

# Dynamic Risk Assessments

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This Loss Prevention Standard provides practical guidance on the effective use of dynamic risk assessment for claims defense and good risk management practice.



## Introduction

If you are using dynamic risk assessments as a way of managing risk, it is important to have peace of mind that they are fit for purpose. Dynamic risk assessments are a safety measure taken by employees working in changeable environments as part of good risk management, which in turn can reduce the risk of an incident.

Aviva have taken a deep dive into this topic, welcoming a round table discussion with panel solicitors and risk management professionals. The outcome of which follows in this guidance and covers the key steps necessary to ensure you have a robust dynamic risk assessment process in place.

## What is a dynamic risk assessment?

A dynamic risk assessment is a process that supports employees in identifying and managing risks 'on the spot' and implementing appropriate controls before they carry out a task. It takes account of the need to make decisions in a live and changeable environment, where there are conditions that may not have been possible to foresee in a generic risk assessment.

It is important to understand that a dynamic risk assessment builds upon the work of existing general risk assessments, providing a solution when there are anomalies or deviations from the expected norm. Dynamic risk assessments must not be used instead of general or more specific risk assessments.

## Purpose and Benefits

The purpose of a dynamic risk assessment is to equip your employees with the ability to quickly assess a situation and take steps to keep themselves and others safe.

The assessment may determine that a task is too dangerous, and that work must not proceed or should be dealt with differently. It is there to empower employees to make decisions and take appropriate action, this might include taking the more challenging decision to stop work and escalate the issue when things are amiss.

Great benefits can be seen when dynamic risk assessments are used effectively, these include:

- An increase in risk awareness, with employees being more aware of reading situations and making appropriate decisions.
- Providing a mechanism for flagging changes that may need to be fed into the overall safety management system.
- Embedding behavioural thinking and co-operation – providing the connect between risk assessments and behaviour.
- A decrease in the likelihood of incidents occurring.
- Better claims defensibility.

## Examples of when a dynamic risk assessment would be used

- When working at a third-party site (e.g., construction, infrastructure, and aggregates)
- When working with members of the public (e.g., care workers)
- Multi drop locations (e.g., logistics)
- When an unexpected or non-routine activity needs to be carried out
- When unexpected circumstances prevail
- When working in constantly changing environments

Typically, this could include (though is not limited to) the likes of care workers entering people's homes, emergency service workers, vehicle recovery operators, workplace transport on construction sites, delivery drivers, lone workers etc.

## Essential steps implementing a dynamic risk assessment

From our round table discussions, we have identified that the following need to be in place if the system of dynamic risk assessment is likely to be acceptable as a governing principal rather than an **excuse for not doing "proper" risk assessments**:

- Update the organisation's safety management system to include the use of dynamic risk assessments, detailing the specific aims and objectives and the roles and responsibilities in order to implement and manage this.
- Update existing generic risk assessments to highlight that there are areas of work where there are conditions that are changeable or may not be possible to foresee. By doing so, the organisation recognises those areas where dynamic risk assessment is required as part of overall risk control.
- Set simplified criteria to follow the dynamic risk assessment process. Given the likely changeable environments documentation will not always be available at the point of action.
  - Although not necessary, it is a good idea to consider a catchy slogan that will help embed the **dynamic risk assessment approach with your workforce**. For example, 'make a plan' or 'stop, think and manage'. The key is to keep the criteria short, flexible, and easy for the employee to remember.
- Set clearly defined parameters within which employees are authorised to conduct a dynamic risk assessment.
- Decide if / when the dynamic risk assessment should be documented. It may be considered unpractical to complete a documented dynamic risk assessment in some circumstances. There may be times however, when it is important to capture learnings that could be shared. It is important to structure a system whereby the worker can easily achieve this, such as a standard template completed after the task has been finished where it is not reasonable to complete one before or at the time that the task is undertaken.
- Train employees in how and when to carry out dynamic risk assessments.
- Provide formal guidance in further action to take if the outcome of the dynamic risk assessment is unsatisfactory.
- Review operational goals and ensure these align with your safety standards, to ensure employees are given appropriate support when they raise concerns or stop unsafe practices.
- Consider the behavioural culture of the workforce and what additional steps may be required to fully embed the effective use of dynamic risk assessments.

## Training is a fundamental factor

It is important to highlight training as a fundamental factor in the success of effective dynamic risk assessments.

Employees need to be trained in how to risk assess, but this alone is not enough. Comprehensive training should include:

- Risk assessment and any local legislative requirements
- Practical techniques in how to dynamically risk assess
- Bespoke case studies, running through examples of unsafe circumstances and practices.
- empowering employees to challenge operation/process if it is unsafe.
- Escalation process if managers/supervisors are not supportive of the outcome actions from the dynamic risk assessment

- Completion of documentation

## Monitoring and review of dynamic risk assessment

By reviewing scenarios where dynamic risk assessments have been used, the organisation can consider:

- Has the use of dynamic risk assessment been successful? Are they being used in the manner intended? Have they avoided risk?
- Has any trend been recognised where there is overuse of dynamic risk assessment with particular tasks? Should this task now be included in the generic risk assessments?
- Have any incidents occurred following the use of dynamic risk assessments? What went wrong? What needs to be done differently?
- Are the dynamic risk assessments being documented in the manner the organisation has set out for them to be?
- Sharing best practice learnt from use of risk assessments across the wider group.

## Defensibility

Having an audit trail of good quality documentation that reflects the organisation's safe practices feeds into successful claim's defensibility.

As dynamic risk assessments are often done on the spot and not always recorded it is important to look closely at how the organisation can defend themselves in the event of a claim.

Ensure there are documents verifying

- That the organisation has assessed the appropriateness of the use of dynamic risk assessment for the circumstances
- that employees have received suitable training and instruction in how to carry out a dynamic risk assessment (specific to their environment) and the actions to take dependant on the outcome.
- that employees have received clear guidance on what must be documented and when

## Checklist

A generic Dynamic Risk Assessment Checklist is presented in Appendix 1 which can be tailored to your own organisation.

## Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

For more information please visit:

[Aviva Risk Management Solutions – Specialist Partners](#)

## Sources and Useful Links

- [Managing risks and risk assessment at work – Overview -HSE](#)

## Additional Information

Relevant Loss Prevention Standards include:

- Claims Defensibility
- Claims Defensibility for the Health & Care Sector
- Claims Defensibility for Pubs and Restaurants
- Risk Assessments During Rapid Change Events

To find out more, please visit [Aviva Risk Management Solutions](#) or speak to one of our advisors.

Email us at [riskadvice@aviva.com](mailto:riskadvice@aviva.com) or call 0345 366 6666\*

\*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

# Appendix 1 – Dynamic Risk Assessment Checklist



Location	
Date	
Completed by (name and signature)	

	Implementation of Dynamic Risk Assessment	Y/N	Comments
1.	Has the <b>organisation's safety management system</b> been reviewed and updated to include the use of dynamic risk assessments? (Detailing the specific aims and objectives and the roles and responsibilities to implement and manage this)		
2.	Have you considered what areas of work that a dynamic risk assessment will provide a suitable additional control?		
3.	Has a suitable, simple dynamic risk assessment process been created?		
4.	Have you set clearly defined parameters within which employees are authorised to conduct a dynamic risk assessment?		
5.	Have you set out criteria for if / when the dynamic risk assessment should be documented and how?		
6.	Has training been provided to employees in how and when to carry out dynamic risk assessments and steps to take dependant on the outcome of the assessment?		
7.	Have you provided a suitable record template and an appropriate means of making a record and keeping it?		
8.	Have you reviewed operational goals to ensure these align with your safety standards and enable support to be given when workers raise concerns or stop unsafe practices?		
9.	Have you considered the behavioural culture of the workforce and what additional steps may be required to fully embed the effective use of dynamic risk assessments?		

	Monitoring and Review of Dynamic Risk Assessment	Y/N	Comments
10.	Has the use of dynamic risk assessment been successful? <ul style="list-style-type: none"> <li>• Are they being used in the manor intended?</li> <li>• Have they avoided risk?</li> </ul>		
11.	Has any trend been recognised where there is overuse of dynamic risk assessment with particular tasks? <ul style="list-style-type: none"> <li>• Should this task now be included in the generic risk assessments?</li> </ul>		
12.	Have any incidents occurred following the use of dynamic risk assessments? <ul style="list-style-type: none"> <li>• What went wrong?</li> <li>• What needs to be done differently?</li> </ul>		
13.	Are dynamic risk assessments being documented in the manner the organisation has set out for them to be?		
14.	Is best practice being shared across the wider group?		

15.	Additional comments:		
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## Please Note

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