

# Creating a culture of risk management - WCIA is here to help

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Happy New Year! Can you believe it is 2025 already? We cannot but are excited for the year ahead. A great New Year's goal is to create a culture of risk management at your agency. WCIA saw quite the uptick in claims coming in this past year and we want to help you with all matters of risk before it even becomes a claim. When risk management is embedded into your organization's values and practices, it has many benefits. To name a few, it leads to enhanced decision-making which can minimize potential negative outcomes, protection of your assets such as your people, property, finances, reputation, and hopefully a reduction in claims.

To start reaping the benefits there needs to be a change in behaviors. Integrating risk management into your organization's culture requires a deliberate and sustained effort across all levels of the organization. Some steps that can be taken to create that culture is first and most importantly leadership commitment. When leadership prioritizes and champions risk management it sets an example for the rest of the organization. Train and educate employees on risk management principles, frameworks and tools. Also, make sure they understand how to identify risk in their specific role. Incorporate risk management into your daily operations by integrating it into every business decision. Promote risk communication by creating an environment where employees feel comfortable reporting risks and challenges and promote collaboration between departments. If you can, reward risk mitigation. Acknowledge and celebrate individuals and teams that successfully manage or mitigate risk even when outcomes are not fully realized.

Building a risk management culture is an ongoing process that requires commitment, consistency, and leadership. By embedding it into the fabric of your organization's values, processes, and behaviors, an environment is created where risks are proactively managed.

With all that said, we want to make sure you know that we at WCIA are here to help. If you have any risk questions or need risk support or resources, please contact your assigned risk management representative. WCIA has many resources such as the [Liability Resource Manual](#) and incredible [trainings](#) on different areas of risk just to name a few. We want to partner with you on proactively managing any covered risk you may have. Let us be a resource for you.