



Product Profile

RiskTool System

Business leaders today are challenged by a myriad of issues -increased competition, changing shareholder expectations, new corporate governance requirements and evolving business processes all add to the complexity. Each of these elements involves risk. Identifying areas of corporate risk and managing risk has become significantly more complex for business leaders requiring greater attention and visibility.

How well a company manages risk remains the principal driver in determining overall health and safety loss <u>expenditures.</u>

The cost of loss associated with health, safety, environmental and property risk can have a significant impact on corporate profits, yet even the best run companies can improve loss control. The annual direct cost of compliance and managing workplace risk continues to grow for companies around the world. This market situation brings significant financial pressure on every corporation and every business leader to reduce and prevent accidents, injuries, business interruption and their associated costs.

Each day more than 10,000 companies rely on the RiskTool System to better understand, manage and reduce health and safety risk in the workplace. In doing so, they help to create a stronger financial and competitive advantage for their business.

The RiskTool System

The RiskTool System is a web-based solution to help identify and reduce health and safety risk across the workplace. The System is modeled after the concept of risk management workflow – what does a risk professional want or need to do, and what does a risk professional want to know?

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What do you want to do today? Manage your environmental or safety programs? Automatically generate a government regulatory report? The RiskTool System makes it easy to do all that and more. The interface organizes these and other common work tasks in a way that greatly simplifies the process – whether you are managing risk at one location or across a global enterprise.

The RiskTool System also organizes and monitors risk management activities such as audits, accident investigations, and early return to work programs. In addition, user-defined key performance and compliance indicators can be tracked providing decision makers the ability to measure operating performance against corporate goals and objectives.

What do you want to know?

RiskTool connects you with health and safety risk topics and compliance-related information with the click of a mouse. The System's comprehensive library contains hundreds of industry-specific policies, safety programs, procedures and training programs with over 40 training topics available in Spanish. And, all are interactively linked to regulatory standards and industry specific, best practices.

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RiskTool System

The RiskTool System brings the management of risk to a new level of functionality and ease of use. The System is highly customizable, so you can easily incorporate existing health and safety programs, policies and procedures and make the material available anytime, anywhere. Today, more than 10,000 companies – large and small – are utilizing the RiskTool System to identify and manage risk, reduce operating costs, increase productivity and improve bottom line results. Why? Because the RiskTool approach to risk management translates into three tangible advantages for a business:



Predict – RiskTool's advanced analytics provide the ability to help identify potential business process risks before they happen. The System collects enterprise risk information and uses this data to build and maintain a risk baseline allowing a company to compare themselves with other like companies and to assist in predicting areas of greatest risk.

Prevent – Most risk systems today utilize a backwardlooking strategy of analyzing historical "claims" data. Analyzing only past events fails to identify the root cause of each unique accident. RiskTool allows a company to better identify areas of risk and implement the appropriate best practice controls to assist in the prevention of losses.

Profit – Fewer workplace accidents lead to a lower experience rating. A lower experience rating can manifest itself as a significant reduction in the total cost of risk. And because RiskTool automates most of the tasks associated with reporting and compliance, a company may spend far less money on administrative processing and other expenses related to state and federal regulatory reporting and potential litigation costs, fines and penalties.

RiskTool System Benefits

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- Comprehensive a single, all-inclusive risk management solution across the enterprise insures program and procedural consistency and compliance;
- Intelligent the System's advanced analytics analyzes relevant enterprise risk factors and helps to predict potential business process risks before they happen;
- Proactive once the areas of potential risk are identified, the System develops specific recommended procedures based on industry best practices to help *prevent* or minimize potential loss;
- Effective fewer workplace accidents and illnesses results in lower healthcare and litigation expense, increased employee productivity, and a lower experience rating which can result in improved *profits*;
- Available 24/7 information is available anytime, anywhere to anyone via a web browser.

For more information on how you can join the proactive companies using the RiskTool System to reduce claims, lower costs and increase their profitability call 1-800-639-1920 or info@risktool.com



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