

Areas of Risk	Specific Risks	Mitigating Measures	Plans	Monitoring
Risks to Consumers	Environmental risk to health Accidental Injury on site Complaints about staff or services	\$1 million personal injury liability insurance \$10,000 medical expenses insurance Complaint policy and procedure that is communicated to all consumers	Policies assuring environment is free of perfumes etc. Policies for reporting accidents immediately Policies for reporting any health and safety concerns. Training and dissemination of new policies for staff. Posting of grievance/complaint procedures and forms. Satisfaction surveys	Annual review and approval of insurance Review and resolution process for complaints and accidents Annual report for board of corrective actions related to complaints and accidents
Risks related to employees	Environmental risk to health Unknown expectations Accidental injury on site Community based accidents or injuries Unresolved concerns	Grievance policy/procedure Written job descriptions Annual performance appraisals Workers compensation insurance Personnel policies Employee training \$1 million personal injury liability insurance	Policies assuring environment is free of perfumes etc. Policies for reporting accidents immediately Policies for reporting any health and safety concerns. Training and dissemination of new policies for staff. Policies for employee leave due to disability or injury.	Annual review of job descriptions. Annual audit to determine if employee performance appraisals are consistently completed on time. Board review of complaints.

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Financial risks	Fraud or theft Inaccuracy in books Late billings for services Poor cash flow Lack of understanding of requirements of funders for allocation, allowables, etc. Computer crash Theft or vandalism Lack of policies and procedures to assure internal controls. Failure to conduct criminal background checks.	Sound financial policies and procedures including internal controls. Monthly review of financial reports by the board of directors. \$20,600 property insurance	Annual financial audit reviewed directly by the auditor with the board or a board committee. Bonding or Directors and Officers insurance. Good computer backup stored off site or in the cloud.	Review of the recommendations in the audit and the written response to the management letter by the board or the finance or audit committee.
Risks to confidentiality	Employee failure to secure records Lost records Gossip Computer system failure	Staff training on confidentiality \$10,000 insurance on computer equipment All electronic information backed up, password secured, and stored off site or in a cloud.	Inform consumers of their right to confidentiality	Annual training for staff and consumers on confidentiality Spot checks to assure that confidential information is not left accessible in conference rooms, on desks.
Risks related to Board governance	Failure to secure approval of ACL/OILP in the hiring of new executive director.	Job description for the E.D. Board matrix to identify desired characteristics for new board members.	Orientation process for new board members. Annual training for board of directors as a whole	Review of board minutes each month to assure they are complete and accurate. Development of an annual calendar to address regular

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	Failure to know and understand the state's and its own open meeting requirements. Board knowledge and expertise is limited in a key area (finance, personnel, disability life, etc.) Accountability of the ED.	Active nominating committee and appointment process. Board rotation policy.	Annual performance review by the board or designee of the E.D. Annual review of bylaws.	items the board should review.
Risks related to funding/funders	Reduction in funds. Delays in payment. Funding denied	Copies of all grants including goals, applicable regulations and signed grant award and assurances Regular contact with funders to assure the center is meeting the funder expectations.	Regular and persistent communication and requests for support when funds are delayed or denied.	Know the grant goals and requirements and hold ED responsible through regular board reports on specific requirements.
Natural disasters	Blizzard Fire Loss of power Tornado/flood/hurricane Flood	\$20,460 Written policies and procedures related to disasters that address support to both staff and consumers.	Determine if the organization is eligible for flood insurance. Examine insurance limits – are they enough? Communicate with local authorities re: disaster preparedness	Review and/or practice emergency drills.
Other -- specify				
Other -- specify				
Other -- specify				

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