



**STUDENT ORGANIZATION  
RISK MANAGEMENT GUIDE**

## WHY RISK MANAGEMENT?

All activities or events, regardless of size, involve levels of risk. As student organizations hosting events, both on and off campus, you need to be aware of potential risks and work to develop strategies to mitigate those risks. While risks vary in type and scope, they need to be accounted for in the planning process of an event.

## RISK MANAGEMENT PROCESS

1. *Identify the risks* – Develop a complete list of all the activities taking place at an event and determine the risks involved with each activity. Some things to keep in mind are to develop a good method to identify these potential risks, examine all sources of the risks, list all risks whether they are probable or not, and consider each risk from various stakeholder perspectives. This might entail looking at what has happened at past events if it's an annual event, researching the activities taking place online or speaking to other organizations that have done similar events.

For example, if you are planning a snorkeling activity, you need to know everything there is to know about snorkeling and water sports.

2. *Assess the risks* – Determine the relationship between the **probability** and the **impact** of the risks you identified in step 1. Things to consider in this phase are how important the risky activity is, the level of control you have over the risk, the potential and actual losses that might come from the risk, and the benefits and opportunities that come with the risk.

For the snorkeling activity example, there is a chance that you might get bad weather that may include lightning so it's important to look up the weather and determine how likely it is that you may face dangerous conditions. You also need to consider the equipment being used, the qualifications of the person or company leading the activity, etc. Plus, you need to ask yourself how important this activity is to the success of your organization and what you stand to gain from it by moving forward with the activity versus what you might lose if something should go wrong.

3. *Address the risks* – The next step is to determine what your options are for managing the risk and all its pieces. The main question being asked here is what measures can be put in place to reduce the likelihood that an incident will occur and therefore reduce your risks.

For the snorkeling example, it would be wise to reschedule the activity if bad weather is expected on the day you have it scheduled. It can also mean making sure that you are using a certified snorkeling instructor who comes with appropriate liability insurance; identifying a risk manager for the activity to ensure that the risk management plan is implemented; or identifying an emergency contact person who is not participating in the activity to respond in the event of an incident.

4. *Implement the plan* – After determining that you can proceed with your activity, the next step is to put your risk management measures in place. During this step, it's important to document how the measures are working and what the outcomes are so that you can have a log to refer back to for later assessment.

5. *Evaluate the plan* – After the activity is completed and the event is over, it is time to sit down and consider the strengths and weaknesses of the plan. If an incident took place, it's important to examine what led to the incident and if there was anything that could have been done to prevent it. Finally, it's important to note what worked and what didn't work for the next time around.

## TYPES OF RISK:

*Physical Risks* – Bodily injury that occurs due to the participation in an event.

*Reputational Risks* – Incidents that result in negative publicity for the student organization, its members, their advisor(s), and/or the college. Reputational risks can occur after an event ends through media reporting.

*Emotional Risks* – Feelings of marginalization, discrimination, or trauma due to the content or nature of an event. Students or community members may be put at an emotional risk after an event has ended based on media coverage or anecdotal reports.

*Financial Risks* – Payments made before or after an event that impact the financial stability of the organization(s) hosting and associated with the event.

*Facilities Risks* – Structural damage caused to an event venue or surrounding environment during the event, or dangers associated with the venue including poor upkeep, lack of space, or inclement weather.

## RISK MANAGEMENT MATRIX

Could result in death, disaster, or irreversible damage; Will negatively impact the event

Could result in injury or reversible damage; Will negatively impact the event

Impacts the event, but not the outcome

Little to no impact on the event

		IMPACT			
PROBABILITY		Catastrophic	Critical	Marginal	Negligible
Such a rare occurrence that it can be assumed it won't happen	Unlikely	Medium	Medium	Low	Low
Possible to occur	Seldom	High	Medium	Low	Low
Will occur at some point	Occasional	High	High	Medium	Low
Occurs several times; Has occurred in the past	Likely	Extremely High	High	Medium	Low
Will almost certainly occur during the event; Has occurred repeatedly in the past	Frequent	Extremely High	Extremely High	High	Medium

Adapted from: Safety Management Services (<http://www.smsenergetics.com/risk-management/process-hazards-analysis/risk-assessment-matrix-2>); Information Assurance Training Center (<https://ia.signal.army.mil/IAF/IASOLesson8.asp>); and the University of Connecticut ([http://www.studentactivities.uconn.edu/risk\\_matrix.html](http://www.studentactivities.uconn.edu/risk_matrix.html))

## RISK MANAGEMENT ASSESSMENT

1. List ALL activities associated with the event
2. Identify risks associated with each activity
3. Evaluate the impact and probability of each activity to identify the level of risk using the RISK MANAGEMENT MATRIX
4. Identify possible solutions to reduce or eliminate risks

Event:

Activities	Associated Risks	Impact	Probability	Level of Risk	Solutions
A.	1. 2. 3.	1. 2. 3.	1. 2. 3.	1. 2. 3.	
B.	1. 2. 3.	1. 2. 3.	1. 2. 3.	1. 2. 3.	
C.	1. 2. 3.	1. 2. 3.	1. 2. 3.	1. 2. 3.	
D.	1. 2. 3.	1. 2. 3.	1. 2. 3.	1. 2. 3.	
E.	1. 2. 3.	1. 2. 3.	1. 2. 3.	1. 2. 3.	

Activities with a LOW or MEDIUM level of risk should be fine to proceed with.

Activities with a HIGH level of risk require significant planning, alteration, or additional support.

Activities with an EXTREMELY HIGH level of risk should not take place.

## OPTIONS TO MANAGE RISK

*Risk Acceptance* – For events with low levels of risk, you may consider accepting the potential risk. While the risks may not be highly impactful, you will still want to have a plan in case an incident occurs.

May include: Phone number for Campus Police  
Preparation to submit an *Incident Report Form* to Student Activities (a copy of the form is in the appendix)

*Risk Modification* – Changes in the event to reduce the risk.

May include: Change in location, day, or time  
Addition of advisors, campus staff, and/or security

*Risk Transfer* – Shifting part of all of the liability to another party.

May include: Hosting the event at a third party vendor  
Purchasing additional liability insurance  
Requiring participants to sign waivers

*Risk Elimination* – Completely removing part or all of an activity. This should be used as a last option when the risks can be accepted, removed through modifications, or covered through a shift to other parties.

Regardless of how your organization chooses to manage the risk, the group, individuals, and/or the college may not be completely absolved of liability should an incident occur.

## AFTER THE EVENT

After your event is completed, you should take the time to reflect on it. When filling out your *SCG Program Evaluation Report*, think about how the various aspects of the event went as well as what you would do differently next time. If an incident occurred, think about how you handled it as well as if you would handle it if the incident were to occur again. In addition to giving the form to SCG, make a copy to pass along to the next executive board to improve event for the future.

## IF AN INCIDENT OCCURS...

1. *Take immediate care* – If someone is injured, avoid touching them if possible. In the case of a disaster, find a safe place to go or follow the instructions given by the local authorities. Call Campus Police (401-456-8201) if you're on campus, or 9-1-1 if you're off campus.
2. *Document the incident* – Take note of the people involved, witnesses, and a detailed description of the incident.
3. *Submit a report* – You will need to submit an *Incident Report* (in appendix) to the Office of Student Activities (SU 408) the following business day.
4. *Do NOT speak with the media* – The Office of College Communications and Marketing will handle all of the public relations for an incident. Should a media source contact any member of your organization or your advisor, refer them to that office.

If an incident occurs during a trip, call Campus Police (401-456-8201) to report the incident as soon as help has arrived. Submit the *Incident Report* to the Office of Student Activities as soon as possible.

APPENDIX

**RHODE ISLAND COLLEGE  
OFFICE OF STUDENT ACTIVITIES  
INCIDENT REPORT**

Student Union 408 (401) 456-8034

*For life-threatening emergencies please call 9-1-1 then Campus Police at (401)456-8201. Call Campus Police at (401)456-8201 for non-life-threatening emergencies. Please submit this form to Student Union 408 within one business day.*

**Person involved (Please Print):**

Name \_\_\_\_\_ Sex \_\_\_ Age \_\_\_\_\_  
Last First MI

Address \_\_\_\_\_ Phone \_\_\_\_\_

Status: RIC Member\_\_ Guest\_\_ Other(specify)\_\_\_\_\_ EMPLID: \_\_\_\_\_

Day/Date of Incident \_\_\_\_\_ Exact Time: \_\_\_\_\_

Exact Location: \_\_\_\_\_

\*Describe incident with detail (apparent injuries, other people, situation, equipment, etc.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Witness(es) to incident (PLEASE PRINT):**

Name \_\_\_\_\_ Phone: \_\_\_\_\_

Current Address: \_\_\_\_\_ EMPLID: \_\_\_\_\_

Name \_\_\_\_\_ Phone: \_\_\_\_\_

Current Address: \_\_\_\_\_ EMPLID: \_\_\_\_\_

Name \_\_\_\_\_ Phone: \_\_\_\_\_

Current Address: \_\_\_\_\_ EMPLID: \_\_\_\_\_

If incident occurred during an activity was the activity supervised? Yes \_\_\_ No \_\_\_

Faculty/Staff person on duty \_\_\_\_\_

\*Action taken: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Report Documented By: \_\_\_\_\_ Date: \_\_\_\_\_

Position: \_\_\_\_\_ Phone: \_\_\_\_\_

EMPLID: \_\_\_\_\_

**\*Use other side if necessary**