

# *Assessing Your School Risks*



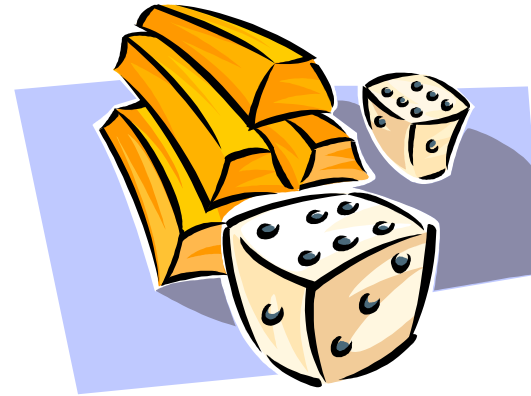
## **Agenda:**

- **Defining Risk**
- **What is Risk Assessment?**
- **Defining Categories of Risk**
- **Prioritizing Categories of Risk**
- **Selecting Risk Strategies**

# *What is Risk?*



# ***Risk:***



- **Defined as:** “*A chance of harm or loss; danger.*”
- **Some level of risk exists in every facet of our environment**
- **All risks are not equal**
- **Taking risk is necessary to gain rewards or benefits**
- **Calculated Risk Taking vs Uninformed Risk Taking**

## *Calculated Risk Taking*

- **Identify foreseeable risks/hazards**
- **Assess Risk vs Benefits**
- **Remove/avoid unnecessary risks**
- **Set procedures to manage remaining risks**

## *Uninformed Risk Taking*

- **Unaware of risks or injury potential**
- **Inexperience**
- **Disregard for risks**
- **Thrill-seeking quest**
- **Invincible attitude**
- **Reckless, cavalier attitude towards rules or structure**

# *Risk “Appetite”*

- **Subjective – varies from person to person**
- **Based on personal experience (I didn’t get hurt; It never happened to me; I knew a guy who did that...)**
- **Attitudes, values, aggressive nature**
- **Personal proficiency can skew the perception of risks to inexperienced participants**
- **School boards responsible for the risk appetite of their organizing groups/committees**

# *Assessing your Risks*



# ***Risk Assessment***

- **The process of analyzing the nature of the risks faced by your school board based on expected frequency of occurrence and severity**
- **Recognizes that all elements of risk are not equal in resulting frequency and/or severity**
- **Systematic method of categorizing risk by level of priority**
- **Simplest method is to set priority according to Low, Medium, High elements of risk**

## *Low Risk Characteristics:*

- **Low Frequency - The risk of loss exists, but the likelihood of it occurring is low**
- **Small # or no incidents/losses in past 15 years in province**
- **Low Severity – Little or no impact on students or school operations**

## *Low Risk Category Examples*

- **Sedentary classroom activities**
- **Lead in drinking water, exposure to asbestos; exposure to mould**
- **Hurricane**
- **Earthquake**
- **Nuclear radiation?? (unless near a reactor or industrial area.....)**

## ***Medium Risk Characteristics***

- **Inherent hazards that are known or foreseeable to a reasonable, prudent person**
- **Losses/incidents occur regularly; usually low severity (but can be catastrophic)**
- **Medium to Medium (High) risks**
- **Steps can be taken to remove or reduce the risk of loss occurring**

## *Medium Risk Examples*

- **Contact sports**
- **Downhill sports, phys.ed.**
- **Transportation (bus, car, boat)**
- **Playground equipment**
- **Premises maintenance**
- **Winter conditions – snow clearing**

## *High-Medium Risk Examples*

- **Extreme sports – e.g. downhill mountain bike; rock climbing walls**
- **Wilderness Excursions (camping, etc.)**
- **High Ropes**
- **Canopy Walks**
- **Technical Studies Programs**
- **Water Activities (swimming, wave pools)**





## *High Risk Characteristics*

- **Nature of activity or presence of severe hazards = high chance of loss occurring**
- **Catastrophic injuries or loss outcome**
- **Foreseeable that a loss will occur**
- **You have no control over the hazards**

# *High Risk Examples*

- **Fall height exceeds 8 feet**
- **High speed**
- **Severe weather conditions**
- **Free fall or jumps (e.g. trampoline, cliff)**
- **Water currents, waves or tidal conditions**
- **Inexperienced participants**
- **Students operating vehicles**

# Risk Assessment Chart

	<b>High Frequency</b> 	<b>Low Frequency</b> 
<b>High Severity</b> 	<b>HIGH RISK</b>	HIGH MEDIUM RISK
<b>Low Severity</b> 	MEDIUM RISK	<b>LOW RISK</b>



# *Selecting Risk Strategies*



# *Common Risk Management Strategies*

- **Avoidance**
- **Risk Control**
- **Loss Reduction**
- **Risk Transfer (Insurance or Contractual)**
- **Duplication of Resources**
- **Segregation of Exposures**

# **Avoidance**

- **100% effective in eliminating risk of loss**
- **Limited in scope – can't avoid all risks**
- **Applies to:**
  - **High Risk activities category**
  - **Activities that have no educational value or are not necessary to fulfill education goals**
  - **Risks that are not acceptable to board**
  - **Inadequate resources to manage safely**

# **Risk Control**

- **Proactive steps can be taken to manage the identified risks**
- **Remove known risks where possible**
- **Set rules/procedures to minimize loss resulting from remaining risks**
- **Enforce rules/procedures; Document steps taken (checklists, etc.)**
- **E.g. Supervision, Safety Rules, use of safety equipment, etc.**

# ***Risk Reduction***

- **“Post loss” planning – reduces severity**
- **Emergency Response Plan, BCP, etc.**
- **Natural Disasters**
- **Technological Events**
- **Man-made Events**

## **Risk Transfer**

- **By Law – Occupier’s Liability; J&S Liability; Vicarious Liability**
- **Contractual – agreement to assume or relinquish legal responsibility (e.g. contractor for board; permit holder)**
- **Insurance**

## ***Duplication of Resources***

- **Alternate or back-up resources in case loss occurs (post loss strategy) – where will students go if school burns down?**
- **Supply Chain interruption (alternate suppliers due to strike, labour dispute, pandemic)**
- **Alternate sites for computer operations**

## ***Segregation of Risks***

- **Physical barriers or geographic divisions to reduce chance of total loss occurring**
- **Spreads exposure to loss across different locations**
- **Isolates and controls known sources of loss**

Risk Profile	Priority	Example	Strategy
High Severity/High Frequency	<b>High</b> - 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	<b>High - Medium</b> - 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	<b>Medium</b> - 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	<b>Low</b> - Risk exists but low probability of loss	Regular classroom programs, educational field trips - museums, ROM, art galleries, etc.	Loss Reduction Self Retention

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