

Risk Profile	Priority	Example	Strategy
High Severity/High Frequency	High - High probability of loss occurring, it is foreseeable and you have little control over it - fall height, speed, weather uncontrolled fall, violence	Snow board, white water rafting/canoeing, trampolines, cliff rappelling, sky diving, extreme sports, travel to war/disaster areas etc.	Avoidance Transfer (Contractual) Self-Retention
High Severity/Low Frequency	High - Medium - Risk can be controlled, but severity of loss is present due to speed, fall height, uncontrolled falls, extreme weather, etc.	Wilderness excursions, rock climbing, high ropes, canopy walks, etc.	Avoidance Risk Control Loss reduction
Low Severity/High Frequency	Medium - Risk is readily recognized and measured - probability of a loss or no loss. You can takes steps to control or reduce the risk	Downhill skiing, conventional sports, camping, amusement parks, playground equipment, etc.	Risk Control Loss Reduction Risk Transfer (Contract) Duplicate Resources Segregate Exposures Self Retention
Low Severity/Low Frequency	Low - Risk exists but low probability of loss	Regular classroom programs, educational field trips - museums, ROM, art galleries, etc.	Loss Reduction Self Retention