



Schools and Risk Management

By their very nature, schools are subject to risks from an array of potential exposures. Efforts to control or reduce these risks must be continuously monitored, challenged and improved to prevent injuries to students and personnel and damage to facilities. The school risk-management role is to assist the school administration in defining the controls that are necessary to protect the system without hindering school commitments, functions and events.

Schools must deal with risks and the possibility of harm as they relate to:

- Facilities and equipment, operations and maintenance of shops, food services, vehicle and environmental operations.
- Gatherings of large groups, sporting events, concerts, and field trips.
- Drug- and alcohol-related issues, violence (including sexual offenses), and other criminal activities.

Each of these areas must be addressed using safety, claims management, insurance, finance and policy. The risks must be managed and controlled in the midst of a climate of budget control, politics, state and federal mandates and other demands that require staff and management attention.

School risk management is not easy. It requires knowledge of public, general, community, security, legal and general school operations. Foremost, it must address the critical need for the protection of the student. The risk management staff must be active in providing assistance to operations in crucial areas that will directly control and assist in reducing the potential and long-term effect of injury and damage.

A combination of tools must be utilized. These include risk assessment, loss analysis, questionnaires, inspections, and surveys for the array of risks.

A risk-assessment approach allows the risk manager to prioritize efforts in a way that more clearly directs the limited resources. However, use of financial analysis (such as return on investment or cost/benefit) must be clearly defined so as to not obscure the potential for a high-severity/low-frequency loss. Many assume those kind of events can never occur in their neighborhood or community simply because they never have. In addition, pressures to keep budgets low or restricted in non-academic areas can also reduce risk-control efforts.

Given the size of many school systems, the potential for injury or loss may not be fully understood. At the system level, a review or analysis may show high frequencies and costs. However, the administration at any individual school might not understand the reasons for certain programs because they see only one or two incidents per year. This requires a different and difficult approach.

Instead of a loss-based system, such as that used in general industry, the school system must rely on a risk-based approach to keep a proper perspective on what could happen. We are not good at



staying clearly focused on what could happen, and we let down our guard. Unfortunately, history routinely expresses hindsight in the phrase "if only."

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May 2000

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