

RMHA RISK MANAGEMENT PROCEDURES

An Annex to RMHA Policy, Procedures, Rules And Regulations

July 2013



Risk Management Policy

The RMHA shall actively conduct Risk Management to minimize risk to its members and itself. Risk management is the process by which the RMHA reviews its activities, programs and operating procedures (including buildings and staff) to identify, understand and insure against the everyday risks confronted in operating an organized program.

Risk Management Procedures

What is Risk Management?

Risk management is the process by which the RMHA reviews its activities, programs and operating procedures (including buildings and staff) to identify, understand and insure against the everyday risks confronted in operating an organized program.

Risk management consists of four (4) basic steps performed in a logical sequence:

Step 1: Identify the risks connected with an activity (e.g. game, dressing room, arena, parking lot, travel).

Step 2: Assess the relative significance of all on-ice and off ice-risks.

Step 3: Eliminate or minimize the identified risks.

Step 4: Provide protection against unavoidable risks. This can include insurance coverage.

Step 1 – Identify the Risk

How do you identify the risk?

Each activity, program and operating procedure is to be broken down into discrete steps, parts, or functions, what is being done and by whom is considered and any possibility of risk is noted, Common sense should dictate the level of granularity required, for example, everyone knows what it is to drive a truck for a bottle drive there is no need to further break it down.



Step 2 - Assessing Risk

How do you assess the relative significance of a risk?

In some cases a common sense and an understanding of the risk will easily lend itself to assessing the significance; however in many cases it is difficult. For these cases a simple concept can be used. The relative significance of a risk can be quantified into a term call a Risk Index. The risk index can be defined mathematically as follows:

$$\text{RISK INDEX} = p \times c$$

where: p = probability of the occurrence
 c = consequence of that occurrence

How do you define the probability?

The probability of an occurrence is simply an estimate of how likely it is to happen. The following guidance is provided:

HIGHLY LIKELY - means that the occurrence is inevitable unless steps are taken to address the issue at hand. The occurrence has a better than a 1 in 10 chance of happening.

PROBABLE - means that the occurrence may or may not eventuate if nothing is done to address the issue at hand. The occurrence has approximately a 1 in 10 to a 1 in 100 chance of happening.

REMOTE - means that the occurrence is unlikely to eventuate. There is less than a 1 in 100 chance that the occurrence will happen.

How do you define the consequence?

Consequences are determined on the basis of the severity of injury and/or risk of fines or lawsuits that affect the participants, volunteers or the organization. The following definitions apply:

(1) Consequence is considered **SEVERE** if:

- Participants - risk will result in serious injury or death of a participant and/or
- Individual Volunteers – risk will result in injury, costs/fines or lawsuits that will jeopardize the lively hood of an individual volunteer and/or
- The RMHA - risk will result in costs/fines or lawsuits that will jeopardize the RMHA.

(2) Consequence is considered **MODERATE** if:



- Participants - risk will result in minor injury of a participant and/or
- Individual Volunteers – risk will result in minor injury, costs/fines or lawsuits that will harm an individual volunteer and/or
- The RMHA - risk will result in costs/fines or lawsuits that will harm the RMHA.

(3) Consequence is considered LOW if:

- Participants - risk will not result in injury a participant and/or
- Individual Volunteers – risk will not result in injury, costs/fines or lawsuits of an individual volunteer and/or
- The RMHA - risk will not result in costs/fines or lawsuits that will jeopardize the RMHA.

How do you determine the Risk Index?

A simple 3 x 3 matrix is used to determine the Risk Index. This is illustrated below.

		PROBABILITY		
		REMOTE (1)	PROBABLE (2)	HIGHLY LIKELY (3)
CONSEQUENCE	SEVERE (3)	3	6	9
	MODERATE (2)	2	4	6
	LOW (1)	1	2	3

The risks associated with the project will be bracketed according to their risk index:

Risk Index	Overall Level	Descriptor
9	RED	Unacceptable
4 or 6	AMBER	Undesirable
1, 2 or 3	GREEN	Acceptable with Review



The RMHA must take the following actions with regards to risks:

(1) 'Unacceptable' Risks

- Requires immediate and continuous treatment until the risk is removed or can be downgraded.

(2) 'Undesirable' Risks

- Best efforts, within available resource envelope, to be applied in order to remove or mitigate risk.

(3) 'Acceptable with Review' Risks

- Must be monitored to ensure that risks do not escalate.

Step 3 Eliminate or Minimize the Risk

How do you eliminate the risk?

The simplest way is to not do the thing that carries the risk. Find another way or find a different solution that does not require the risk to be taken. Common sense will dictate how far this needs to be taken. If the risk cannot be eliminated than it should be minimized.

How do you minimize risk?

There are many ways to minimize risk. It can vary from requiring the use of specialized training for personal (trainer certification, volunteer screening) to providing an enhanced level of supervision for a particular task. Common sense will dictate how much a particular risk can be minimized.

Step 4 Provide Protection Against Unavoidable Risks.

How do you provide protection against unavoidable risks?

There are many ways to provided protection. It can vary from requiring the use of personal protective equipment (Full equipment for on ice helpers) to providing an enhanced level of insurance protection for a particular task. Common sense will dictate how much protection particular risk requires.



All on roster players, on roster bench staff and board of director members in good standing are covered by Hockey Canada's supplemental insurance for most hockey related activities.

For other members and non-members that are involved in an RMHA sanctioned activities, this supplemental insurance can be extended using a CERTIFICATE OF INSURANCE REQUEST FORM also known as "Special Events Request Form. All of these forms are to be signed by the Director of Discipline Risk and Safety prior to submitting to the ODMHA.

For Further Information, Hockey Canada has produced a glossy insurance brochure that explains the Hockey Canada Nation Insurance Program. It is available on the Hockey Canada website. Additionally Hockey Canada has produced a document entitled the "Hockey Canada Event Sanctioning Manual" which provides information and guidance as to what type of event can be held and sanctioned (insured) and what type cannot.

WHO DOES THE RISK ASSEMENT?

Who does the risk assessment, depends upon the nature of the event. For team events it should be the coaches, managers and trainers. Safety requires teamwork and everyone brings their own expertise and experience to aid in the assessment. For RMHA wide events it will be the organizer, the special event committee, the Director of Special Events, and the Director of Discipline Risk and Safety again, safety requires teamwork and everyone brings their own expertise and experience to aid in the assessment.