



## **RISK ASSESSMENT**

Your Practical Guide



— *Be Life Confident* —



## Introducing AXA

### **One of the world's largest insurers**

With more than 50 million customers across the globe, AXA is one of the world's largest financial services providers. We have a presence in over 50 countries, yet we pride ourselves on having a real understanding of local issues.

### **Care, advice & support – when you need it**

As one of the world leaders in financial protection and wealth management, we offer a wide range of insurance and financial products to meet your business and personal needs. Our commitment is to deliver our products with consistent care, advice and support as and when you need it.

We employ 117,000 people worldwide, and are also one of the thirty largest companies of any kind (Fortune magazine's Global 500 for 2003)

AXA provides products that help people to get the best out of life. Our products and services include: Business Insurance, Home and Motor Insurance, Investments, Life Assurance, Retirement Planning, Long Term Care, Asset Management, Medical Insurance and Dental Payment Plans.

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

## Contents

---

• Introduction	4
• Hazard and Risk	5
• Assessment	6
• Recording	6
• Reviews	7
• Consultation	7
• Competent Person	7

The information contained within this document is intended as a general guide only and is not necessarily comprehensive. You should seek appropriate professional advice when devising any risk assessment or management programme. AXA Insurance will not be liable for loss or damages arising, in contract, tort or otherwise, directly or indirectly from the use of or reliance upon any information contained in this document.

# Introduction

*Over the years, risk assessment has become a statutory requirement for employers in various pieces of health and safety legislation. General risk assessment is nothing more than careful examination of the hazards present in your company's activities that could cause harm – either to your employees, or to the general public.*

Once hazards have been identified, the risks they pose need to be evaluated. This will determine if the precautions you already take are enough, or whether more should be done to prevent the hazards from causing injury or ill health. (See Management of Health & Safety at Work Regulations)

## Hazard and Risk

*What do we mean by Hazard and Risk? For the purposes of the risk assessment process outlined here, we use the following definitions:*

**Hazard** means something with the potential to cause harm (e.g. methods of working, the machinery you use, the substances you use or store, the use of electricity or other sources of power and fuel, and so on).

**Risk** is the term used to describe the seriousness of a hazard. For example, how likely is it that a machine will injure someone? And if that happens, how serious are the consequences likely to be?

We formally define risk as the likelihood that the hazard will cause harm multiplied by the severity of that harm were it to occur.

In order to make suitable and sufficient assessment of the general risks to health and safety, you'll need to consider the activities of all your employees while they are working for you. Remember to include people who may be especially vulnerable, such as young people, expectant mothers and employees working from home.

When assessing how serious the consequences would be, you need to take into account not only your employees but anyone else who may be affected by these activities (e.g. contractors, self employed people, members of the public).

You also need to identify the measures necessary to comply with all relevant statutory provisions.

## Assessment

*In order to assess the general risks to employees and any other people, you will need to undertake a systematic general examination of all your company's activities.*

Your assessment should:

- identify the hazards – what do your company and employees do that could cause harm?
- identify and evaluate the significant risks that arise from the company's activities – what would be the more serious consequences of the hazards you've identified?
- enable you to formulate and prioritise the protective measures that need to be taken to reduce these risks
- concentrate on the hazards and risks that are a permanent or long-term feature of your business
- ignore activities that are trivial or are a feature of life in general, unless the nature of your business means these increase the risk.

The outcome of your assessment should be a series of findings that can be used to change your working practices and introduce medium and long term controls.

## Recording

It is vital, therefore, to document the findings of your assessment. This should also identify any groups of people who are especially at risk.

## Reviews

*You should plan to review your assessment after a fixed period of time. Some hazards may need to be reviewed more frequently than others. The period between reviews depends on:*

- the type of hazard and the seriousness of the risk
- whether there have been any accidents, near misses or plant defects
- the degree of change that is taking place within your company

The document in which you record your assessment needs to be amended if a hazard or risk is no longer valid, or if there has been significant change in the circumstances.

## Consultation

General risk assessments need to be practical and should be done with care.

It is important to use the knowledge and expertise of those people within your company who are the best placed to have a practical understanding of the risks arising from those activities that are undertaken.

The assessment is not expected to cover risks which are not reasonably foreseeable, but you may need specialist help to determine this.

## Competent Person

General risk assessments, where possible, should be undertaken by a competent person who has suitable training and relevant knowledge, as well as practical experience of any equipment that is being assessed.

In most cases assessments can be undertaken in-house, but where complicated or highly technical risks are required you may need to seek specialist help.

[www.axa4business.co.uk](http://www.axa4business.co.uk)

[www.axa.co.uk](http://www.axa.co.uk)



**AXA Insurance UK plc**

Registered in England No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD

A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

In order to maintain a quality service, telephone calls may be monitored or recorded.

ACL026R (01/06) (10658)

---

*Be Life Confident*