

# RISK THREATS TO BUSINESSES ACTION GUIDE

**Vision:** Our vision is to provide a weekly, step-by-step guide to help people prepare before a given threat becomes a reality. We encourage you to print and keep a collection of these weekly guides and website information. We also suggest you keep your collection in a notebook in case there is a loss of the internet and power at the very time you need these guides.

We believe as you consider these guidelines and prepare, you will gain the knowledge and skills to adapt to the anticipated threats. These guides may not address every contingency but, being prepared for threats and disasters in general helps individuals gain the peace of mind that they have done what they can do to enhance their chances for safety, survival, and the well-being of their communities. This resource and comprehensive approach fosters resilience and prosperity in challenging times when many others may be caught off guard.

**EXPERT – In this episode we will address – BUSINESS RISK MIDIGATION MANGEMENT THREATS WITH TOM KLINE.**

Tom is a Risk Mitigation Expert & Compliance Consultant, an Expert Business Mitigation Trial Witness, Speaker & Trainer, an Auto Dealership Owner for 30 years, the Founder of Better Vantage Point.com and the Author of Tuck the Octopus, a primer on Business Risk Management.

**You can see our WWT podcast at**

<https://vimeo.com/manage/videos/1048687727>

**INTRODUCTION:** Step-by-Step Guide to Understanding Risk Management, using the Automobile Industry as a model.



# INTRODUCTION

## Topic One

Risk management is essential for car dealerships to ensure the safety of customers and employees, protect assets, and comply with state and federal regulations. This guide outlines key areas of risk management, focusing on customers, employees, insurance, and regulatory compliance.

Tuck the Octopus is a primer on business risk management that outlines key questions any businessperson to ask to mitigate risk. Tom's experience has demonstrated that seventy to eighty percent of all business risk issues are customer and employee related. If the employees are not happy the customers are not going to be happy. The other twenty percent of risk issues can be addressed by asking two simple questions. First, "What catastrophic event could happen in my business and what are they?" And second, "Do I have enough business insurance to cover the value of the enterprise in the event of such catastrophes? The answer to the second question should include employee problems and knowing exactly what is and is not covered by their policy keeping any future industry changes in mind.

These tools can be utilized on a broad scope of businesses however, we chose to highlight the threat to the auto industry because it is essential to the US Economy.

## Notes

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# UNDERSTANDING RISKS IN CAR DEALERSHIPS

## Topic Two

**Car dealerships face various risks, including**

- Financial risks from sales fluctuations.
- Legal risks from regulatory non-compliance.
- Operational risks related to inventory and employee safety.
- Reputational risks from customer dissatisfaction and safety.

## Notes

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# CUSTOMER RISK MANAGEMENT

## Topic Three

### Ensuring Customer Safety

- **Facility Maintenance:** Regularly inspect and maintain the dealership premises to prevent accidents (e.g., slippery floors, poor lighting).
- **Test Drive Policies:** Establish clear policies for test drives, including verifying licenses and insurance.

### Addressing Customer Complaints

- **Feedback Mechanism:** Implement a system for customers to voice complaints and suggestions.
- **Resolution Process:** Train staff on how to handle complaints effectively and ensure timely resolutions.

### Data Protection

- Make sure customers feel safe when providing personal and financial information when interacting with employees of company.
- **Privacy Policies:** Adhere to data protection laws (e.g., GDPR, CCPA) regarding customer information.
- **Secure Systems:** Use secure systems to protect customer data and regularly update security protocols.





# EMPLOYEE RISK MANAGEMENT

## Topic Four

### Workplace Safety

- Safety Training: Provide regular training on safety protocols and emergency procedures.
- PPE and Equipment: Ensure employees use appropriate personal protective equipment (PPE) and that equipment is well-maintained.

### Employee Well-being

- Mental Health Support: Offer resources for mental health support and stress management.
- Work-Life Balance: Promote a healthy work-life balance to reduce burnout.

### Training and Compliance

- Regular Training: Conduct training sessions on compliance, customer service, and product knowledge.
- Performance Reviews: Implement regular performance reviews to identify and address any employee issues.

## Notes

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# INSURANCE RISK MANAGEMENT

## Topic Five

### Types of Insurance

- **Liability Insurance:** Protects against claims for bodily injury and property damage.
- **Property Insurance:** Covers damage to dealership property, including vehicles and equipment.
- **Workers' Compensation:** Provides coverage for employee injuries sustained on the job.

### Regular Insurance Reviews

- **Annual Assessments:** Review insurance policies annually to ensure adequate coverage.
- **Regular Risk Assessments:** Conduct risk assessments to identify potential areas of exposure and adjust insurance accordingly.

## Notes

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# REGULATORY COMPLIANCE

## Topic Six

### Understanding Regulations

- **State and Federal Laws:** Stay informed about applicable state and federal regulations affecting car dealerships (e.g., emissions standards, consumer protection laws).
- **Licensing Requirements:** Ensure all dealership licenses are up to date and comply with local laws.

### Record Keeping

- **Documentation:** Maintain accurate records of transactions, customer communications, and compliance efforts.
- **Audit Preparedness:** Be prepared for audits by keeping detailed records and regularly reviewing compliance practices.

### Training and Awareness

- **Compliance Training:** Provide regular training for employees on legal and regulatory requirements.
- **Updates and Communication:** Keep staff informed of any changes in regulations that may affect operations.

## Notes

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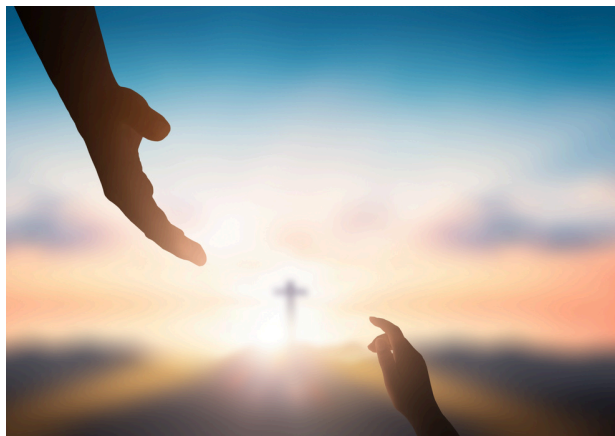


## CONCLUSION

Effective risk management is crucial for car dealerships to thrive in a competitive market. By focusing on customer safety, employee well-being, comprehensive insurance coverage, and regulatory compliance, dealerships can mitigate risks and enhance their overall operations. Regular reviews and updates to risk management practices will ensure ongoing protection and adaptability to changing circumstances.

## Notes

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# PEACE & SPIRITUAL LIVING

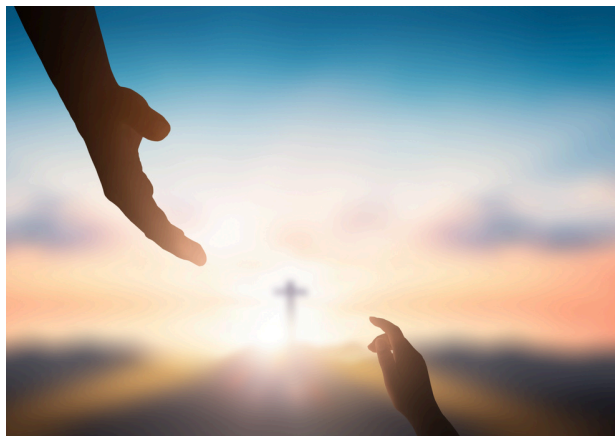
## Topic Seven

Peace could be very elusive during a worldwide threat because of the stress any individual threat would create in one's life. Let alone if these threats appear in clusters or simultaneously, as often is the case. Dealing with stress is very important during times of personal relationship problems, financial, health, and survival issues. Successful stress management and remaining clear headed could make the difference in your survival.

More than stress management, maintaining your peace during a disaster could prove to be more valuable than the gold you stored to barter with. Having peace can help your family, friends, and all of those around you that are in a critical situation to survive in an abundant way.

Peace is directly associated with spirituality. If you have not considered spirituality, now would be the time to develop it while we are in a relatively peaceful time. Seeking a Higher Power for peace makes sense when so many things will be out of your control during a worldwide threat.

Believing Jews look to the God of Abraham, Isaac, and Jacob to bring them peace. Prophecies of the Messiah help the Jews focus on God as their victor and keeper. For Jews, their bible predicts the coming of the Messiah who will protect them and establish his forever kingdom.



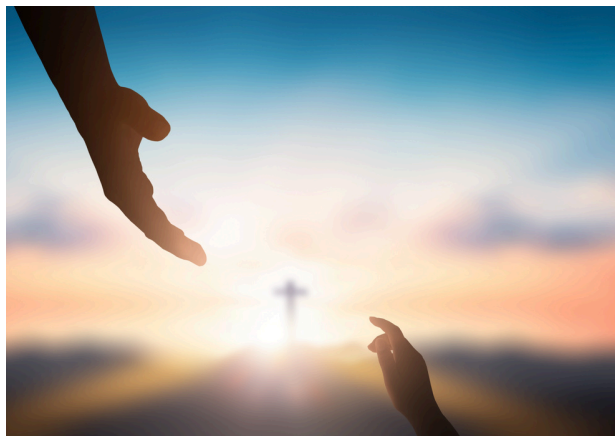
# PEACE & SPIRITUAL LIVING

## Topic Seven

Those who know the Jesus of the Christian Bible will deal with stress completely differently than those who do not. There are several reasons for that. First, the bible is full of prophecies foretelling the birth and mission of Jesus to make peace between God and mankind in addition to his return to set up a kingdom of His peace. Jesus came and fulfilled the prophecies of his birth, death, and resurrection. Christians have a great deal of evidence that he will keep his promise to return and ultimately establish worldwide peace. The well-known Christmas prophecy hundreds of years before his birth in Isaiah 9:6 identified Jesus as the Prince of Peace. He offers that peace to you today if you but ask (John 14:27).

Prophecies are comforting and stress reducing because they come from a loving Higher Power that is communicating with his people what to expect. Prophecies for the Christian tell the nature of the times in which Jesus was, is and will be.

If you are encouraged by the **WorldwideThreat.com** please consider visiting [www.LiveInThePresence.com](http://www.LiveInThePresence.com). We produced a video series called ***Living in the Presence***. These shows were produced in different places in the world and primarily show how people in difficult and life-threatening situations live a life of peace and prosperity in many ways.



# PEACE & SPIRITUAL LIVING

## Topic Seven

To be part of the Worldwide Threat Family is to understand how to be prepared for the threats. Part of that preparation is to do your part to support the local storehouse that helps people in need, otherwise known as the local church. Both Jews and Christians know the importance of this principal from the example of Joseph in the Old Testament storing up goods in the storehouse. If you do your part to support your local church, God promises to protect the remainder of your supplies in Malachi 3:10-18. That should give you some peace as well.

If you are not walking in peace, we can help you by introducing you to Jesus and giving you free information that will help. We welcome you to contact us by phone **888-391-0354**, email at [info@theworldwidethreat.com](mailto:info@theworldwidethreat.com) or text at **828-330-4883** and we will be glad to discuss all of this.

We hope to see you next Thursday for latest instalment of the Worldwide Threat. Until then, we will leave you with one last thought.

Jesus says in John 14:1-3, 27-28;

### Jesus is the way to the Father

**14** Jesus said to his disciples, ‘Do not be sad or afraid. Believe in God, and also believe in me. **2** There are many rooms in my Father's house. I will go now so that I can prepare a place for you there. If it was not true, I would not have told you this. **3** After I have prepared a place for you, I will return. Then I will take you so that you will be with me. You will be where I am...**27** I will go away but I will give you a gift of peace. It is mine to give and yours to keep. It is not like a gift that this world gives. Do not let yourselves be sad. Do not be afraid. **28** You heard me say to you, “I will go away, but I will return to you.” (EEV)

**Disclaimer:** The ideas and suggestions in these guides are not meant to provide professional advice. We suggest you communicate with professionals in all areas to design and prepare for any threats you or your family may face. These guides and information are provided free for you to share with friends and family but may not be copied or used for commercial or business use without our written permission.

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