



University of Connecticut
Division of Student Affairs

Vice President's Office

Student Risk Management Training Module:
Good Decision Making

Another term for risk management is *good decision making*. The following training module can be used to help teach our students the importance of good decision making.

- Goal of Lesson:** To help our students begin to think about risk management more broadly, to understand why it pertains to them and the benefits of applying risk management modules to their activity planning.
- Objective of Lesson:** To give our students tools to help them identify, evaluate and reduce risks.
- Materials:** Outline below
Handouts
- Lesson Description:** This lesson provides an opportunity to help students begin to think about risk management. Generally, when people think about risk management, they think about transferring liability through vehicles such as liability insurance. However, the first exercise should begin with an evaluation of the activity to determine whether the activity is truly the best course of action to meet one's goals and whether the activity poses a reasonable level of risk in light of those goals.
- When it comes to our student activities and student organizations, our students are in the best position to identify and define their goals. Through this lesson, we can help them identify risks and evaluate these risks in consideration of their goals.
- Lesson Procedure:** Run through outline below. The outline identifies and defines risks and the consequences of risks. This outline helps students become invested in the subject by identifying specific consequences important to them. It also provides specific examples where poor risk management can result in injury or damage.
- Ask students to get into groups of three. Pass out the Risk Management Matrix and review it together.
- Pass out a copy of the case study. Ask students to evaluate the risks of this activity using the matrix. Review the activity together.

Student Risk Management Training Module: Outline

I. What is Risk Management?

- a. Risk Management is the process of handling risk by way of reduction, elimination, or transfer of risk, with the latter commonly achieved through insurance.
- b. With every activity a college student undertakes, you assume some level of risk. When you play ultimate frisbee, you risk injury. When you step outside your residence hall, you risk something falling. Risk is part of life.
- c. It's also part of business. Businesses assume all sorts of risks conducting their day to day operations. Universities amaze me with the level of risk they assume in their ordinary day-to-day business. What are some of the risks associated with operating a University?
 - i. People will get hurt walking around on an icy road;
 - ii. Students drink too much in the dorm and get sick;
 - iii. People have a food allergy in the residence halls;
 - iv. A professor's lecture or a student cartoon will offend someone;
 - v. Someone will inappropriately download music;
 - vi. Someone will start a fire in a lab causing injury.
- d. What are the consequences of these risks?
 - i. Injury;
 - ii. Property damage;
 - iii. Lawsuits:
 1. \$\$
 2. Resources
 3. Reputation
 - iv. Political risks;
 - v. Media risks;
 - vi. Other reputational risks (e.g. "UConn is *that* kind of school");
 - vii. Criminal inquiries;
 - viii. Loss of public support;
 - ix. Loss of rankings.
- e. To reduce risk, the first exercise should begin with an evaluation of the activity to determine whether the activity is truly the best course of action to meet one's goals and whether the activity poses a reasonable level of risk in light of those goals. When it comes to our student activities and student organizations, our students are in the best position to identify and define their goals.

II. Reasons University students should care about reducing their risks:

- a. Students are injured:
 - i. Medical bills;
 - ii. Missing classes;
 - iii. Delaying graduation;
- b. Accidents result in student deaths:
 - i. The Leading Cause of Death for College-Aged Students is accidents.
- c. Student organization leaders may be sued by other people who are injured:
 - i. If students have a leadership or advisory role in a student organization and that organization's action cause injury or damage, the student could be found responsible for the injury;
 - ii. Mostly comes up in the context of fraternity organizations, but is not limited to them.
- d. Students could be sued by other students in their individual capacity:
 - i. If a student's action causes injury or damage, that student could be found responsible for the injury → big \$\$\$, including attorneys' fees and the verdict.
- e. Criminal charges could be brought against students;
- f. Criminal charges could be brought against University officials who have worked hard to help students identify and meet their goals;
- g. Reputational Risks that the University fosters a specific type of environment (e.g. - a "drinking" environment; an "intolerant" environment; a "racist" environment, etc.) that has the potential to decrease the value of your degree;
- h. Potential litigation that may be brought against the University:
 - i. This could negatively affect the University's reputation, decreasing the value of your degree;
 - ii. Money, time, resources used to defend against lawsuits = money that isn't used to further our students' direct interests.

III. Just a Few Examples of Liability . . .

- a. **Example:** Fraternity student hazes another student who is seriously injured. The injured student brings a lawsuit against the fraternity, the fraternity student who injured him, and the University.
- b. **Example:** On a rainy day, several USG students come in and out of the office with wet feet. One of the students slips on the water, but he does not wipe it up because it will get wet again. He does not leave a sign indicating the floor is wet. A reporter comes in to speak with the student body president, slips and falls, tearing several muscles. He sues USG and the University.
- c. **Example:** SUBOG hosts a party in the Student Union. The policy is that only UConn students can enter this party. An individual approaches the front, explaining that he is a student and he can't find his ID and asks to go in. Students hosting the event decide to let him in. He enters, pulls out a gun, shoots a University student and flees. The student sues SUBOG and the University.

- d. **Example:** WHUS is traveling to a scene to film a newscast. On the way there, the students get lost. The driver is reading a text from the person following when she gets in an accident and injures another driver. This driver sues the student and the University.
- e. **Example:** The Daily Campus runs an editorial making accusations against a local politician. The politician reads the article and then sues for libel, claiming the information was inaccurate and professionally damaging. She sues the editor of the Daily Campus, the Daily Campus and the University.

IV. How Can Students Identify, Evaluate and Reduce Risk?

- a. Meet with University advisors to review activities;
- b. Read, understand and know University policies;
- c. Use a Risk Assessment Matrix (will review in a while).

V. Group Activity:

- a. Divide the students into groups of two, half of which represent students the other half which represent risk managers;
- b. Hand the student groups the Case Study, ask them to complete it;
- c. Give the Risk Managers the Matrix – ask them to review and understand it so that they can help the student groups ascertain the level of risk;
- d. After 10 minutes, ask them to come together;
- e. Review Risk Management Matrix together;
- f. Ask groups to pair up and run through the Matrix using the student’s response on the case study;
- g. Discuss as a group:
 - i. Possible Risks:
 - 1. Risk of injury by individuals managing the fire;
 - 2. Risk of injury by individuals participating in the event;
 - 3. Risk of fire growing out of control;
 - 4. Risk of local brush catching fire;
 - 5. Risk of fire spreading to building;
 - 6. Risk of fire spreading to cars;
 - 7. Presence of alcohol, thereby reducing the students’ decision-making skills;
 - 8. Materials placed on bonfires can be explosive and/or produce poisonous fumes that place the students’ community at risk;
 - 9. ‘Removal of bonfires’ and removal procedures documented;
 - 10. Fireworks being thrown into bonfire;
 - 11. People unaffiliated with the event thinking there is an emergency;
 - 12. The risk that, by requiring three fire officials to be present, we are stretching University resources too thin;

13. Non-University students participating;

**STUDENT ACTIVITIES TRUSTEE & FEE FUNDED GROUPS
RISK MANAGEMENT TRAINING**

Student Event – Case Study

For years, your student group has complained about the lack of an initiation process for incoming students. You want to create a new tradition – something big, something exciting – that will help students remember your group.

Someone in your group comes up with the idea of a bonfire. You know that this has worked in a number of other campuses and you decide it's a great idea.

Brainstorm and jot down all of the details that will help you convey to the students the importance and excitement of your group. At the minimum, be able to identify the following:

What:

Where:

When:

Why:

Who:

How:

STUDENT ACTIVITIES TRUSTEE & FEE FUNDED GROUPS RISK MANAGEMENT TRAINING

Student Event – Risk Management Matrix

I. DESCRIBE THE EVENT IN QUESTION:

- A. What:
- B. How:
- C. Why:
- D. When:
- E. Where:
- F. How:

II. IDENTIFY FOUNDATIONAL QUESTIONS:

- A. How does this activity benefit your organization?
- B. How does this activity benefit the University?
- C. How does this activity fit with the mission / values of your organization? Of the University?
- D. Are there other activities that we can do that capture the spirit of what they're trying to achieve here?

III. IDENTIFY RISKS:

The student organization should coordinate with various University officials, including but not limited to Risk Management, Public Safety, Fire Department, Student Activities) to identify ALL RISKS associated with this project, regardless of how minor they may seem. As starting points, consider risks of injury by individuals managing event; risks of injury by individuals participating in the event; presence of alcohol, thereby reducing the student's decision-making skills; presence of non-UConn students.

IV. EVALUATE RISKS:

Analyze each of these risks and identify where they fall in the Risk Management Worksheet. Match them with the corresponding steps:

V. ANALYZE RISKS:

- A. If Low: Take reasonable steps to prevent or reduce loss. Incorporate training and supervision and develop appropriate policies and procedures. Incorporate appropriate physical and other limits on time, location and duration that promote safety and reduce risk. Provide supervision and instruction during activity. Use protective equipment. Make sure relevant University officials, including police and fire department, have notice of event, contact information of organizer and event information.
- B. If Medium: Take reasonable steps to prevent or reduce loss. This activity requires the use of protective equipment if available for activity. Maintain a first aid supply and cellular phone on site. Consider and document limits on participation and access. Consider liability releases and purchase of insurance. Make sure relevant University

officials, including police and fire department, have notice of event, contact information of organizer and event information.

- C. If High: This may be an unreasonable level of risk. Take reasonable steps to prevent or reduce loss. Strongly consider eliminating or substituting a safer activity that meets the same need or serves the same purpose. This activity requires on-site medical personnel. All participants should attend a pre-event orientation. Make sure relevant University officials, including police and fire department, have notice of event, contact information of organizer and event information.
- D. If Extreme: This is an unacceptable level of risk. You need to eliminate or substitute a safer activity that meets the same need or serves the same purpose.

VI. REDUCE RISKS:

- A. The student organization should research methods and work with University officials to identify resources to manage these risks and reduce the probability that something will go wrong. They should consider the following questions:
 - i. What can you do to mitigate this possible risk?
 - 1. Hire trained professionals?
 - 2. Consult with University specialists?
 - ii. How does this actually mitigate the risk?
 - iii. How can you put this strategy into place?
 - iv. What resources will you need to make this happen?
 - 1. Who will be responsible for making sure this is done?
 - 2. Who will pay for this?
 - 3. In light of this cost, is it appropriate?

VII. Considering mitigating factors, re-chart the risks back on the matrix to determine if you can reduce the original level of risk. Analyze the overall level of risk based on this information.

- A. In light of this cost, is it appropriate?
- B. In light of your programmatic objective, is the risk worth it?

VIII. Together, the student organization should evaluate the chart and determine whether the measures above would appropriately ameliorate the risks and/or whether the student organization should reconsider conducting the activity.

STUDENT ACTIVITIES TRUSTEE & FEE FUNDED GROUPS
RISK MANAGEMENT TRAINING
Student Event – Case Study

	Consequences				
Likelihood	INSIGNIFICANT	MARGINAL	MODERATE	MAJOR	CATASTROPHIC
IMPROBABLE	LOW	LOW	MEDIUM	MEDIUM	HIGH
PROBABLE	LOW	MEDIUM	HIGH	HIGH	EXTREME
FREQUENT	MEDIUM	MEDIUM	HIGH	EXTREME	EXTREME