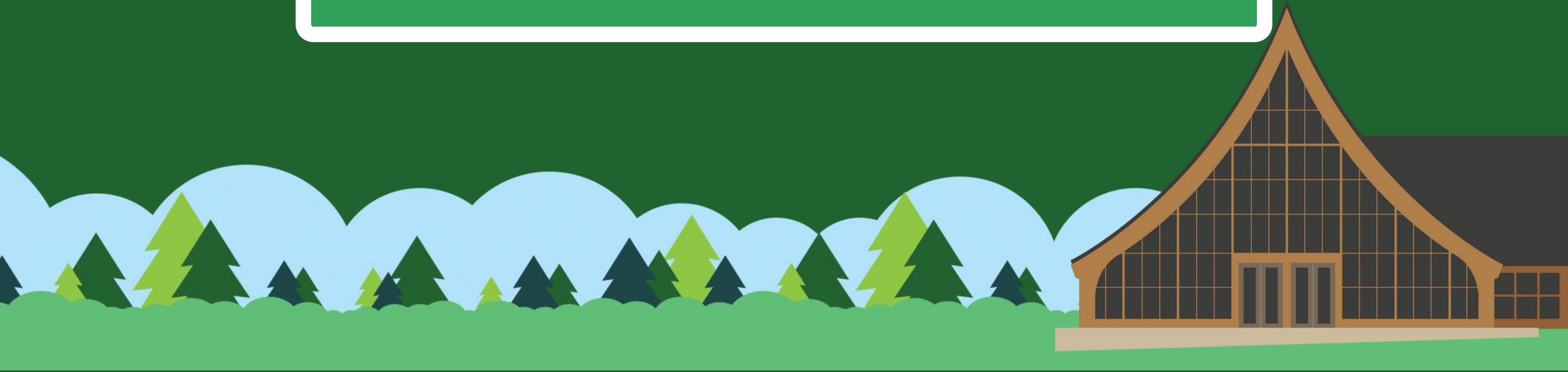


2026

# Managing Risk





# Welcome!

This is the self-study version of Muskoka Woods training for Risk Management.

Our program's philosophy is rooted in our first Customer Service standard: No one can get hurt, no one does get hurt.



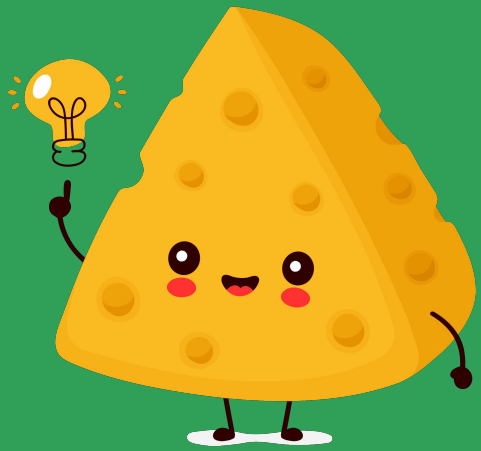
Let's ask ourselves a key question: How can we create a safe and welcoming environment for everyone?

It's important to remember that "getting hurt" means more than physical injuries, it also includes emotional, spiritual, mental harm and anything else that could negatively impact the well-being of our staff, guests, or Muskoka Woods as a whole.



## Swiss Cheese Model

As seen in the pictures below, it's important to recognize that everyone perceives and experiences risks differently in different situations.



To better explain this, let's consider the concept of Swiss cheese.

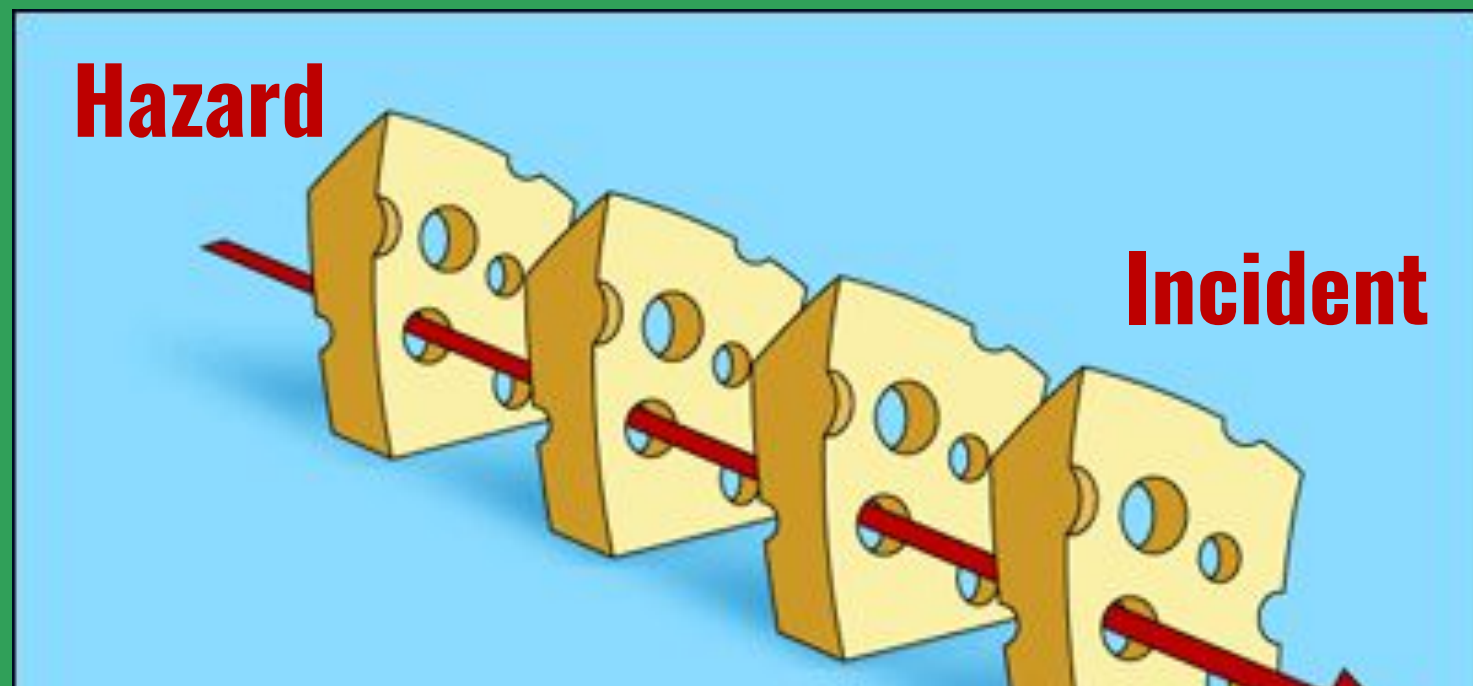
## Swiss Cheese Model

Swiss cheese is known for its large holes, created by gas released during production—but many holes aren't visible until the cheese is sliced. If you were to stack the slices back together, those holes would be blocked.

The Swiss Cheese Model uses this idea to show how accidents occur: when multiple layers of defense each have small weaknesses, and those weaknesses align, hazards can slip through and cause an incident.

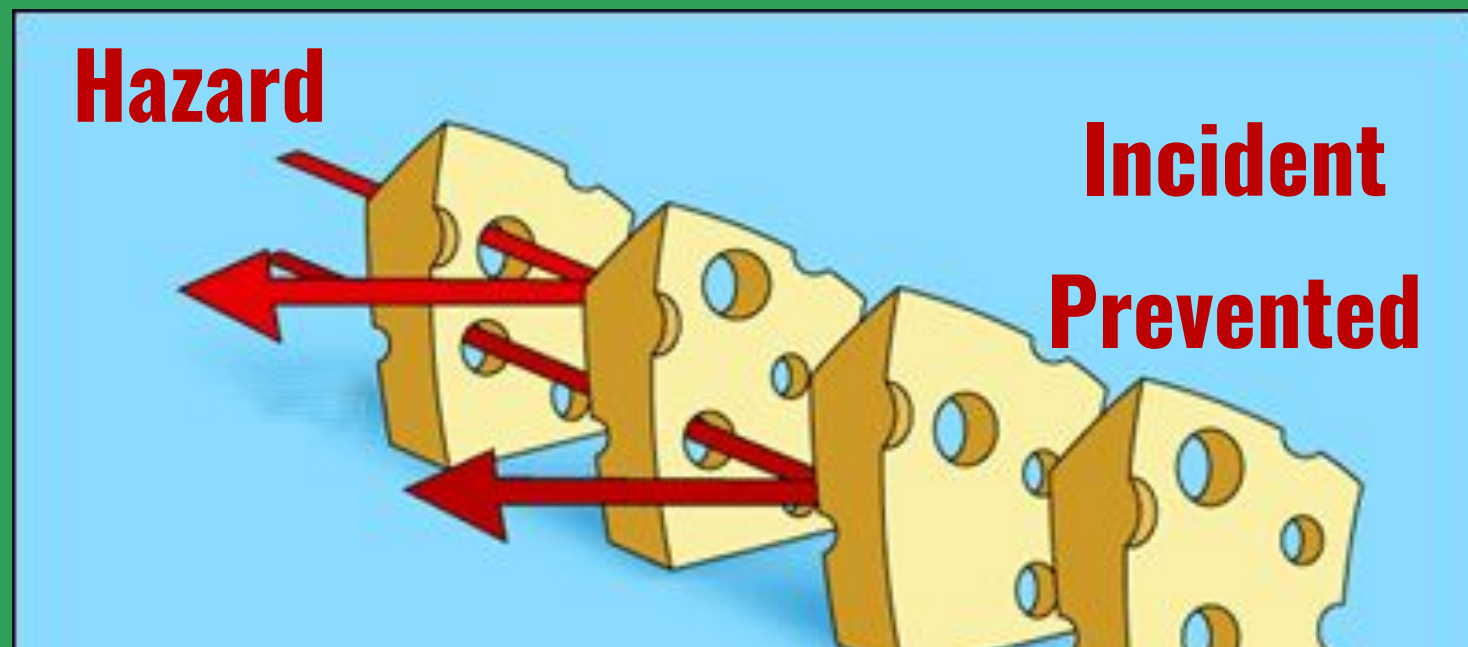


## Swiss Cheese Model



It is possible to reassemble the cheese slices in such a way as to provide us with a clear passage through any amount of cheese.

## Swiss Cheese Model



However it is also possible to reassemble the cheese slices in such a way as to provide us with a block to any clear passage through the cheese.

## Swiss Cheese Model

It is necessary to prevent or eliminate the possibility of the cheese slices from being reassembled in a pattern that allows a hazard to slip all the way through.

The next slide shows us an example of the Swiss Cheese Model used for skateboarding.



## Swiss Cheese Model

### HAZARD

Equipment fails.

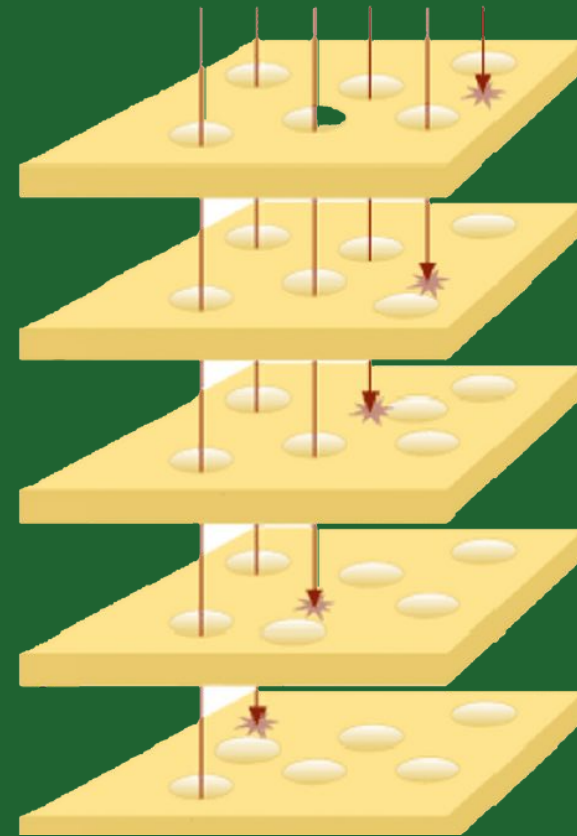
Guest doesn't know how to do it.

Instructor not paying attention.

Guest tries something too difficult.

Pads fall off.

Helmet not fastened by chin strap.



### PROTOCOL

Proper equipment maintenance.

Rules posted and understood.

Adequate supervision.

Challenge equal to ability.

PPE in good repair.

PPE being worn properly.

## Swiss Cheese Model

As we have seen on the previous slide every potentially harmful situation was blocked by an existing protocol.

And so we ask the question again, how can we create an environment where no one can get hurt?

We use two world standard practices to help us:

1. The Risk Management Continuum
2. The Hazard Analysis Matrix

## Risk Management Continuum

Identify the  
Risk



Assess the  
Risk



Develop  
Controls



Implement  
Controls



Supervise and  
Evaluate

Proceeding from left to right we work through the continuum, and when necessary, return to assessment.

# Risk Management Continuum

First we...

Identify the  
Risk

considering all stakeholders.

Risks to:

- **Staff**
- **Participants**
- **Public**
- **Property**
- **Perpetuation**

# Risk Management Continuum

Then we...

Assess the Risk

using the Hazard Analysis Matrix.

**Muskoka Woods Hazard Analysis Matrix**

<b>Catastrophic</b>	<b>4</b> Medium	<b>8</b> Medium	<b>12</b> High	<b>16</b> Urgent	<b>20</b> Critical
<b>Critical</b>	<b>3</b> Low	<b>6</b> Medium	<b>9</b> Medium	<b>12</b> High	<b>15</b> Urgent
<b>Significant</b>	<b>2</b> Negligible	<b>4</b> Low	<b>6</b> Medium	<b>8</b> Medium	<b>10</b> High
<b>Negligible</b>	<b>1</b> Negligible	<b>2</b> Very Low	<b>3</b> Low	<b>4</b> Medium	<b>5</b> Medium
	<b>Unlikely</b>	<b>Seldom</b>	<b>Occasional</b>	<b>Probable</b>	<b>Frequent</b>

# Hazard Analysis Matrix

**Muskoka Woods Hazard Analysis Matrix**

		4 Medium	8 Medium	12 High	16 Urgent	20 Critical
Severity	Catastrophic	4 Medium	8 Medium	12 High	16 Urgent	20 Critical
	Critical	3 Low	6 Medium	9 Medium	12 High	15 Urgent
	Significant	2 Negligible	4 Low	6 Medium	8 Medium	10 High
	Negligible	1 Negligible	2 Very Low	3 Low	4 Medium	5 Medium
		Unlikely	Seldom	Occasional	Probable	Frequent

We simply choose the likelihood of an event occurring and the potential severity if it does occur. As with any matrix this gives us a resulting score which we can either accept or reject. Definitions of terms are on the following two slides.

# Hazard Analysis Matrix

**Muskoka Woods Hazard Analysis Matrix**

<b>Severity</b>	<b>Catastrophic</b>	4 Medium	8 Medium	12 High	16 Urgent	20 Critical
	<b>Critical</b>	3 Low	6 Medium	9 Medium	12 High	15 Urgent
	<b>Significant</b>	2 Negligible	4 Low	6 Medium	8 Medium	10 High
	<b>Negligible</b>	1 Negligible	2 Very Low	3 Low	4 Medium	5 Medium
		Unlikely	Seldom	Occasional	Probable	Frequent

## Likelihood of Hazardous Occurrences

- **UNLIKELY** – may occur in exceptional circumstances
- **SELDOM** – could occur at some time
- **OCCASIONAL** – might occur at some time
- **PROBABLE** – will probably occur at some time
- **FREQUENT** – the event is expected to occur



# Hazard Analysis Matrix

**Muskoka Woods Hazard Analysis Matrix**

<b>Severity</b>	<b>Catastrophic</b>	4 Medium	8 Medium	12 High	16 Urgent	20 Critical
	<b>Critical</b>	3 Low	6 Medium	9 Medium	12 High	15 Urgent
	<b>Significant</b>	2 Negligible	4 Low	6 Medium	8 Medium	10 High
	<b>Negligible</b>	1 Negligible	2 Very Low	3 Low	4 Medium	5 Medium
		Unlikely	Seldom	Occasional	Probable	Frequent

## Severity of Hazardous Occurrences

- **NEGLIGIBLE** – cuts and bruise, minor damage
- **SIGNIFICANT** – fractures and sprains, substantial damage
- **CRITICAL** – hospitalization, major damage
- **CATASTROPHIC** – death, major destruction or major permanent disability

## Risk Management Continuum

Then next step...

Develop  
Controls

If our Risk Matrix results is not green, then we must manage the risk. We can do this by reducing Likelihood or Severity and sometimes both.

## Risk Management Continuum

### Examples of Controls

- Creating standard operating procedures
- Posting rules and regulations
- Proper equipment being utilized
- Comprehensive training in place
- Assessing who can participate
- Ongoing assessments of area, equipment and training

## Hazard Analysis Matrix

Let's consider an activity like skateboarding. If you've ever skateboarded, you know that it is easy to fall off and hurt yourself.

Stop for a moment and think of some ways to reduce Likelihood and Severity of risk in skateboarding.

Check the next slide and compare your answers.



# Hazard Analysis Matrix

## Reduce LIKELIHOOD

- Proper skateboard maintenance
- Proper training
- Proper sizing helmet, pads
- Where you ride (flat not hilly)
- Instructor control of the group

## Reduce SEVERITY

- Proper protective gear
- Proper maintenance of asphalt
- Speed of travel
- Objects along the way

## Hazard Analysis Matrix

A good rule is to consider:

1. Rules and Procedures
2. Personal Protective Equipment (PPE), and the
3. Muskoka Woods value of Challenge by Choice.

# Hazard Analysis Matrix

**Muskoka Woods Hazard Analysis Matrix**

		4 Medium	8 Medium	12 High	16 Urgent	20 Critical
Severity	Catastrophic	4 Medium	8 Medium	12 High	16 Urgent	20 Critical
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	Negligible	1 Negligible	2 Very Low	3 Low	4 Medium	5 Medium
		Unlikely	Seldom	Occasional	Probable	Frequent

Now we re-evaluate the risk assuming that our controls will be in place. If these controls don't take us into the green then we need to develop more.



## Risk Management Continuum

If the answer is green, then  
we...

Implement  
Controls

The controls might be:

### PHYSICAL

- PPE, physical barriers (ie. a fence),  
signage

### PROCEDURAL

- Re-design of activity, operating rules,  
training

Or both PHYSICAL and PROCEDURAL  
controls combined together.

## Risk Management Continuum

The final step...

Supervise and  
Evaluate

Supervisors are required to ensure compliance. It has been said that you can't expect what you don't inspect.

**Review:**

- Based on level of risk
- Hourly, daily, weekly
- Monthly, annually
- When necessary, re-assess the risk

## Ongoing Evaluations

### Ongoing Evaluation using Leading Indicators

Leading Indicators are helpful because they measure the presence of safety rather than the absence of injury.

At Muskoka Woods we measure those same three points that were previously mentioned as a rule:

1. Rules and Procedures
2. Personal Protective Equipment
3. Challenge by Choice

We do this using a process called Activity Safety Compliance Score



# Compliance Score

## Activity Safety Compliance Score

Activity Safety Compliance Score is a standardized inspection of 3 key indicators:

1. Compliance with rules
2. Wearing PPE
3. Appropriate level of challenge

Points are gained or lost as follows:

- RULES: Posted=1, Explained=1, Understood=1, Followed=1
- PPE: Worn properly=1, In good repair=1, Proper sizing=1, Proper storage=1
- CHALLENGE: No signs of unhealthy competition=1, Challenge commensurate with ability=1

## Compliance Score

This Activity Safety Compliance Score is used in all areas of Muskoka Woods.

The total score is out of 10. In every area we work towards a perfect score of 10/10!



That's it for the theory of Risk Management.

Now let's look at a few specifics...



## OHS

### Occupational Health and Safety

It is a policy of Muskoka Woods to provide a safe and health environment for all workers at the Resort. However, any effective policy is based on the teamwork of the employer (Muskoka Woods), managers, supervisors, and workers. You learned about the individual responsibilities of the employer, managers, supervisors, and workers in your Occupational Health and Safety (OHS) online training. Remember, all staff must comply with the OHS.

# OHS

## RESTRICTED ACTIVITIES

- The OHSA is very clear that Muskoka Woods must ensure your competence in all aspects of your job for your own safety.
- Some positions at camp require extra training that details the necessary requirements of using equipment or doing certain tasks. Training sheets are available from your supervisor and it is mandatory that they be reviewed and signed before you proceed with the task. Remember that as a worker, you have the right to know the risks of any task that you are asked to do.

# OHS

## RESTRICTED ACTIVITIES

Here are some examples of required sign off sheets:

- Golf cart and low speed vehicles
- Portable power tools
- Chainsaws
- Ladders over 3 feet tall
- Kitchen knives, bakery mixer
- Boat refuelling
- And about 47 more sign offs!

## WSIB Reporting

The OHSA requires that all workplace (on-the-job) incidents be reported.

Because your workplace is also your home we define “on-the-job” to mean any activity that is a normal part of your workday, or something extra that Muskoka Woods has asked you to do for work. This does not include something that you have chosen to do in your free time.



## WSIB Reporting

For example:

- You are a Pump Track instructor and you twist your ankle while teaching a class. This IS a workplace injury.
- You are a Pump Track instructor and you twist your ankle while skateboarding on your day off. This IS NOT a workplace injury.
- You are a Pump Track instructor and you twist your ankle while skateboarding, having volunteered to help on your day off. This IS NOT a workplace injury.

## Critical Injury

During the summer season, you are required to go to the Health Care Centre for all injuries. Please tell them if it was a workplace injury or not and they will look after the required paperwork.

During the year round seasons (fall, winter, spring) you should notify a member of the HR Team who will work with you to ensure the required paperwork is completed.

## Critical Injury

There are certain injuries that the Ministry of Labour, Immigration, Trade, and Skills Development (MLITSD) classifies as critical.

Critical injuries include any injury which:

- Places life in jeopardy
- Produces unconsciousness
- Results in substantial loss of blood
- Involves the fracture of an arm or leg
- Involves the amputations of a leg, arm, hand or foot
- Consists of burns to a major portion of the body
- Causes the loss of sight in an eye

## Critical Injury

The OHSA says the following for critical injuries:

“In the case of a Critical Injury, the OHSA states that an **inspector’s permission is required before the scene can be disturbed.**”

Until such permission is received, no person may interfere with, disturb, destroy, alter or carry away anything at the scene of, or connected with, the occurrence.”



## Critical Injury

Should an injury fall into this category it is important that you comply with this regulation.

You may assist in providing immediate care if requested but please do not tamper with anything at the scene which could prejudice an investigation of the event.

If you are at the scene please remind others of this requirement and assist in securing the site until the MLITSD inspector is able to complete their investigation.



## Critical Injury

If you see a critical injury occur:

1. Provide First Aid (if able)
2. Call 911 if necessary
3. Contact the Main Office immediately (or have someone else contact them for you)
4. Wait for help to arrive and do NOT disrupt the scene

## Category 1 Incident

A Category 1 Incident is very similar to a critical injury, but is for any incident that is not considered to be on-the-job. Thus, it could be a guest or a staff member on their time off.

Muskoka Woods defines a Category 1 Incident as “any incident of a serious nature that places a life in jeopardy, requires hospitalization and/or puts the reputation of Muskoka Woods at risk.”



## Category 1 Incident

The descriptions are very similar to Critical Injuries:

- Loss of consciousness
- Substantial loss of blood
- Head or neck injury that requires stabilization
- Fracture of an arm or leg
- Partial or full amputation of any extremity
- Burns to a major area of the body
- Loss of sight in an eye
- Anaphylaxis



## Category 1 Incident

Your responsibilities as a staff member are also very similar to that of a Critical Injury:

1. Provide First Aid (if able)
2. Call 911 if necessary
3. Contact the Main Office immediately (or have someone else contact them for you)
4. Wait for help to arrive and do NOT disrupt the scene



Thank you for caring about the safety of everyone at Muskoka Woods!

Remember that...

**IF** no one can get hurt,  
**THEN** no one will get hurt!

