WORKSHEET 1.9

# Risks, and the Opportunities Nobody Files

*Subchapter 1.9 · case in the book: Rovaniemi*

**GUIDING QUESTION**

Your risk assessment asks how you will protect people from the work. When did anybody last ask whether the work had to be done that way at all, and where would that question be written down if somebody did?

This worksheet turns the tools of the subchapter into a form you can fill in. The texts come from the book; the empty columns are for your own property. Adapt it before use: an unadapted checklist is exactly what the book warns against.

## Practical application: what to do in your property

| Step (from the book) | Done? | What we found / owner |
|---|---|---|
| Add the second column to what you already have. Against each significant risk: what would have to change for this exposure not to exist. Answer it even when the answer is nothing we can do this year, because next year the refurbishment is planned and the answer changes. | | |
| Assess controls for effectiveness, not for existence. Walk the control at the hour it matters (the grit bin in March, the mat during a rush, the rule about the steep section at the end of a shift) and assess the risk against what you saw rather than against what is written. | | |
| Write the risks to the system itself and put them in front of the owner. Competence that leaves in April, a system held by one person, a budget with no owner, a certification cycle nobody tracks. It is a short list and nobody else will produce it. | | |
| Define the method rather than buying a matrix. One page: what we assess, how we judge it, when we do it, and who takes part. That page is the documented information the clause actually requires. | | |
| Ask the opportunity question when a change is on the table, not afterwards. A planned refurbishment, a new supplier, a new layout, a new piece of equipment: each is the one moment when eliminating a hazard costs less than protecting against it. | | |
| Involve the people who do the work in deciding the elimination, not only in reporting the hazard. An improvement designed over their heads removes a hazard and may remove something else nobody thought to ask about. | | |

These steps are the book's method, not requirements of ISO 45001. Evidence can take whatever form suits the property; a separate document is needed only where an applicable requirement, or the property's own system, makes it necessary.

## Verification Pact: what is believed, tested against the standard

| What the property took to be true | What actually holds | Our position |
|---|---|---|
| "We assess our risks properly every year. That covers this clause." | The clause requires a separate process to assess opportunities, including opportunities to eliminate hazards and to adapt the work to the workers. A risk assessment cannot produce those, because it starts from the hazard as given. | |

| What the property took to be true | What actually holds | Our position |
|---|---|---|
| "Opportunity means commercial opportunity, or a general aspiration to improve." | The standard names three kinds, all narrow and all operational: enhancing performance in the light of planned changes, adapting work and work organisation to workers, and eliminating hazards. | |
| "The controls are listed in the assessment, so they are accounted for." | Risks are to be assessed taking into account the effectiveness of existing controls. A control that is present and not working produces an assessment of a different hotel. | |
| "Risks to the management system are a management matter, not a safety one." | The determination and assessment of other risks related to establishing, implementing, operating and maintaining the system is required alongside the assessment of health and safety risks. | |
| "Our five-by-five matrix is the methodology." | The requirement is that methodology and criteria be defined with respect to scope, nature and timing, be proactive rather than reactive and be used systematically. A grid interpreted differently in each department meets none of those. | |
| "Someone tried a better arrangement two seasons ago and it lapsed. That is just turnover." | An improvement that eliminates a hazard is an opportunity, and the clause requires a process to assess them. Turnover is the reason it was lost; the absence of the process is the reason there was nowhere for it to be. | |

## Common mistakes: a self-check

| Mistake (from the book) | Present here? | Action / owner |
|---|---|---|
| Treating the risk assessment as the whole of the clause. Opportunity is a separate required process, and the two questions cannot be asked by the same instrument. | | |
| Reading opportunity as commercial or aspirational. The standard names adapting work to workers and eliminating hazards, which are design decisions rather than intentions. | | |
| Assessing risk against controls that are listed rather than controls that work. Effectiveness is in the requirement and it is where most assessments quietly become fiction. | | |
| Never assessing the risks to the system. In a seasonal hotel these are the largest risks on the property and they appear in no register. | | |
| Buying a matrix instead of defining a method. What must be documented is the methodology and the criteria; the grid is a format, and an undefined format is not a methodology. | | |
| Designing the elimination without the people who do the work. It will be correct, it will remove the hazard, and it may not survive the season. | | |

## Operative synthesis

› **The standard requires two assessments and most hotels perform one.** Risks arising from hazards are to be assessed taking the effectiveness of existing controls into account, and the other risks (those that threaten the establishment and operation of the management system itself) are to be determined and assessed alongside them. In a seasonal property the second list is short, obvious once written, and never written.

- The opportunity clause is separate and required, and its named objects are narrow: enhancing performance in the light of planned changes, adapting the work and its organisation to the workers, and eliminating hazards. That last one carries a structural consequence: elimination sits at the top of the hierarchy of controls and cannot be reached from a risk assessment, which takes the hazard as given. A property that assesses risk and not opportunity has given up the most effective remedy the standard recognises, and it will pass its audits while doing so. The instrument is one column: what would have to change for this exposure not to exist.
- **The resort had a register for hazards and a register for controls.** It had nowhere at all to write the sentence somebody had found a way of not walking that path, so the sentence lasted one season and left with the person who said it.
- Hazards identified, risks assessed and opportunities, at last, written down, the chapter turns to what the property intends to do about any of it. Which is where a hotel discovers that the numbers it has been reporting for years measure the harm that has already happened, and say nothing whatever about the harm that is coming.

## Action plan for our property

| Action | Owner | Due | How we will know it worked |
|---|---|---|---|
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Source: Francesco Dore, The Helm and the Lens, Volume 3a «The Helm», subchapter 1.9. Edizioni Effedore, 2026. Clause references are paraphrased; this sheet does not reproduce the text of ISO 45001. It is not legal advice: health and safety law is that of the place where the property operates.