

Rhee International Tae Kwon Do (Victoria) – Risk Management



Introduction:

Risk management is the term applied to a logical and systematic method of identifying, analysing, evaluating, treating, monitoring and communicating risks associated with any activity in a way that will enable the organization to minimize losses whilst maximising opportunities. This document is ongoing and under constant annual review.

Risk Management Policy Statement

Policy	Rhee International Tae Kwon Do (Vic) will ensure that risk management is an integral part of the club's decision making process in order to minimise reasonable foreseeable disruption to training, harm to participants or the public, and damage to any property. RTKD aims to use best practice in management of risks in order to support and enhance the club's activities. The club will also strive to continually improve risk management practices.
Responsibilities	Instructors are responsible for the implementation of the risk management process.
Monitoring & Review	Instructors will monitor and review the implementation of the risk management program and periodically report to Master Rhee who will nominate a Senior Instructor to update this policy.
Further information	For further information on this policy and risk management procedures, contact Master Rhee in the first instance.

Objectives

What is at risk?

Training success

The quality of the Art of Rhee Tae Kwon Do; level of participation and membership.

Health and Safety

Safety of students, observers, instructors and members of the public.

Financial viability

Increasing costs; loss of revenue; budgeting uncertainties.

Compliance

Compliance with applicable laws; duty of care; negligence; club rules.

Image and reputation

Public image of Australia's oldest Tae Kwon Do club; reputation within the martial arts industry, and with past and present club members.

What is Risk Management?

Risk management is a procedure to assist in achieving objectives whilst reducing potential legal liability. It seeks to address potential problem areas before they occur and aims to be **proactive** rather than reactive. It is a process through which existing control measures are tested regarding their effectiveness against something happening that might result in someone or the organisation getting hurt. (injury, litigation, image, financial etc).

Risk Management integrates a systematic and rigorous approach to what people do on a daily basis. It is about creating opportunities, understanding the risks and managing them to achieve desired outcomes. It can be applied to all branches within the club.

Risk Management Approach

Following the AS/NZ4360-1999 Standards systematic approach, RTKD (Vic) uses the following steps in risk assessment

1. Establishing the risk contexts

- a. scope the risk management
- b. aims and objectives of risk management program, SWOT analysis
- c. who are the stakeholders
- d. identify the key elements
- e. determine the criteria for treating risks

2. Identifying the risks

- a. from experience, reports and records.
- b. systems analysis, brainstorming
- c. audit and other reports
- d. what can happen, lists events that might happen
- e. how and why it can happen, list causes and scenarios

3. Assessing each Risks (analysis and evaluation)

- a. likelihood (probability – how likely is it to occur?) and consequences (outcome being a loss, injury, disadvantage or gain) of risk occurrence.
 - i. *Likelihood scale – almost certain, likely, moderate, unlikely, rare*
 - ii. *Consequence scale – catastrophic, major, moderate, minor, insignificant*
- b. look at adequacy of existing controls
- c. decide which risks are to be treated or accepted, prioritise
 - i. *risk priority scale - extreme, high, medium, low*

4. Treating the risks (action plans)

- a. reduce the likelihood and reduce the consequences of occurrence, modified rules, safety rules for the activity playing or practice environment,
- b. transfer the risk eg insurance, waivers, indemnity clauses, release,
- c. accept the risk, low risk, low potential loss,
- d. avoid the risk, high risk, high potential loss
- e. removal of risk altogether.

5. Ongoing Monitoring and Review

- a. risk reviews
- b. claims performance reports
- c. audits (internal and external)
- d. education and acceptance
- e. progress of the risk treatment implementation

6. Communicating and consulting

- a. communicate between affected parties, stakeholders and members
- b. effective communication media, written, electronic, verbal,
- c. risk reports
- d. risk register
- e. risk management plan

Consequence / Likelihood Reference Tables

Consequence	Level	Death/Injury	Reputation/Image	Financial
Insignificant	1	No injuries	Unsubstantiated, low impact, low profile or no news item.	Less than \$1,000
Minor	2	First Aid treatment	Substantiated, low impact, low news profile.	\$1,000 - \$10,000
Moderate	3	Medical treatment required	Substantiated, public embarrassment, moderate impact, moderate news profile.	\$10,000 - \$50,000
Major	4	Death or extensive injuries	Substantiated, public embarrassment, high impact, high news profile, Third Party actions.	\$50,000 - \$150,000
Catastrophic	5	Multiple deaths or severe permanent disablements.	Substantiated, public embarrassment, very high multiple impacts, high widespread multiple news profile, Third party actions.	Over \$150,000

Likelihood	Level		
Rare	1	The event may occur in exceptional circumstances.	Less than once in 15 years.
Unlikely	2	The event could occur at some time.	At least once in 10 years.
Moderate	3	The event should occur at some time.	At least once in 3 years.
Likely	4	The event will probably occur in most circumstances.	At least once a year.
Almost certain	5	The event is expected to occur in most circumstances.	More than once per year.

Levels of Risk

1 – 6	Low	No action required
7 – 12	Medium	Action required within one month
13 – 18	Major	Action required within one week
19 – 24	Extreme	Immediate action required

Activity	Risk ¹	Level of Risk	Actions	Due Date	Revised Level of Risk	Name of responsible party	Date
Training	Incorrect breaking technique	6	Close check of objects to be broken. Continued instruction in proper technique.	10/2/2010 Ongoing	4 (Low)	Instructor	
	Minor clash between students	8	Continued enforcement of club non-contact rule. Constant supervision by instructor	Ongoing	8 (Medium)	Instructor	
	Student clash resulting in fracture	6	Continued enforcement of club non-contact rule. Maximize safe training distances. Junior grades given minimal opportunity to come into contact with each other. Students trained in self control.	Ongoing 10/2/2010 Ongoing	3 (Low)	Instructor	
	Major health problem Eg: Heart attack	4	Interview student on enrolment. Request students notify instructor of any potential health risk Observe students for signs of health impairment.	Ongoing 10/2/2010 Ongoing	3 (Low)	Instructor	
	Clash with member of public	3	Separate area for visitors. Maintain public liability insurance	Ongoing Annual	3 (Low)	Instructor	
	Retirement of Instructor	6	Succession planning	Ongoing	6 (Low)		
Grading	Clash with member of public	3	Separate area for visitors. Instructor & student awareness of need to keep public away from Grading area.	Ongoing	3 (Low)	Grading Instructor	
	Detrimental impact on reputation of club in view of grading visitors	6	Maintain high level of control throughout grading	Ongoing	6 (Low)	Grading Instructor	
	Injury to public caused by items used in breaking technique, etc.	6	Maintain separation from public Maintain public liability insurance	Ongoing Annual	6 (Low)	Grading Instructor	

¹ Risk is calculated by the multiplication of the Level of Consequence by the Level of Likelihood for a given event