.
- 5 Hazard analysis and countermeasures.** Identify trends and systemic deficiencies; develop and manage countermeasures.

An important responsibility of the SOH is to help organizations integrate Federal, DOD, Army and organizational requirements. Family and MWR Managers should work with the Installation Safety Office staff by supporting their efforts, using them as a resource, and coordinating safety drills, procedures, and training with them.

2.5 Family and MWR Manager's Roles and Responsibilities

“Our safety plans, goals, and objectives are designed to transform IMCOM safety culture from compliance driven into a culture where safety is instinctive and intuitive to all missions and operations. A safety culture is a dynamic organizational environment in which the collective values, attitudes, behaviors, and knowledge regarding safety are defined and exhibited. It is the sum total of our decisions, procedures, and actions every day. We must ensure that everything we do is moving us closer to world-class safety performance. If you aren’t actively promoting safety, you are part of the problem – there is no middle ground.”

- Lieutenant General Robert Wilson, Former Commanding General, U.S. Army
Installation Management Command

Supervisory and operating personnel who direct or affect the actions of others are just as responsible for accident prevention as they are for carrying out their assigned duties. They need to provide a safe workplace and ensure that employees observe all safety and occupational health rules and regulations.

Supervisors also need to take prompt action to correct dangerous situations and use composite risk management (CRM) during all phases of any activity for which they are responsible. Family and MWR Managers are responsible for protecting:

- **Customers:** Prevent customer accidents from occurring while they are participating in Family and MWR programs and activities.
- **Employees:** Provide a safe workplace environment, training in safety procedures, and monitoring for unsafe practices.
- **Money:** Implement safeguards for cash registers and cash at all times, including use of safe locks to protect cash, and ensuring cash registers are not left unattended.
- **Equipment:** Ensure equipment (e.g., kitchen equipment, motor vehicles, auto diagnostic tools, carpentry tools) is used only by designated employees, and that equipment is properly maintained and appropriately insured (the same guidance applies to rental equipment, such as boats, recreational vehicles and golf equipment).

- **Property:** Monitor facility conditions on a regular basis and plan for proper maintenance and repairs in order to ensure that facilities and other property are maintained for easy and safe entry and exits.
- **Self:** You are a valuable asset to Family and MWR! Taking care of customers and your subordinates is important, but taking care of yourself by leading and complying with safety rules is also an important safety responsibility. By observing these practices in your everyday work, you also become a great model for others.

When we show up to the present moment with all of our senses, we invite the world to fill us with joy. The pains of the past are behind us. The future has yet to unfold. But the now is full of beauty simply waiting for our attention.

Family and MWR Manager's Safety Program Responsibilities:

<p style="text-align: center;">Be responsible for accident prevention to the same extent that they are responsible for production or services. Maintain a safe and healthful workplace.</p>	<p style="text-align: center;">Use the risk management process during the planning preparation, and execution of all operations for which the supervisory and operating personnel are responsible.</p>
<p style="text-align: center;">Promptly evaluate and take action, to correct hazards reported by employees or identified through accident investigation.</p>	<p style="text-align: center;">Assure that employees observe appropriate safety and occupational health rules and regulations, including the use of protective clothing and equipment (PCE) provided for their protection.</p>

2.6 Employees: Soldiers and Army Civilians at All Levels

Employees are an important component of the Army Safety Program. It is the responsibility of every employee to report hazards and accident risks associated with his or her duties and work environment. To support their activity's and installation's safety program, employees have to do their part.

Employees' Safety Program Responsibilities	
Reread OSHA poster and know their rights and responsibilities and the responsibilities of their leaders and supervisors regarding safety and accident prevention.	Follow the employer's safety and health rules by complying with OSH Act, regulations, SOPs, and other applicable policies, including correctly using provided personal protective equipment (PPE).
Know procedures to control risks and work safely and use Composite Risk Management (CRM).	Report accident risks, accidents, near misses, and hazards in their workplace as soon as possible to their supervisor or leader, through their chain of command, or directly to the installation safety and health official.

3.1 Overview

You are on the planning committee that is vetting proposed activities for the big 4th of July Festival. During last year's Festival, 2 attendees ended up in the hospital, 10 more were treated on-site for minor injuries, and 6 people were arrested for disorderly conduct. The Commander wants to be sure there isn't a repeat of that! What will you do?

Risk management is a risk reduction process for protecting people, equipment, and facilities and for preserving financial resources. Its purpose is to identify hazards and risks and to take reasonable measures to reduce or eliminate them. Risk management needs to be incorporated into all operations and activities to enable leaders to make informed decisions in controlling hazards and accepting risks.

At the end of this lesson, you will be able to:

1

Describe the five sequential elements of risk assessment.

3.2 Composite Risk Management (CRM)

Composite Risk Management (CRM) (also known as Consolidated Risk Management) is a force protection tool used to reduce the risk of personnel injuries, equipment damage, and harm to the environment. It applies to both Soldiers and Army Civilians, across the full spectrum of Army missions and activities, both on and off duty. CRM is “composite” because it deals with hazards from all sources: tactical and non-tactical, threat-based and accident-based.

The primary premise of CRM is that it does not matter where or how a loss occurs, the result is the same –decreased combat power or mission effectiveness. The guiding principles of CRM are:

Integrate CRM into all missions, operations, activities, and processes.

- Make risk decisions at the appropriate level.
- Accept no unnecessary risk.
- Apply CRM cyclically and continuously.
- Do not be risk averse. Live by the soldier and Army Civilian Creeds, and complete the mission.

CRM is the Army’s primary decision-making process for identifying, assessing, and controlling hazards. Mishap Risk Management is a component of CRM with requirements that are mandatory as specified in DA Pam 385-30, The Mishap Risk Management Process consists of five steps:

Risk Assessment

1. Identify hazards
2. Assess hazards to determine risk

Actions

3. Develop possible countermeasures and make risk decisions
4. Implement controls
5. Supervise and evaluate

 DA Form 7566, Composite Risk Management Worksheet, provides a standardized means of documenting the CRM process.

3.3. CRM Step 1: Identifying Hazards

Individuals identify the hazards that may be encountered in executing an activity. Hazard is any condition that can cause illness, injury or death to personnel or damage to the mission, equipment, property, environment, or even reputation.

As a manager, you need to be observant and be able to identify incidents or situations that can cause injuries or accidents. Correct-on-the-spot, if possible. If not, document the problems for follow-on action. Sources for identifying hazards include:

- Direct observation: i.e., the floor of an officers' club is wet, rubber treads are missing on stairs, or proper signs have not been placed at a construction site.
- Feedback from peers, supervisors, customers: i.e., observations about potential hazards, such as broken glass in the parking lot.
- Past operating history: i.e., If injuries and accidents have occurred at the swimming pool or at the soccer games or football games, plans should be made to minimize the risk of injury or accident.

3.4 CRM Step 2: Assessing Hazards

Consider each hazard identified in Step 1 and determine the impact on the activity. Almost every activity has an element of risk. Assessing the hazard could provide information about what actions are needed to prevent accidents or injuries. To determine the impact, assess the level of risk based on estimated **probability** and **severity** of the hazard.

Probability - Likelihood of a hazard scenario occurring; must be attached to the amount of exposure (for example, one operating year, a million vehicle miles)

Severity - Amount of potential harm, damage, or injury associated with a given hazard scenario or mishap.

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- If no risk management controls are applied, what is the **probability** of that hazard leading to an accident or incident? Is it frequent, likely, occasional, seldom, or unlikely?
 - What is the severity of impact if the hazard is encountered? Will its effect be catastrophic, critical, marginal, or negligible?
 - Using the Risk Assessment Matrix, what is the initial risk level for each hazard? If the probability of a hazard occurring is “Likely” and the severity would be “Critical”, the initial risk level is “High.”

When we show up to the present moment with all of our senses, we invite the world to fill us with joy. The pains of the past are behind us. The future has yet to unfold. But the now is full of beauty simply waiting for our attention.

Severity		Frequent A	Likely B	Occasional C	Seldom D	Unlikely E
Catastrophic	I	E	E	H	H	M
Critical	II	E	H	H	M	L
Marginal	II I	H	M	M	L	L
Negligible	I V	M	L	L	L	L
E - Extremely High / H - High / M - Moderate / L - Low						

Column 1	Column 2
Frequent	POV accidents, falling, combat casualties, sporting accidents
Likely	Motorcycle accidents, pedestrian accidents, drowning, heat injuries
Occasional	Aviation accidents, negligent weapons discharge
Seldom	Electrocution, alcohol poisoning
Unlikely	Earthquake and flood

3.5 CRM Step 3: Developing Controls and Decision Making

Once the assessment is complete and potential hazards have been documented, controls should be identified to diminish these hazards. Many controls may be developed through problem solving based on experience and knowledge or found in SOPs, regulations, field manuals, and operator manuals.

Select controls to change the design, process, task or operation of the activity in the following order:

- 1 Incorporate safety devices
- 2 Provide warning devices
- 3 Develop procedures and provide training
- 4 Provide personal protective equipment



The USACRC/Safety Center <https://safety.army.mil> and other safety websites are excellent sources for identifying additional controls.

Controls:

Actions taken to eliminate or reduce risk to an acceptable level.

Selecting Controls

To determine appropriate controls you should:

- Describe what actions need to be taken to prevent injuries or accidents.
- Select control to either eliminate the hazard or reduce the risk (probability or severity) of the incident.
- Select control based on level of risk reduction, cost, feasibility, and required management controls

Controls normally fall into one of three categories:

- **Training and Education:** i.e., Blood-borne pathogen training; Egress/Assistance Training.
- **Physical:** i.e., signs, fences, protective equipment.
- **Avoidance/Elimination:** i.e., choosing an alternate route to avoid a hazard, or repairing an unsafe playground to eliminate a hazard.

Decision Making

Reassess each hazard to determine **Residual Risk**, the risk remaining after controls are applied. Is the residual risk justified? Is the benefit worth the potential cost? Leaders continuously assess the risk, balance risk against costs, and take appropriate actions to eliminate unnecessary risk.

Risk decisions must always be made at the appropriate level of command. The decision maker alone decides if controls are sufficient and acceptable and whether to accept the resulting residual risk. Check your organization's risk decision approval policy to determine who has the authority to approve your mission or activity.

- **Residual Risk:** Risk that remains after implementing all planned countermeasures or controls to eliminate, reduce or control the impact of the hazard. The residual risk can also be the initial risk when the initial risk is so low that the hazard did not warrant expenditure of funds to mitigate.

3.6 CRM Step 4: Implement Controls

Determine How to Implement

Controls must be feasible, suitable, acceptable, and clearly communicated – down to the lowest level – to those who will implement them. Controls must be effectively implemented or risk management does not occur.

Develop an action plan for implementing them. Integrate controls into SOPs; written and verbal orders and directions; safety briefings and meetings; demonstrations, emergency drills, training, etc.

3.7 CRM Step 5: Supervise and Evaluate

Supervising to Enforce Safety Standards

Leaders must be engaged as supervisors to ensure that controls are properly implemented and enforced to standard. Supervision provides the ability to identify weaknesses and to make changes or adjustments to controls based on performance or changing situations.

As a manager, it is important for you to supervise staff to:

- Ensure everyone understands how, when and where controls are implemented.
- Ensure compliance with SOPs and standards.
- Prevent and correct complacency; ensure appropriate discipline/behavior.

Evaluate

Evaluations reveal deviations from the standards and must occur during all phases of any activity. After-Action-Reviews (AAR) must be conducted following completion of any activity to answer the following questions:

- Were hazards correctly identified or new ones discovered?
- Were hazard assessments accurate?
- Were controls understood, implemented, and effective?
- Was supervision effective?
- What effect did controls have on the activity?

Whenever possible, commanders will evaluate the level of safety provided by established safety and occupational health standards to determine if additional safeguards are required. To facilitate the evaluation of safety standards, Family and MWR Managers should keep adequate documentation to record effectiveness of safety controls that have been implemented.

4.1 Overview

The Army NAF Risk Management Program was established to provide broad insurance protection for Army nonappropriated fund (NAF) assets at the lowest cost. Guidelines for the Army NAF RIMP can be found in the Army Regulation (AR) 215-1, Chapter 19.

At the end of this lesson, you will be able to: Identify optional programs within RIMP.

- 1 Describe the purpose of the RIMP.
- 2 List the mandatory programs within RIMP.
- 3 Describe each of the following key RIMP programs: Tort Program, Family Child Care Providers Program, Workers' Compensation, and Property Program.
- 4 Identify optional programs within RIMP.

4.2 What is RIMP?

RIMP is a centralized property and casualty insurance program for U.S. Army NAF activities. RIMP does not cover assets purchased with appropriated funds (APFs). Key RIMP policies are identified in Chapter 19 of AR 215-1.

- RIMP follows the general principles of the commercial insurance industry in administering the self-insurance program.
- RIMP maintains a database of insured assets, employees, and payroll. As coverage needs of NAFIs are identified, RIMP provides the coverage through a combination of self-insurance and commercial insurance.
- RIMP invoices NAF activities for the cost of insurance and maintains reserves to pay claims.
- Losses covered by the RIMP programs are adjusted and payment of claims is made from the Army Central Insurance Fund (ACIF).

Who Administers RIMP?

The Chief Financial Management Officer, G-9, administers the program for the IMCOM.

The Army Central Insurance Fund (ACIF) NAFI receives and disburses the funds of RIMP.

4.3 RIMP Programs

Chapter 19 of AR 215-1 stipulates that all NAFIs must participate in RIMP. Some coverages are mandatory to ensure there is an acceptable spread of risk, routine losses can be predicted with accuracy, and there is stability in the RIMP programs.

Participation in the following RIMP programs is mandatory:

- Fidelity bonding, money and securities
- Tort - General tort, vehicle tort, and aircraft liability for flying and parachuting activities
- Workers' Compensation
- Unemployment Compensation
- Family Child Care (FCC) Providers Claims Fund
-

In addition to the mandatory programs, RIMP also:

- Protects values of insured NAFI assets
 - Property: Buildings and contents,
 - Cargo
- Offers optional coverages such as
 - Business interruption
 - Weather insurance
 - Hole-in-one insurance for golf tournaments and
 - Policy designed specifically for golf course exposures.
- Ensures registration and licensing of NAF vehicles in the United States and Puerto Rico.

4.4 Required RIMP Programs

Tort Program

Safety in the workplace should always be a top priority of management. However, records show an increase in the number of injuries reported over the year.

Any incident involving personal injury or property damage can result in a claim. The Tort Program covers claims against the NAFI for bodily injury or property damage caused by negligence of the NAFI or its employees. Employees and patrons can file claims and even file a civil action against the NAFI. Even where no injury or damage is apparent, established claims procedures will be followed in the event a claim is filed at some future date. Any incident that may potentially cause a claim requires the guidance of the local SJA.

Activity Managers should develop Standing Operating Procedures (SOPs) to ensure that all incidents are reported to the Fund Manager and that employees have instructions on including relevant information in reports.

Family Child Care Providers

Family Child Care (FCC) providers are not U.S. employees but private persons whose activities are regulated by the installation commander. To encourage participation in the quarters-based family child care program, RIMP established a program, effective 01 October 1985, to provide payment of certain claims arising from the activities of FCC providers.

Such claims are generally limited to injuries to or death to children receiving care under the FCC program due to the negligence of the FCC provider, authorized members of that provider's household, and approved substitute providers. Claims arising from transportation of children in motor vehicles and claims involving loss of property are not covered. For more information, see AR 215-1, Chapter 19, Section V.

Coverage overseas is limited to children and providers who are authorized for logistical support and protection under a status of forces agreement (SOFA).

Unemployment Compensation

The NAF Unemployment Compensation Program is administered by RIMP. To provide funds to pay the cost of Unemployment Compensation benefits, RIMP assess each NAFI/entity a percentage of the NAF U.S. civilian payroll and reviews the assessment policy and procedure annually.

Workers' Compensation Program

The Workers' Compensation Program provides benefits to NAF employees who are disabled because of job-related illness or injury, or to the surviving spouse and dependents in cases of death resulting from job-related causes. Compensation covers employees' employment hours, but does not normally cover travel to and from work.

In foreign nations, where local nationals working for the United States are required to be covered by the host nation's worker's compensation and employer's liability plan, private insurance is not allowed. The local commander will insure foreign employees in accordance with host nation requirements.

4.5 Workers' Compensation

NAF managers and supervisors are responsible for ensuring injured employees receive prompt and fair medical treatment for any job related accident or injury. When an on-the-job accident results in injury:

1

The injured employee or a representative must tell the facility manager or supervisor when, where and how the injury occurred.

2

The manager authorizes medical treatment for the employee, receives the doctor's medical assessment, annotates how much work time the employee has lost due to the injury and notifies the personnel office.

3

The personnel office, in turn, notifies the Workmans' Compensation claims service contractor, the Department of Labor and the Department of the Army (Army Central Insurance Fund)

(Army Central Insurance Fund)

To ensure medical needs are fully accomplished and employees are compensated for any lost time and medical expenses there must be timely and accurate reporting of all injuries. To record each step in the Worker's Compensation process specific forms must be completed. You can contact your local NAF Civilian Personnel Office for assistance in obtaining the required forms.

<p><u>LS-1 - REQUEST FOR EXAMINATION OR TREATMENT</u></p>	<p>Part A of the LS-1 form is completed by the employee's supervisor and should be given to the employee to take to the physician of their choice. The employee should tell the supervisor where they plan to get treatment so this information is entered on Part A, Number 2. In emergencies, first arrange for medical care, then submit the LS-1. The medical facility or physician must complete Part B of the LS-1 form. The supervisor may request a copy of the completed LS-1 from the employee.</p>
<p><u>LS-202 – EMPLOYER'S FIRST REPORT OF INJURY OR OCCUPATIONAL ILLNESS</u></p>	<p>The LS-202 form is completed by the employee's supervisor and is used by the claim service contractor to establish a claim. The claim service contractor will make all determinations of compensability. It is important that accurate work schedules and salaries are reflected on the form and that all blocks on the form are filled. This form must be forwarded to the NAF Personnel Office within 3 days of the injury</p>
<p><u>LS-204 – ATTENDING PHYSICIAN'S SUPPLEMENTARY REPORT</u></p>	<p>The LS-204 form is completed when absence from work due to an on-the-job injury extends over a long period of time. The employee is required to submit supplementary progress reports prepared by their attending physician to the NAF Personnel Office every 30 days, attesting to the employee's continuing disability, followed by a final report attesting to the employee's recovery and ability to return to work. Supervisors must ensure that the injured employee receives a supply of these forms and understands their responsibility</p>

	<p>in returning completed copies. The LS204 is also sent to the claim service contractor.</p>
<p><u>LS-210 – EMPLOYER’S SUPPLEMENTARY REPORT OF ACCIDENT</u></p>	<p>The LS-210 form must be completed by the supervisor for each pay period of absence from work (lost time) due to the injury followed by a final report attesting to the employee’s return to work on a full-time basis. The supervisor gives these completed reports to their local NAF Civilian Personnel Office.</p>
<p><u>LS-201 – NOTICE OF EMPLOYEE INJURY OR DEATH</u></p>	<p>The employee, or a representative, uses this form to describe the on-the-job injury incident and request Workers' Compensation benefits. On the form, the employee describes when, where, and how the injury occurred.</p>
<p>CLAIM BENEFIT OPTION ELECTION FORMAT</p>	<p>The Claim Benefit Option provides eligible injured employees the opportunity to receive full pay (sick leave) for lost time while absent from work due to an on-the-job injury, or to receive only the amount of temporary disability benefits that the claims service contractor pays for lost time. If the employee elects to receive full pay (sick leave) he/she agrees to assign, and endorse temporary disability benefits checks issued by the claims service contractor over to the employment fund, in effect, buying back sick leave hours used, equal to the amount of the temporary disability benefits checks.</p>



Complete the content above before moving on.

4.6 Non-Mandatory RIMP Coverage: Property Program

The RIMP property program protects the value of NAF assets owned by the NAFI/ entity or for which the NAFI/ entity is responsible. Except where coverage is mandatory, the NAFI/entity does have the option not to insure its assets; however, losses not insured become operating losses for the NAFI/ entity and may cause loss of income producing revenue or the dissolution of the NAFI/entity.

To be insured, any assets included must be reported to RIMP. The NAFI/entity must submit an application for coverage (DA Form 4316) to RIMP for approval. Coverage is not effective until the completed applications are approved by RIMP. Property is insured at Actual Cash Value (ACV). Replacement cost insurance is not available.

 **Actual Cash Value (ACV)** The replacement cost of the property at the time of loss less depreciation. Sentimental, historical, or similar factors do not increased the value of property for insurance purposes. (AR 215-1).

RIMP Property program provides coverage for:

- Buildings and contents – Contents include items such as furniture and fixture, resale stock (food, books), items carried in NAFI vehicles, artistic and historical items
- Insured contents include:
 - Contents of buildings such as furniture, fixtures, carpets
 - Stock used for resale activities such as food, beverages and books
 - Property while being carried in a NAFI/entity owned or – leased vehicle
 - Fine arts, including paintings, etchings, pictures, or other works of art or rarity that have historical value or artistic merit
- Other Coverage for
 - Exposures such as docks, watercraft, special events
 - Information systems
 - Vehicles
 - Aircraft hull
 - Cargo Shipment Program

About the Property Program

Fidelity bonding, as part of the RIMP Property Program, protects NAF activities against losses of money or property caused by fraud, theft, embezzlement, larceny, or dishonesty by an employee. All employment positions are bonded. Bonding amounts equate to the responsibilities of the position, based on the following classifications:

- Class 1: Positions that include authority to approve or appropriate expenditures; approve, certify, or counter sign checks or other disbursements; maintain or audit cash, checks, securities, time records, supplies, or other property; or take physical inventories are bonded for \$20,000.
- Class 2: Positions that do not handle money at NAFI are bonded for \$5,000.

Liability is limited to the amount of the bond in effect for each position. Additional coverage for Class 1 positions is available up to a maximum of \$250,000. Applications must be prepared in memorandum form and sent to IMCOM G9 for action.

4.7 Other Operational Programs Available in RIMP

Torrential rains flood the bowling center and force a shut down for a week. A fire completely destroys one of three wings of a lodging facility and reservations must be canceled. A tornado severely damages the club and scheduled activities come to a temporary halt. What can be done to cover such losses?

This table lists the types of optional coverage available under RIMP. The RIMP premium rates are determined by the amount of exposure to loss, as well as past claims. The key questions in purchasing additional optional coverage are these:

- Can the NAFI still be profitable after paying for the optional coverage?
- Are you willing to take the risk without additional coverage?

Programs Activities Cause	Optional Coverage For...	Examples and conditions: Contact the RIMP office for more information on the cost and conditions.
Business Interrupti on	Projected income loss due to covered perils	It's possible to be financially prepared for a business crisis – such as activities canceled because of hurricane damage -through business interruption insurance. The purpose of business interruption coverage is to protect the insured against a loss of income if it suffers because it had to suspend operation due to direct physical damage to a building or its contents.
Weather	Loss of revenue related to outdoor events	Weather insurance protects events such as carnivals, picnics, fairs and festivals from financial loss due to inclement weather.
Fine Art	High value or unique items	Fine arts, including paintings, etchings, pictures, or other bona fide works of art or rarity, historical value, or artistic merit may be insured with the RIMP. If the value of the item exceeds \$5,000, a description of the item and a current appraisal are required.
Hole-in one/Prize/ Jackpot	Prizes for winner of event	Prize insurance is available for hole-in one events at golf tournaments or for bowling or bingo games. NAFIs can offer prizes for a variety of events, and prize insurance will pay the lucky winner.

Programs Activities Cause	Optional Coverage For...	Examples and conditions: Contact the RIMP office for more information on the cost and conditions.
Golf Course	Exposures (otherwise excluded) specifically related to golf course	<p>Golf course grounds are not insured under the RIMP property program. However, separate coverage is available for golf courses upon written request to RIMP for coverage. Property covered under the golf course coverage includes green areas, driving range, sand traps, trees, shrubs & plants, irrigation systems, in ground sprinkler systems and equipment, and fences. The coverage covers several perils associated with golf courses such as windstorm, lightning, and vandalism but it does have standard exclusions such as loss or damage caused by flood, water, snow, and freezing.</p>
Non- performa nce or Event Cancellati on	Loss due to situation beyond the control of the insured	<p>Nonperformance and Event Cancellation insurance provides coverage for the cost of contracted expenses if a scheduled performer cancels due to sickness or accident or if the event has to be cancelled due to adverse weather.</p>

 Complete the content above before moving on.

5.1 Overview

The Risk Management Program (RIMP) builds an Army-wide database by recording the physical assets, money, number of employees, and annual payroll of each Nonappropriated Fund Instrumentality (NAFI). In order to determine insurance needs for all NAFIs, RIMP sends a Review of Insured Exposures Report to all Fund Managers each year.

At the end of this lesson, you will be able to:

1

Recognize key actions on RIMP for MWR Managers.

5.2 Review of Annual Insured Exposures

RIMP will provide coverage for newly acquired aircraft, vehicles, computers, buildings, building improvements, and betterments, watercraft, livestock, and unlicensed vehicles for 30 days from date of acquisition.

Fund Managers:

- Must submit a written request for coverage to RIMP for coverage to be continued beyond 30 days.
- Are responsible for reviewing and updating information before returning data to RIMP offices.
- Will notify RIMP when the insurable values of contents or the number of employees changes more than 10 percent per location from that recorded on the Review of Insured Exposures.

5.3 Key Actions on RIMP for Family and MWR Managers

RIMP maintains data on loss history and uses historical information provided by Family and MWR programs and activities to advise NAFI Managers of losses that could be prevented or reduced with proper attention to loss and accident prevention measures.

NAFIs with poor loss records may be subject to a premium surcharge imposed by RIMP, based on dollar value of claims paid.

Fund managers should project their cash flow and be prepared to pay according to the billing schedule each year.

In order to use this information effectively in Family and MWR programs, Family and MWR Managers should:

- Report new assets for review of insured exposure immediately.
- Ensure fidelity bonding for all employees
- Implement loss and accident prevention programs.
- Follow local procedures for reporting claims, as outlined by the Fund Manager.

For Child, Youth and School Services (CYS Services) programs, provide the name, Social Security number, and the date of certification of Family Child Care (FCC) providers to RIMP by October 1 of each fiscal year in order to keep the RIMP database updated.