

5 Easy Pieces: How to Remake Risk Rules



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I recall hearing the phrase “5 Easy Pieces” while watching a television show about how to dress without looking like you were trying to impress. The concept of having simple wardrobe items that work anytime, anywhere, was deceptively appealing. While I never purchased any of the items the wardrobe experts recommended, I’ve adopted my wise father’s philosophy and often wear the same getup day after day. I own multiple pairs of the same slacks and duplicates of spring and winter tops.

What if we embraced a few simple rules when we write risk policies? Maybe that could take the pain out of drafting, enforcing, and explaining complex policies. I was inspired to craft simple policy drafting concepts while reading Christian Hunt’s book *Humanizing Rules: Bringing Behavioural Science to Ethics and Compliance*. Hunt’s book skillfully balances bluntness with wit, and practicality with insight.

Hunt introduces a helpful mnemonic—HUMANS—to remind rule writers to reflect on the content of their rules and how the people who need to comply will likely receive, perceive, and understand them. HUMANS stands for:

- **H = Helpful:** How helpful do I find what they are asking me to do?
- **U = Understand:** Do I understand what they are asking me to do? And do I understand why they are asking me to do it?
- **M = Manageable:** How manageable is what they are asking me to do?
- **A = Acceptable:** How acceptable do I find what they’re asking me to do? And do I accept that they have the authority to do so? The more acceptable people find what we’re asking them to do, the more likely they are to do it.
- **N = Normal:** Is what they are asking me to do normal? And are other people doing this?
- **S = Salient:** How relevant is what they are asking me to do? And how appealing is what they are asking me to do?

Below are five simple rules that could make the policies we draft better.

Rule #1 - Don’t Make Things Worse

Many of us take great pride in being ‘doers’ who get things done. But sometimes doing, instead of thinking about what we’re doing, leads to policy blunders. Hunt refers to a German word that describes “what can happen due to a bias toward action.” The word is *verschlimmbessern*, and Hunt explains that “It’s when we try to improve things, but in doing things we actually make them worse.”

What makes something worse? It might be more confusing, convoluted, difficult, tyrannical, maddening, or any number of things that mean, simply, worse. When you change or create a policy, ask “By changing this policy, have I potentially made things worse?” Or “What makes me truly believe more people will understand, accept, and happily comply now that I’ve updated the policy?”

Rule #2 - Stop Blaming Others

Hunt writes that many policies and procedures are prefaced with a simple, but disingenuous explanation: “We’re doing this because we have to.” He says leaders and policy drafters should put that often false narrative aside. If you emphasize instead that “we’re doing this because it matters” and “here’s why,” people are more likely to understand and follow your policies. Whether you’re issuing a new risk policy or tuning up a dated one, double check that you’re doing so because it matters. And remember that when you lead with “it’s because we have to” or “there’s a regulation that requires this,” your audience may check out.

Rule #3 - Be Reasonable

Hunt reminds readers of Humanizing Rules that policies and procedures often ask people to do things that are either impossible, unmanageable, or contradictory to the requirements in other policies. We ask people to “be safe!” but also “work efficiently,” to “not cut corners” but “spend money wisely,” and otherwise contradict ourselves.

Rule #4 - Don’t Solve People Problems with New Rules

Since the first employee handbook was cobbled together, many leaders have tried to use HR policies as a tool for dealing with people problems. Someone shows up to an important meeting wearing a rumpled t-shirt with a barbecue sauce stain? Update the employee handbook to require collared shirts. Someone frequently submits late expense reports? Change the policy to indicate that if expenses aren’t submitted within 30 days, no reimbursement will be paid. We too often turn to policies instead of engaging in a candid conversation with a human being. If you’re committed to changing that approach, I encourage you to lead the conversation with curiosity, not judgement. Resolve to learn the real reasons why someone is not following a rule you deemed important.

Rule #5 - Look Ahead to Spot the Turkeys Around the Bend

In Chapter 18, Hunt reminds policy crafters to “Look Where You Want to Go,” and describes one of the most important lessons taught to new motorcyclists: when approaching a bend in the road, keep your eyes focused on where you are going, beyond the bend. New riders whose gaze is drawn to the bend itself “risk crashing into the thing you’re fixating on avoiding.” During one motorbike ride with my Dad, I remember looking far off beyond the curve and seeing a raft of 12+ wild turkeys crossing the road. Following the “look beyond the bend” rule led me to let up on the throttle a bit and avoid a messy and potentially disastrous encounter.

Hunt writes that “Rather than thinking about the outcome we’re looking to achieve, we focus more on the frameworks, processes, and policies we’ve implemented to get us there.” If you’re stuck in a framework or lengthy policy, give yourself space to re-consider what you seek to achieve. Put the draft aside for a while and make sure you and others involved can see the destination beyond the bend.

Sure, having real conversations with humans before and during your policy drafting might make it take a little longer. But it also will make people more likely to understand and follow those policies—and you’ll learn valuable lessons about your team members and constituents in the process. These five simple rules will help you get there. Bonus: with a little thought to the wardrobe version of your own “five easy pieces,” you’ll look sharp when you arrive.

Melanie Lockwood Herman is Executive Director of the Nonprofit Risk Management Center. She welcomes your thoughts and insights about policy drafting, looking beyond the bend, and embracing risk at Melanie@nonprofitrisk.org or 703-777-3504.