

Risk Management

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In any given year, more than 200 lawsuits are filed against student organizations. It is an unfortunate fact of life that student organizations today must be concerned with risk management. Just as society has become more conscious of risk management, so must student organizations.

Risk management is the reduction of risky events and behavior that can cause someone harm. On one level, risk management means avoiding lawsuits. On a much higher level, risk management means making sure that no one gets hurt at an organization's event. All of a student group's activities--receptions, athletic contests, and other events--carry some risk. For this reason, organizations must learn to identify and reduce risky behavior.

TWO STEPS TO RISK MANAGEMENT

Part 1: Identifying Risky Behavior

While there is no such thing as a risk-free event, some things carry more risk than others. The simplest way to identify risky behavior is to ask, "Can someone get injured as a result of attending or participating in this event?" If the answer is yes, the event can be considered risky. For instance, events that cause participants to be in or on unsafe facilities carry substantial risk. Remember that you are responsible for injuries that occur because your event took place in an unsafe facility.

Part 2: Eliminating or Reducing Risky Behavior

Reducing risky behavior means finding ways to have a safer event. For example, a flag football tournament is safer than a tackle football tournament. Flag football may still result in injuries, but these injuries probably will be less numerous and serious than those resulting from tackle football. Similarly, an alcohol-free event is much safer than one at which alcohol is served.

There will always be risks in life. The trick is to reduce your risks to acceptable levels. Finding ways to reduce your risk is a smart thing for any student leader to do. It is also very prudent for you personally.

The bottom line is that we want people to attend our events or participate in them and not be injured. Liability aside, it is ethically wrong to encourage harmful behavior if it can be avoided. Good leaders plan ahead and reduce risk to their members and guests.

Greatest Area of Risk: Use of Alcohol

Ninety percent of the lawsuits filed against student organizations involve alcohol. Having alcohol at your event increases your risk substantially because people do not always make the best decisions when they are drinking. The situation can be exacerbated when alcohol is introduced to events requiring any physical behavior, such as athletic contests, or when people drive away from your event. Thus, the first lesson to be learned is that if alcohol is to be part of the event, you already have a serious increase of risk.

Adapted From Carolina Union Website:

http://carolinaunion.unc.edu/activities_orgs/handbook/risk_management.html