

## Risk Management Matrix

Risk	Frequency	Severity	Both	Neither	Risk Management Method(s)	Loss Control Ideas
<b>Slips, Trips, and Falls</b>	Yes	No	No	No	Reduction	Routine Facility Maintenance
					Reduction	Implement Maintenance Charts
					Reduction	Implement Regular Repair Schedules
					Reduction	Stay on top of Snow/Ice Removal
					Reduction	Signage in Wet Areas, Exits, Stairways
					Reduction	Deductibles
					Retention	Insurance Coverages
					Transfer	
<b>Playgrounds</b>	Yes	Some Potential	Yes	No	Avoidance	Remove Aged, Worn and Damaged Equipment
					Reduction	Check Fall Protection Against Industry Standards
					Reduction	Provide Supervision When/Where Applicable
					Retention	Deductibles
					Transfer	Insurance Coverages
<b>Fighting and Horseplay</b>	No	Some Potential	No	Yes	Reduction	Establish/Communicate Rules/Consequences
					Avoidance	Dismiss Chronic Offenders
					Transfer	Insurance Coverages

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<b>Organized Sports/Clubs</b>	Potentially	Yes	Yes	No	Reduction	Remove Aged, Worn and Damaged Equipment
					Reduction	Inspect Playing Fields/Courts/Weather Before Play
					Reduction	Require Pre-Participation Physicals
					Reduction	Hire Trained/Experienced Instructors
					Reduction	Implement Appropriate Training/Conditioning Programs
					Retention	Deductibles
					Avoidance	Weigh Cost/Benefit of Offering High Risk Sports
					Transfer	Require Parent Permission and Waivers to Participate
					Transfer	Require Physician Approval to Return After Injury
					Transfer	Insurance Coverages
<b>Vehicle</b>	No	Potentially	No	No	Reduction	Appropriate Vehicle Maintenance
					Reduction	Driver Screening
					Reduction	Implement Safety Procedures Including Seat Belts
					Transfer	Insurance Coverages

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<b>Animal Related</b>	No	Potentially	No	No	Avoidance	Prohibit Dogs on the Grounds or in Buildings
					Reduction	Inspect and Act on Reportings of Wild Animals/Bee Hives
					Transfer	Insurance Coverage
<b>Other</b>	No	Yes	No	No	Reduction	Remove Aged, Worn and Damaged Equipment
					Reduction	Hire Trained/Experienced Instructors
					Reduction	Implement Regular Safety Training Procedures
					Reduction	Provide Supervision When/Where Applicable
					Avoidance	Weigh Cost/Benefit of Offering High Risk Labs/Electives
					Transfer	Insurance Coverages
<b>Abuse and Neglect</b>	No	Potentially	No	No	Avoidance	Faculty and Staff Screening Including Criminal
						Background Checks
					Reduction	Establish/Communicate Rules/Consequences
					Reduction	Establish Procedures for Dealing with Accusations
					Reduction	Seek Out Experts on the Subject and Engage in Other
						Training and Prevention
					Transfer	Insurance Coverages