



# Practical Risk Management

by Ken Fingler, Risk Manager, HED Insurance Group

All of us practice Risk Management on a daily basis, whether we realize it or not. When we pick up a toy from the floor or straighten a floor mat so someone will not trip on it or when we clean the snow and ice from our stairs and sidewalks so someone will not slip and fall, we are practicing Risk Management.

Risk Management is the process of recognizing potential risks and hazards that may impact on us or our municipality and taking measures that reduce or remove those risks.

These municipal risks take many forms including potential fire sources, crime exposures, life safety issues and potential liability risks.

Once the potential risks have been recognized, the methods to reduce the risks

are generally very straightforward. Many are as simple as picking up debris from the floor while others may require some effort to implement. They all require constant care to ensure that methods continue to account for the risks.

The following are a few examples of potential hazards that should be addressed:

1. Flying hockey pucks in arenas have long been recognized as a serious injury hazard for spectators and, for years, arenas have been warning spectators to watch for flying pucks. However, the numerous injuries and deaths from flying pucks in recent years have prompted the courts to rule that simply warning spectators of the hazards is not enough.

Adequate protection must be provided

in the form of higher safety glass or protective netting above existing glass to prevent spectators from direct hits from pucks shot over the glass. Safety netting can be installed for only a few thousand dollars but many arenas still take the chance of having their spectators injured by not installing the netting.

With more and more arenas providing the additional protection, those without adequate protection run the very serious risk of being found negligent in the event of a flying puck injury and held responsible for the damages.

2. Playground safety often is overlooked during the winter months as winter hazards take over your time and resources, but playgrounds still present some serious injury hazards for children if the equipment is



“ Risk Management is the process of recognizing potential risks and hazards that may impact on us or our municipality and taking measures that reduce or remove those risks. ”

not in good condition. Every year, children are injured and some even die when their scarves get caught in cracks or protrusions on swings and slides. Regular inspections of playground equipment should continue all year round.

3. As we get nearer to spring, we start to experience daytime thawing with the water freezing as soon as the sun goes down. This leads to very slippery conditions on many sidewalks and stairs, especially if the melting snow drips or drains from roofs onto walking surfaces. Extra care is needed daily during this period to sand and salt surfaces outside municipal facilities to prevent users from slipping and falling. All sanding and salting work should be logged to show regular, frequent maintenance.

4. While it is well documented that

hockey helmets protect skaters of all ages from serious head injuries due to falls on the ice, the public still reserves the right to make the decision whether or not to use helmets in non-organized skating / hockey situations. Several cities and towns have tried to make helmets use mandatory for all skaters. However, they have found that the public outcry to make their own decisions and the difficulty to control mandatory helmet rules have prompted most to change signs to warn skaters of the potential injury hazard and strongly recommend the use of helmets in indoor and outdoor rinks.

Many rinks are also posting additional signage advising users that the rink/facility is not supervised to remove parents expectations that someone will be there to look

after their children if they just drop them off.

Municipalities can practice Risk Management in their day-to-day operations by looking at all facilities and activities with a view of identifying any hazards that could cause injuries or losses and then taking steps to reduce those losses.

I will be presenting a seminar on Practical Risk Management for Municipalities at the Municipal Officials Seminar on February 28 and March 1 in Brandon. Please join me at this session to explore methods to deal with many hazards encountered by municipalities. \$

*Don't miss Ken Fingler's Professional Development Workshop at M.O.S. on Monday, February 28, at 9:15 a.m.*



## Insurance Solutions for Manitoba Municipalities

The Association of Manitoba Municipalities (AMM) and HED Insurance and Risk Services (HED) work together to provide municipalities in Manitoba with financial security through two unique insurance programs:

- Employee Benefits, and
- Municipal General Insurance.

Both programs operate under a protected self-insurance structure. This means that a portion of all premiums is placed in a "protected self-insurance retention fund (SIR)" for each of the programs. Any fund amount in the SIR not used to pay claims acts as a rate stabilizer which benefits all municipalities participating in that program.

### EMPLOYEE BENEFITS PROGRAM

This program is available to both employees and council members and participation continues to grow. The Employee Benefits Program is used by 117 of 188 municipalities outside Winnipeg and offers flexible health and dental coverage options at reasonable rates.

### MUNICIPAL INSURANCE PROGRAM

All 188 municipalities outside Winnipeg participate in this program which provides an ideal combination of comprehensive insurance protection and reduced expenses. HED also has qualified experts who provide participating municipalities with the training and tools necessary to reduce their insurance risks and costs.

**HED** Mayhurst  
Bliss  
Dudek Inc.  
INSURANCE AND RISK SERVICES

Tel: 204-943-0031 Toll Free: 1-800-265-0014  
Fax: 204-957-0678 www.hedinc.com

*Insuring Independent Business*