

Risk Management 101

Pt. 2



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Recap

1

Risk management is simple and intuitive

2

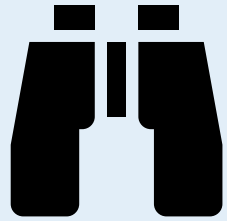
Anyone can be a risk manager

3

Risk is unpredictable



The Risk Management Process



Identify

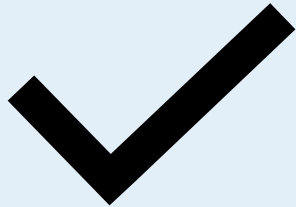


Assess

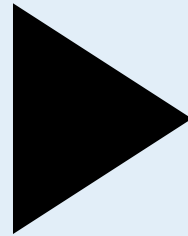


Examine

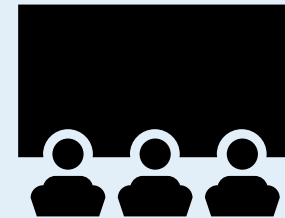
The Risk Management Process (cont.)



Select



Implement



Monitor



Risk Management in Practice

Trail Adjacent to Golf Course

Following a recent claim, the local government is looking at reducing future liability.

The trail is adjacent to the golf course (both owned by the local government). The golf course is leased to and operated by a third party.

On hole nine, there is a dogleg to the green, creating a potential high risk for stray balls. Two documented injuries from stray balls hitting trail users.

What would you suggest they consider for this area?

What would you suggest for short, medium and long mitigation measures?



The Trail



- Trail is an important recreational asset for residents and is well used.
- Historically used informally; now officially maintained by the local government.
- Most of the trail is built on top of a diking system.
- Parts of the trail are in trees.
- The golf course users may not be aware that the trail exists.
- The trail maintenance responsibilities are unclear.

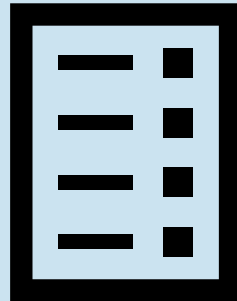
Potential Dogleg Layout: Fairway View



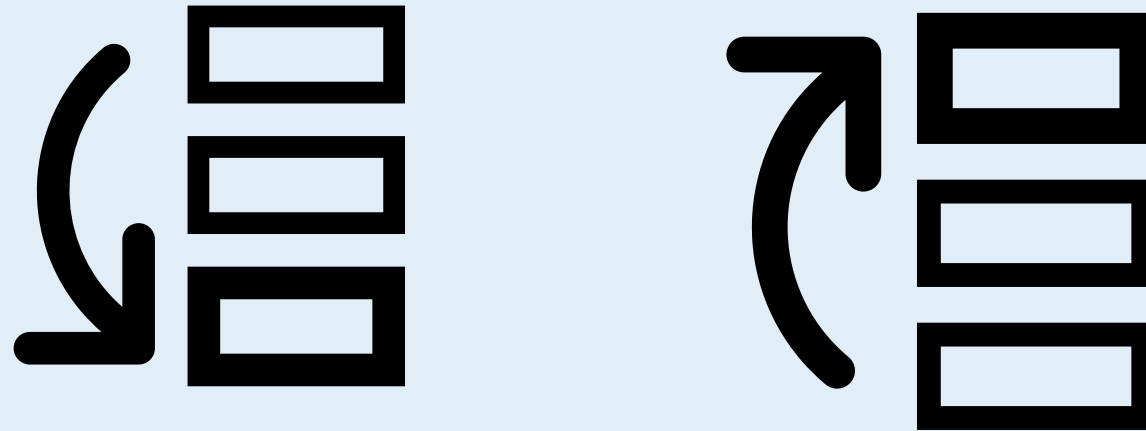
Conceptual depiction

- Tee Shot Blind to Right or Left Side
- Trail users blind to opposite ball flight
- Common golfer "miss" a slice or a hook, causing probable oncoming hazard in trail user path

Identify



Assess



AVOID

eliminate cause of risk

MITIGATE

reduce probability or impact of risk

THREATS

ACCEPT

contingency plans for risk

TRANSFER

have third party take on
responsibility for risk (Insurance)

EXPLOIT

ensure the opportunity is realized

ENHANCE

increase probability or impact of opportunity

OPPORTUNITIES

ACCEPT

SHARE

have third party take on responsibility for opportunity



Questions?