



# spy Danger!

Adventist Risk Management



# ***Adventist Risk Management***

## ***Spy Danger***

This course will help you develop your ability to detect danger wherever you are and have tools to analyse and manage risks. When we talk about risks, we mean situations or things that could be dangerous or cause harm. This way, you will contribute to having a safe environment where you can enjoy many activities on your own or with friends.

In this course, you will see the term “risk management.” Understanding risk management means being aware that dangers exist in different aspects of life. By learning to identify and assess those dangers, you can make informed choices to keep yourself and others safe. It’s about thinking ahead, being responsible, and taking steps to prevent problems before they happen.

Remember, risk management is an ongoing process of learning and adapting. As you grow older, you will continue to develop your risk management skills, enabling you to navigate life’s challenges more confidently.

***And that is what being a Spy Danger expert is all about!***

***Are you ready?***

# *Where did Risk Management Come From?*

*Risk management as a field to study or work in, is a relatively recent development, however the principles and practices of it have been employed since ancient times.*

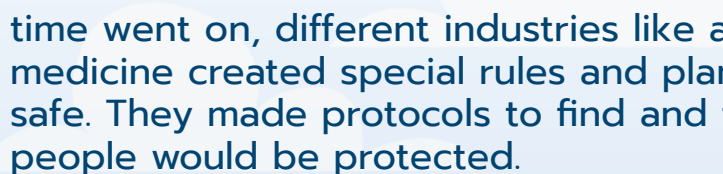
*Let's go back in time!*

Risk Management can be seen even in ancient civilisations. The Code of Hammurabi, developed in ancient Babylon around 1750 BCE, included provisions for handling risks in business transactions. One of the rules in the Code of Hammurabi was called the "Law of Fair Trade." It was made to protect people who bought things from sellers. If a seller promised to sell something but didn't give it to the buyer, the buyer had the right to get their money back or get a replacement. This rule helped reduce the risk for buyers so they wouldn't lose everything if the seller didn't do what they promised. It shows that even a long time ago, people knew it was important to have rules to make sure everyone was treated fairly in business.

Another ancient society, the Phoenicians, used risk management techniques to navigate and trade across dangerous waters.

The Industrial Revolution in the 18th and 19th centuries brought big changes in economic activities and increased the need for risk management. With the growth of factories, transportation networks, and large-scale projects, risks associated with property damage, accidents, and worker injuries became more apparent. This resulted in practices being developed to protect business and industry.

In the 20th century, people began to realise managing risks was really important. They started coming up with ways to identify, understand, and deal with risks in a more organised way. They used statistics, math, and computers to help them figure out how likely certain risks were and how to handle them better. As



time went on, different industries like aviation, engineering, and medicine created special rules and plans to make sure they were safe. They made protocols to find and fix any possible risks so people would be protected.

Today, risk management is a very important part of many fields, such as business, government, and even personal life. It involves identifying potential risks, analysing their potential impact, and taking actions to reduce those risks. It's about being prepared for anything.

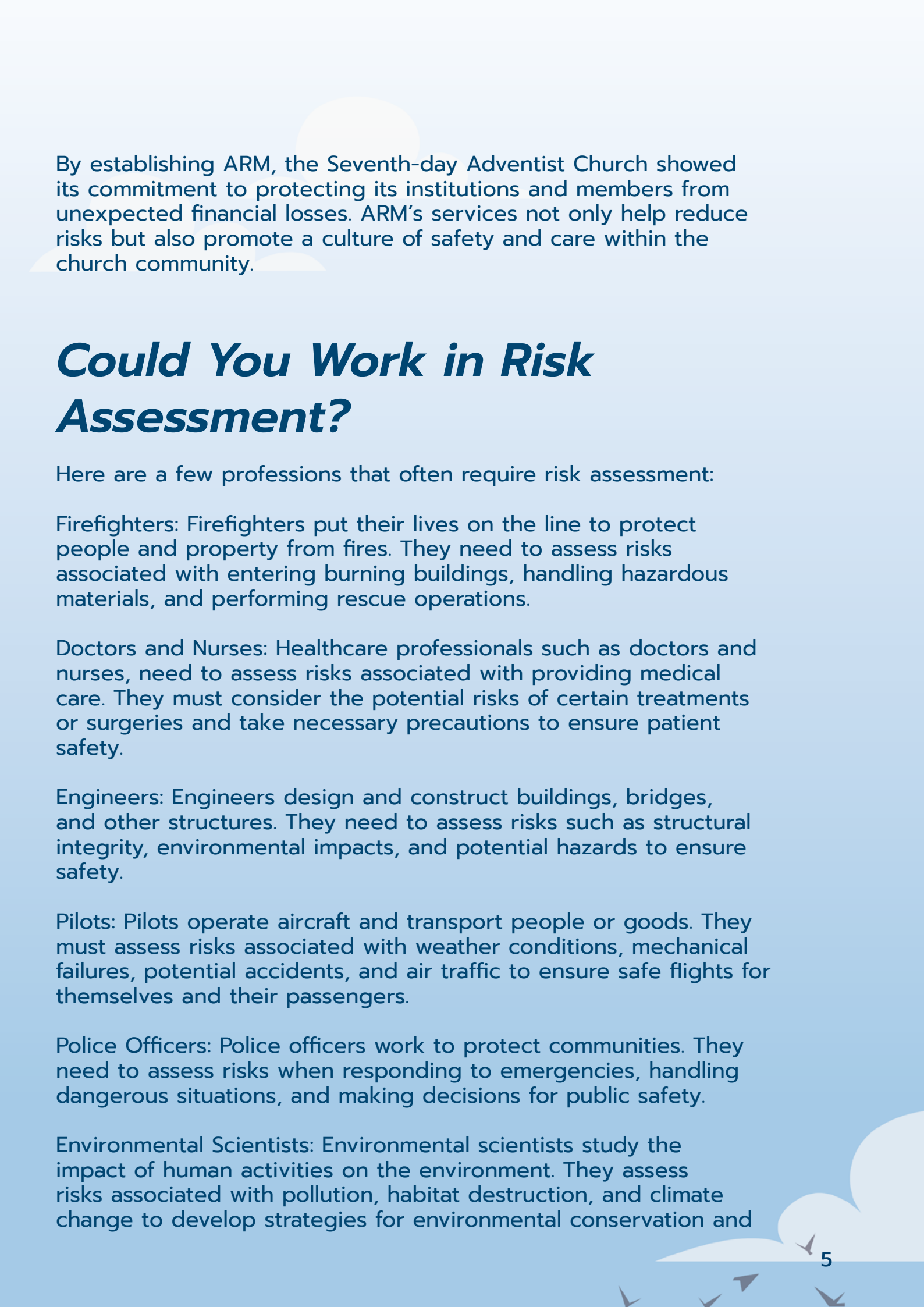
## ***Adventist Risk Management***

Adventist Risk Management, Inc. (ARM) is an organisation that provides insurance and risk management services to the Seventh-day Adventist Church including institutions like publishing houses, schools, and hospitals that belong to the Church. It was established to help the Church and its members minimise risks and protect their property and people.

ARM began in the 20th century, when the Seventh-day Adventist Church recognised the need for protection for its schools, hospitals, and churches. Unforeseen events such as accidents, natural disasters, and liability claims could cause the institutions to lose money and be in financial difficulty.

To address this concern, the church leaders established the International Insurance Company of Takoma Park in 1936 to provide insurance coverage for the church's institutions.

In 1995, the Insurance service became Adventist Risk Management, Inc., a separate organisation that focused not only on insurance but also on risk assessment, prevention, and education. ARM's mission is to help the church identify potential risks, develop strategies to manage them, and provide insurance coverage made specially for specific needs of its institutions.



By establishing ARM, the Seventh-day Adventist Church showed its commitment to protecting its institutions and members from unexpected financial losses. ARM's services not only help reduce risks but also promote a culture of safety and care within the church community.

## ***Could You Work in Risk Assessment?***

Here are a few professions that often require risk assessment:

**Firefighters:** Firefighters put their lives on the line to protect people and property from fires. They need to assess risks associated with entering burning buildings, handling hazardous materials, and performing rescue operations.

**Doctors and Nurses:** Healthcare professionals such as doctors and nurses, need to assess risks associated with providing medical care. They must consider the potential risks of certain treatments or surgeries and take necessary precautions to ensure patient safety.

**Engineers:** Engineers design and construct buildings, bridges, and other structures. They need to assess risks such as structural integrity, environmental impacts, and potential hazards to ensure safety.

**Pilots:** Pilots operate aircraft and transport people or goods. They must assess risks associated with weather conditions, mechanical failures, potential accidents, and air traffic to ensure safe flights for themselves and their passengers.

**Police Officers:** Police officers work to protect communities. They need to assess risks when responding to emergencies, handling dangerous situations, and making decisions for public safety.

**Environmental Scientists:** Environmental scientists study the impact of human activities on the environment. They assess risks associated with pollution, habitat destruction, and climate change to develop strategies for environmental conservation and

protection.

**Construction Workers:** Construction workers build all types of structures. They need to assess risks related to working at heights, operating heavy machinery, and handling potentially hazardous materials to ensure their own safety and the safety of others.

**Risk Managers:** Risk managers are like safety experts for companies. They're really good at finding and understanding different kinds of problems that can happen to a business. These problems could be about money, how the company works, making smart plans, or following important rules.

It's important to remember that risk assessment is not limited to specific careers but can apply to various situations throughout life. Developing the ability to assess risks and make informed decisions is a valuable skill that can benefit you no matter what path you choose in the future.

## ***The Risk Management Process***

Let's put strategies in place to minimise or eliminate the possibility of bad things happening. Remember: Risk management is the process of identifying, analysing, and controlling threats that could otherwise cause injury, damage, or financial loss.

The Risk Management process has four stages:

**1**

### **Identify Potential Risks** **What are the risks?**

Think about what could go wrong or be potentially harmful in that activity or situation. Being aware of danger should not always stop you from participating in challenging activities or going on trips, etc. When we identify the dangers and risks, we can plan ahead, have resources and safety strategies in place that will help even when dangerous things happen.

This is where being a Spy Danger expert comes in!

## 2

**Assess the likelihood and severity – What is the probability of the risk occurring? How severe will the risk impact be?**

Consider how likely each risk is to happen. Some risks might be more common or probable than others. For example, the risk of falling off a bicycle might be higher if you're not experienced or riding on a rough surface.

The Risk Matrix\* can help us make this assessment:

				IMPACT (Potential consequences)				
				Minor injuries or Discomfort. No medical treatment or measurable physical effects.	Injuries or Illnesses requiring medical treatment. Temporary impairment.	Injuries or illness requiring hospital admission.	Injuries or illness resulting in permanent impairment.	Fatality.
				NOT SIGNIFICANT	MINOR	MODERATE	MAJOR	SEVERE
				1	2	3	4	5
LIKELIHOOD	Expected to occur regularly under normal circumstances.	ALMOST CERTAIN	5	MEDIUM (5)	HIGH (10)	VERY HIGH (15)	VERY HIGH (20)	VERY HIGH (25)
	Expected to occur at some time.	LIKELY	4	MEDIUM (4)	HIGH (8)	HIGH (12)	VERY HIGH (16)	VERY HIGH (20)
	May occur at some time.	POSSIBLE	3	LOW (3)	MEDIUM (6)	HIGH (9)	HIGH (12)	VERY HIGH (15)
	Not likely to occur in normal circumstances.	UNLIKELY	2	LOW (2)	LOW (4)	MEDIUM (6)	MEDIUM (8)	HIGH (10)
	Could happen but probably never will.	RARE	1	LOW (1)	LOW (2)	LOW (3)	LOW (4)	MEDIUM (5)

\*ExamsPM.com <https://www.exampm.com/2016/08/16/risk-matrix-template/>

Your response to the risk will vary depending on the level it falls under on the risk matrix.

### 3

## Control and Prevent – What can we do to reduce the impact of the risk?

Based on your assessment, think about what you can do to prevent or minimise the risks.

As strange as it can be, think about the worse scenario that could happen and get prepared in case it happens. Will Gadd, a Canadian ice climber, calls this the “positive power of negative thinking.”

For example, when doing the Fire Building and Camp Cookery honour, the worse scenario is that the fire will spread out of control and properties and lives will be lost.

What can you do about it? As a way of containing any fire you should have buckets of sand, enough water, and ensure the grounds around the fire pit is clear of flammable items.

### 4

## Monitor and Adapt – Has the situation changed? Are there new risks emerging?

Continuously monitor the situation and adjust as needed. If you notice new risks or changes in the situation, update your risk assessment and adjust your safety steps accordingly.

It is also essential because it helps us make better decisions and keeps us safe. By paying attention to risks and being aware of them, we can take steps to avoid them or handle them properly.

# ***Risk Management and the Bible***

Although the Bible doesn't talk about risk management exactly like we do now, it does have some stories that teach us important lessons about taking risks, trusting in God, and making smart choices. These stories can help us understand how to handle risks



better. Let's look at a few examples from the Bible that relate to the idea of managing risks wisely.

**Noah's Ark (Genesis 6-9):** The story of Noah and the flood teaches us about being prepared and assessing risks. God told Noah that a big flood was coming, so Noah built a huge boat called an ark. He did this to keep himself, his family, and the animals safe. Noah was careful and followed God's instructions to make sure they would be okay. This story shows us that it's important to be prepared and trust in God when faced with risky situations.

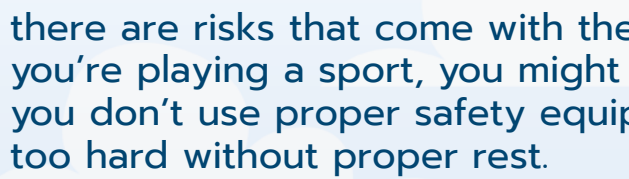
**David and Goliath (1 Samuel 17):** The story of David facing the giant Goliath highlights the importance of assessing risks and having courage. While the odds were against him, David trusted in God and utilised his skills, defeating Goliath with a single stone. This story teaches that risks can be overcome through careful assessment, preparation, and reliance on God.

**Rebuilding the Walls of Jerusalem (Nehemiah chapters 3 and 4):** Nehemiah was a smart guy who knew how to handle risks. He looked at all the possible problems, like enemies trying to stop him, and made a plan to deal with them. He gathered workers, put guards in place, and used resources wisely to make sure everything went well. Nehemiah's careful thinking and taking action to protect the project show us how to manage risks and overcome challenges in a smart way.

**Paul's Shipwreck (Acts 27):** Even though Paul warned them, the crew chose to sail during a dangerous time. They faced a big storm and the ship got wrecked. But because Paul trusted in God and gave good advice to the crew, they were able to survive the tough situation. This story reminds us to think carefully about risks and listen to wise people when making decisions.

## ***Risk Management for Life***

Risk Management goes beyond Pathfinders activities, it can help in your day-to-day life. At your age, you're becoming more independent and taking on new responsibilities. Whether you're going to school, participating in sports, or engaging in hobbies,



there are risks that come with these activities. For example, if you're playing a sport, you might be at risk of getting injured if you don't use proper safety equipment or if you push yourself too hard without proper rest.

By managing the risks, you can identify potential dangers and make informed choices. It means being aware of your surroundings, thinking about the possible consequences of your actions, and taking steps to minimise the risks involved.

Risk management helps you gain important life skills. You learn to assess situations, weigh the pros and cons, and make decisions based on what you think is safe and reasonable. It empowers you to be in control of your own well-being and take steps to protect yourself and others.

Remember, risks can exist in different aspects of life, such as online activities, interactions with strangers, or even when you're exploring new places. By monitoring these risks, you can make choices that keep you safe and allow you to experience new things without unnecessary dangers.

So, as you navigate the world, risk management is about being smart, aware, and responsible.

# Activities and Games

Here are some activities and games for you to practice your risk management skills:

1. Download our Spy danger Run game which is available on the Apple store.
2. 'I spy with my little eye' around you. Look for 10 risks and think of ways to minimise them.
3. Create your own Risk Matrix
4. Spot the dangers in the images below. There are 10 dangers to be found in each image.









