



RISK MANAGEMENT REPORT 2024

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Executive Summary

The University community understands there are risks in everything that we do and risk taking must occur if the University is to innovate, improve, and achieve its mission. Risk management is the systematic process of identifying, assessing and mitigating threats or uncertainties that can affect the University.

This report provides an overview of risk management at the University of New Brunswick (University / UNB) including highlights from the past year, updates on key risk management activities, and proposed goals and objectives for 2025.

ONE UNB

As part of the University's ongoing commitment to "One UNB", the occupational health and safety functions of Environmental Health and Safety in Fredericton and Safety and Security in Saint John have been integrated into a single portfolio under the responsibility of Risk Management. Leveraging existing relationships, this has fostered a more effective structure between the two campuses, as efforts continue to ensure the working and learning environment at UNB is safe for all students, faculty and staff.

INSURANCE

Following several years of deteriorating insurance markets where policies renewed with increased rates, coverage restrictions, reduced limits, and fewer markets willing to underwrite policies, the industry continues to show signs of stability and increased capacity; with markets returning to underwriting policies from which they had retracted from in recent years. Cybersecurity is one such market that has seen an increase in underwriting capacity with new market entrants in 2024 resulting in more favourable terms for policy holders. Property, liability and educational errors and omissions continue to present unique challenges. Climate change, long-tail liability exposures (e.g. sexual abuse and concussion injury), global conflict, and Environmental, Social, and Governance (ESG) hygiene were the main drivers of underwriting decisions in 2024. While UNB continues to be relatively sheltered from steep increases in insurance premiums we continue to see year over year increases. In 2024 UNB experienced an overall premium decrease across all policies of 2%.

SUMMARY

The University has shown a dedication to delivering high-quality education and services, while effectively managing associated risks to an acceptable level. Moving forward, UNB can build on the achievements of recent years and foster a culture of informed risk-taking, with risk mitigation remaining a key factor in decision-making.

Introduction

The purpose of the risk management function at UNB is to assist in the identification, quantification, and assessment of risks, recommend options for managing them to protect the University's interests, and increase the likelihood of achieving its stated goals and objectives. This role includes the long-standing practice of managing the traditional hazard risks, as well as monitoring the progress of risk mitigation and management.

UNDERSTANDING OF RISK IMPACT

The reputation of the University is a key component in the successful achievement of our mission. Figure 1 provides an illustration of the interrelationship of the four main internal risk categories, those over which we have some level of control: strategic, financial, operational, and hazard.

In addition, it is recognized that there are external risks over which the University has little influence or control but can take action to help mitigate. The intent of representing risks in this manner is to highlight that in an academic institution, reputation is the foundation in the successful achievement of the University's mission and understanding the potential impact on reputation should be considered when assessing internal risk(s).

Consistently with other years, the 2024 Risk Management Report focuses on specific risk management activities at the University and is intended to provide a basis for the Board of Governors, through its Audit Committee, to assess the effectiveness of the University's risk management program. This report is divided into sections to assist the reader in understanding Risk Management at UNB. The sections highlight key areas of risk management, including the top risks identified in 2024; a look back at the previous year; goals & objectives for 2025; a status report on the University's insurance program; and a status report on occupational health and safety. In addition, Appendix A, B, C and D have been included to provide more information on the University's approach to assessing and managing risk.

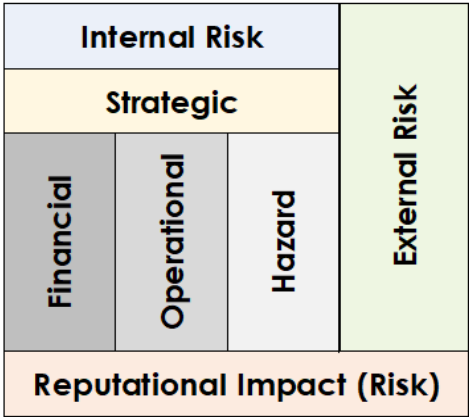


Figure 1 - Interrelationship of Risk & Reputational Impact

Top Risks

One of the key aspects of UNB's risk management function is to identify, annually, the University's top risks. A typical university has hundreds of risks. This abundance and diversity of risks requires significant resources to identify, prioritize, and manage. To utilize resources effectively, the University has established a process which includes the annual identification, assessment, management, and reporting of the University's top risks.

The top risks have been identified as follows:

REPUTATIONAL IMPACT	FINANCIAL
	Financial sustainability
	Student recruitment, enrolment, and retention
	Impact of government policy/decisions
	Reliance on provincial government funding
	Market uncertainty – investments
	PEOPLE AND WELLBEING
	Student, faculty, and staff physical safety and mental health
	Human resources
	Labour relations
	INFRASTRUCTURE
	Deferred maintenance
	OPERATIONAL & STRATEGIC
	Data and information management
	Cybersecurity

Although certain risks are specifically categorized as "financial risks," nearly all risks carry financial implications, and a significant number also affect operational functions. Reputational impact is closely linked to all other risks as represented above. It can be seen as a consequence of how well other risks are managed.

The table on pages 4-6 summarizes the University's top risks; management processes and plans to address and mitigate the identified risks; and the Board Committee with primary oversight responsibility.

RISK	RISK IMPLICATIONS / CONSEQUENCES	MANAGEMENT PROCESSES	GOVERNANCE OVERSIGHT
FINANCIAL			
Financial sustainability	<ul style="list-style-type: none"> - Financial instability impacts all aspects of UNB's operations - Insufficient charitable giving restricts our ability to support students and other university initiatives - Budget implications of collective bargaining in extra-ordinary situations 	<ul style="list-style-type: none"> - Established budget process, including the Budget Development Framework - Ongoing support for Strategic Partnerships 	<ul style="list-style-type: none"> - Board of Governors - Finance and Properties Committee - Advancement Committee
Student recruitment, enrolment, and retention	<ul style="list-style-type: none"> - Reduced student enrolment related to recruitment and / or retention of students impacts our ability to provide an exceptional learning experience - Poor student outcomes and experiences result in reduced enrolment and retention 	<ul style="list-style-type: none"> - Strategic enrolment management plan - Recruitment marketing campaign - Multi-year budget framework linked to academic plans - Continued investment in student support - Supports provided by Student Services in both Fredericton and Saint John (e.g. Student Advocates and Student Accessibility Centres) 	<ul style="list-style-type: none"> - Board of Governors - Finance and Properties Committee - Advancement Committee
Impact of government policy/decisions	<ul style="list-style-type: none"> - Policy decisions made by federal and provincial governments impact the University's ability to recruit and retain students 	<ul style="list-style-type: none"> - Resources dedicated to government relations - Coordinating response and approach with other post-secondary institutions 	<ul style="list-style-type: none"> - Board of Governors
Reliance on provincial government funding	<ul style="list-style-type: none"> - Reliance on provincial funding impacts the University's ability to plan and deliver quality education and services - Absence of a multi-year funding agreement limits long-term planning ability 	<ul style="list-style-type: none"> - Resources dedicated to government relations - Implementation of UNB's Strategic Plan – UNB Toward 2030 	<ul style="list-style-type: none"> - Board of Governors - Finance and Properties Committee - Advancement Committee
Market uncertainty – investments	<ul style="list-style-type: none"> - Insufficient portfolio returns and poor performance restricts our ability to spend from trust and endowment accounts, increasing our dependence on other funding sources - The impact of higher levels of inflation on the university's ability to maintain the current, real spending rate 	<ul style="list-style-type: none"> - Diversification of asset mixes and asset classes - Selection of asset managers with different approaches to mitigate risk in changing markets 	<ul style="list-style-type: none"> - Board of Governors - Investments Committee

PEOPLE AND WELLBEING			
Student, faculty, and staff physical safety and mental health	<ul style="list-style-type: none"> - Insufficient access to mental health supports impacts successful student experiences. For faculty and staff, it can lead to disruptions in service provision and extended absences - Increased experiential learning and global engagement results in increased risk to the physical safety of students and staff - Extra-curricular or student-led activities not in compliance with acceptable risk appetite leading to increased risk exposure 	<ul style="list-style-type: none"> - Various programs and supports provided by Student Services (e.g. Health and Counselling Services, online 24/7 mental health support services, etc.) - Employee Family Assistance Program - Sick leave benefits for employees - Student Event Risk Management Policy and Committee - Continued development of a framework for assessing partnership opportunities - Continued development of pre-departure training for students - Outbound student abroad travel registry 	<ul style="list-style-type: none"> - Board of Governors - Audit Committee - Finance and Properties Committee - Human Resources Committee
Human resources	<ul style="list-style-type: none"> - Recruitment and retention of top talent - Insufficient succession planning for key senior positions can lead to unnecessary delays when these positions turnover - Insufficient briefings and institutional support for new leaders can lead to increased turnover and inefficiencies in project advancement 	<ul style="list-style-type: none"> - Administrative, Professional, and Technical (APT) compensation review - Leadership development for faculty and staff - Identification and planning for key senior leadership positions - Review of key administrative processes 	<ul style="list-style-type: none"> - Board of Governors - Human Resources Committee
Labour relations	<ul style="list-style-type: none"> - In a heavily unionized environment, there is an increased possibility of a labour disruption - Resourcing challenges in most administrative units and an increasing number of labour groups creates challenges in the University's ability to effectively provide administrative support 	<ul style="list-style-type: none"> - Collective bargaining in keeping with the Strategic Plan - Bargaining teams to have clear mandates, to bargain in good faith - Focus on long-term sustainability, reflective of the economic climate and fiscal realities 	<ul style="list-style-type: none"> - Board of Governors - Human Resources Committee
INFRASTRUCTURE			
Deferred maintenance	<ul style="list-style-type: none"> - Potential building, or equipment failure - Impact on attraction and retention of students, faculty, and staff - Not able to upgrade key infrastructure - Damage to infrastructure 	<ul style="list-style-type: none"> - Capital budget - Capital planning framework - Building facility condition indices - Leveraging other capital initiatives - Insurance program 	<ul style="list-style-type: none"> - Board of Governors - Finance and Properties Committee
OPERATIONAL			
Data and information management	<ul style="list-style-type: none"> - Ineffective decision-making exposes the University to unnecessary financial risk, the effects of which can be long-term 	<ul style="list-style-type: none"> - Projects are ongoing to update and improve the ERP system and related IT infrastructure - Newly implemented IT 	<ul style="list-style-type: none"> - Board of Governors - Audit Committee

	<ul style="list-style-type: none"> - Improper handling, storage and / or distribution of data/information 	<ul style="list-style-type: none"> - governance structure - Continued advancement of IT risk assessment and establishment of IT risk registers - Policies to designate one central source of information (e.g. information security policy) - Records Management, Access and Privacy Coordinator within the Secretariat's Office serves as a resource to the University community 	
Cybersecurity	<ul style="list-style-type: none"> - Potential loss of access to key systems required to achieve mission - Loss of data, personal information - Financial loss due to an inability to effectively insure the University against cyber-attacks 	<ul style="list-style-type: none"> - IT Security Strategy developed - Beauceron training for faculty and staff - Ongoing and continuous review of system access - After-hours network and system monitoring, detection, and remediation service - Insurance program 	<ul style="list-style-type: none"> - Board of Governors - Audit Committee

Risk Management - A Year in Review

The 2023 Risk Management Report identified the activities below as priorities for 2024. A status update of each goal and objective is included below.

2024 GOALS & OBJECTIVES	COMMENTS	ACTIONS	STATUS
RISK GOVERNANCE			
Risk Management Steering Committee	<ul style="list-style-type: none"> - Launch the Risk Management Steering Committee - Establish reporting mechanisms, specifically as they relate to the top risks identified above, for each Board Committee with risk management oversight responsibility 	<ul style="list-style-type: none"> - Encourage faculty, departments, and operational units to discuss risk as it relates to their business operations 	<ul style="list-style-type: none"> - Preliminary discussions have occurred to revisit the Risk Steering Committee structure
Risk Appetite Statement	<ul style="list-style-type: none"> - Continue communication of the Risk Appetite Statement, looking for opportunities to educate the University community on risk 	<ul style="list-style-type: none"> - Presentations to senior administrative groups across the University as appropriate 	<ul style="list-style-type: none"> - Risk Appetite statement presented to PET and the Board of Governors in 2024 as part of the annual Risk Management Report
Top Risks	<ul style="list-style-type: none"> - Complete update of top risk list and prepare 2024 Risk Management Report - Review top risks to ensure alignment with strategic goals 	<ul style="list-style-type: none"> - Continue to identify and report key risks for governance oversight - Continue to facilitate input from Committees of the Board of Governors - Engage with Committees throughout the year on the risk register process related to the top risks - Engage with the broader UNB community on relevant risk management issues 	<ul style="list-style-type: none"> - Board committees were presented with top risks packages in the fall of 2024
RISK MANAGEMENT			
One UNB	<ul style="list-style-type: none"> - Integrate the occupational health and safety functions on both campuses under the One UNB model 	<ul style="list-style-type: none"> - Reporting lines changed - Assessment of best practices between both campuses ongoing 	<ul style="list-style-type: none"> - Occupational health and safety functions on both campuses reporting to Risk Management
Risk Management Initiatives	<ul style="list-style-type: none"> - Ensure risk management initiatives are incorporated into the budget strategy to ensure funding is appropriately allocated 	<ul style="list-style-type: none"> - Hazardous waste disposal a bottom line account in 2024 - Bi-campus position Chemical Safety Officer position created using re-purposed salary budget 	<ul style="list-style-type: none"> - Chemical Safety Officer hired - Hazardous waste being disposed of as needed
Risk Management Awareness	<ul style="list-style-type: none"> - Foster effective risk management discussions across the University community 	<ul style="list-style-type: none"> - Discussions at the faculty, department, and unit levels - Engage with senior administrative groups, as appropriate 	<ul style="list-style-type: none"> - Informal discussions with members of the University community (at all levels)

Safety Policy and Procedures	<ul style="list-style-type: none"> - Continue to review, develop, approve, and communicate safety policies and procedures 	<ul style="list-style-type: none"> - Regular and ongoing review of safety policies as required under the NB Occupational Health and Safety Act by the Joint Health Safety Committees - Development of safety procedures as needed 	<ul style="list-style-type: none"> - Ongoing policy review by the Joint Health and Safety Committees
Insurance Portfolio	<ul style="list-style-type: none"> - Ongoing assessment and review of UNB's insurance requirements and existing policies 	<ul style="list-style-type: none"> - Review of policies upon renewal - Ongoing assessment of the University's operations for uninsured risks 	<ul style="list-style-type: none"> - All existing policies renewed in 2024 - Gap assessment of various operations for uninsured risks completed on an informal basis - Gap assessment of the University insurance portfolio in progress
Policy Development and Review	<ul style="list-style-type: none"> - Identify key policies linked to risk management, and update with current best practices 	<ul style="list-style-type: none"> - Establish a risk management policy framework to ensure related policies are reviewed regularly and updated as needed 	<ul style="list-style-type: none"> - Policies identified for review and updates on a case by case basis
Web Presence	<ul style="list-style-type: none"> - Enhance web presence to provide ready access to information pertinent to risk management 	<ul style="list-style-type: none"> - Continue to update and refine web presence - Activity waivers updated 	<ul style="list-style-type: none"> - Updates made on an ongoing basis to enhance web presence - Revised waivers available on request

2025 Risk Management - Goals & Objectives

The goals and objectives for the coming year have been chosen to ensure continued development of a culture of intelligent and informed risk taking which is linked to UNB's key strategic objectives. New initiatives are planned to create greater awareness and understanding throughout the University.

Major initiatives for 2025 include:

- **Risk Governance**
 - o Revise the proposed Risk Management Steering Committee structure.
 - o Pilot the development of risk registers for top risks as they pertain to specific portfolios
 - o Revisit the relevance and applicability of the Risk Appetite Statement with a priority of seeking feedback from senior administration.
 - o Continue to assess and review top risks to ensure alignment with strategic goals
- **Risk Management**
 - o Continue to refine the integration of the occupational health and safety functions on both campuses, including rebranding to "Occupational Health and Safety", under the One UNB model
 - o Ensure risk management and risk management initiatives are incorporated into the budget strategy to ensure funding is appropriately allocated
 - o Develop an annual communication plan for risk management and occupational health and safety initiatives with approval from the President's Executive Team
 - o Foster effective risk management discussions at the faculty, department, and unit levels via communication with the senior administrative groups
 - o Continue to review, develop, approve, and communicate safety policies and procedures as required by the Occupational Health and Safety Act and as needed to support the campus community
- **Key Mitigation Strategy Development**
 - o Continue the ongoing assessment and review of UNB's insurance requirements and existing policies to determine appropriate levels of coverage and identify gaps in coverage
 - o Manage the virtual CURIE Loss Control program to ensure maximum benefit to the University
 - o Ongoing policy review and implementation
 - o Continue to enhance web presence to ensure access to information pertinent to risk management

Insurance Program Status Report

The University of New Brunswick maintains a comprehensive insurance program which is deemed to be appropriate to cover insurable risks consistent with University related activities.

ITEM	2024	2023	COMMENT
Insurance Program			
Overall	●	●	Premium increases and coverage limits and/or exclusions have slowed. To date, the overall premium change across all policies is a decrease of approximately 2%
Property	●	▼	Approximate 3.3% increase in property values and an approximate 6.4% decrease in premium as a result of a better than market average rate decrease on the CURIE property insurance program and UNB's favourable loss factor rating
Liability	●	●	Approximate 3% increase in premium due to an increase in UNB's Loss Factor Ratio (a ratio of the 5-year rolling average of claims paid to premiums paid)
Other	●	▼	Policies renewed with premium changes ranging from a 16% decrease to a 32% increase. Large fluctuations due primarily to increase/decrease in insured limits. Rising inflation, climate change, long-tail liability exposures (e.g. sexual abuse and concussion injury), and global conflict continue to drive policy underwriting decisions
Insurance Claims			
Overall	●	●	Claims experience comparable to prior years
Property	●	▼	No property claims in 2024
Liability	●	●	One new liability claim
Other	●	●	One claim that is not an auto claim
Self-Insurance Reserves			
	●	●	Reserve balances in excess of guidelines. Excess continues to be directed to loss control recommendations
Insurance Outlook			
	●	▼	Industry-wide stability in premiums as a result of a variety of factors including an increased focus on valuations in the current inflationary environment, benefits from past actions to increase retentions, and new market entrants increasing competition. Climate change, long-tail liability, and ESG-hygiene are dominating factors in underwriting decisions. The use of artificial intelligence in operations is an emerging factor

Legend

- Acceptable
- ▼ Concern
- Significant Concern

Occupational Health and Safety Status Report

The University of New Brunswick's occupational health and safety program oversees the administration of the University's obligations under the NB Occupational Health and Safety Act. The four main areas of oversight are workplace health and safety, radiation safety, bio-safety, and chemical safety.

ITEM	2024	2023	COMMENT
Workplace Health and Safety	● ▼	● ▼	Operations continued with minimal impact
Safety Orientation	● ▼	● ▼	Successful orientation of new employees. Current process being evaluated to address challenges with efficiency, new processes and technology solutions being investigated
WorkSafeNB Visits	● ▼	●	Updates to the legislation came into effect in 2024, ongoing collaboration with Capital Planning and Operations, faculties/departments, and others to ensure compliance
WorkSafeNB Orders	● ▼	●	One visit to the Saint John campus. No open orders.
Fredericton Fire Dept	●	●	Fire Safety Plan annual review ongoing, one order received
Health and Safety Program	▼	▼	Policy work continues
Training	●	●	Training has continued as required with coverage for health and safety committee members, first aid/CPR, TDG, fire extinguisher, naloxone, N95 masks fit testing as required
Radiation Safety	●	●	Waste disposal, Transportation of Dangerous Goods (TDG) training
Inspections/reports	●	●	Quarterly and annual reports completed
Radioactive Waste	●	●	Small amount of radioactive waste disposed of during the year
Radiation Safety Manual	●	●	No changes
Bio-Safety	▼	●	Internal non-compliances rising, Institutional Bio-Safety Committee implementing stricter control, non-compliant acquisition of regulated aquatic material, new waste processes implemented
Inspections/reports	●	●	Drafting internal inspection process remains a high priority
Biological waste	●	●	New contractor & process for sharps waste, new process for animal waste
Bio-Safety Committee	●	●	Committee work ongoing, stricter control processes implemented for non-compliant files
Bio-Safety Manual	●	●	Regular annual review with minor edits only
Chemical Safety	●	▼	
Hazardous Waste	●	▼	New central resource, Chemical Safety Officer (CSO), conducting chemical inventory reconciliation, mandatory reporting to be conducted by CSO eliminating costs associated (~\$19,000/yr), removal and disposal of hazardous waste continues on a regular basis, disposal is now covered by central budget

Legend

- Acceptable
- ▼ Concern
- Significant Concern

Risk Appetite Statement

UNB is, and intends to remain, a successful, sustainable institution by implementing the key directions of the Strategic Plan – UNB Towards 2030. The UNB community understands that there are risks in everything that we do and risk taking must occur if UNB is to innovate and improve. That said, UNB is committed to intelligent risk taking, whereby the risks will be identified, assessed, and managed within a risk management framework ensuring that the risks are understood and managed effectively in order to achieve our goals.

While pursuing innovation and improvement, UNB will not compromise its reputation for teaching, learning and research.

	Very Low	Low	Balanced	Moderate	High
We accept a very low risk in areas of:					
- Faculty, staff and student safety,	✓				
- Business continuity management (including IT),	✓				
- Compliance with legislative, regulatory requirements and ethical matters.	✓				
We accept a low risk in the areas of:					
- Student experience,		✓			
- Research and teaching quality,		✓			
- Financial and asset management,		✓			
- Student data and reporting.		✓			
UNB encourages entrepreneurship and innovation. UNB recognizes that risk is inherent in new activities and approaches; therefore, in the following activities we also accept a balanced to moderate level of risk:					
- Teaching, learning and research opportunities,			✓	✓	
- Developing and implementing new and original strategies			✓	✓	
- Workplace and campus innovation			✓	✓	
- Relationships with local and global enterprises and communities.			✓	✓	

Risk Appetite Thresholds

Level of Risk		Definition of Thresholds	Examples of Inherent Risk Levels
5	High	Inherently high level of risk in the opportunity being pursued. A negative result is virtually certain to occur – what is unknown is the severity and timing.	<ol style="list-style-type: none"> 1. IT outage (mitigation strategy Disaster Recovery Plan) 2. Varsity sport injury (mitigation strategy qualified coaches and trainers, policies)
4	Moderate	There is some risk associated with the opportunity being pursued. There may be some actions to mitigate the risk.	<ol style="list-style-type: none"> 1. Investment losses in a market downturn – investment policies 2. Research activity
3	Balanced	There is some risk associated with the opportunity being pursued. However mitigating actions have reduced these risks to a low level or exposure.	<ol style="list-style-type: none"> 1. Fire damage to a building – property insurance, safety policies and procedures 2. Research activity – with policies and procedures to limit risks (e.g. animal care policy, internal controls over spending)
2	Low	University will only accept opportunities with risks attached that will not result in significant exposure or loss.	<ol style="list-style-type: none"> 1. We do not allow dangerous activities on campus with out appropriate policies and procedures 2. We do not invest in speculative investments
1	Very Low	There are no circumstances under which the University will accept an opportunity that has risk.	<ol style="list-style-type: none"> 1. Compromise of ethical standards is never a consideration

Inherent Risk Exposure Matrix

2024 TOP RISKS

Severity	5		A	J, K		
	4		E	B, D, G, I	H	C
	3					
	2				F	
	1					
		1	2	3	4	5
Probability						

A Financial sustainability

B Student recruitment, enrolment, and retention

C Impact of government policy/decisions

D Reliance on provincial government funding

E Market uncertainty - investments

F Student, faculty and staff safety and mental health

G Human resources

H Labour relations

I Deferred maintenance

J Data and information management

K Cybersecurity

(impacts over 12-24 months with no additional risk mitigations)

Severity Factors					Probability Factors	
	Safety	Reputation	Financial	Recovery		
5	Loss of Life	Stakeholder intervention	More than 10% of budget	10+ days to recover	5	Expected to occur (almost certain)
4	Lost time injury with permanent disability	Loss of stakeholder support and trust	Between 5%-10% of budget	5 -10 days to recover	4	Probably will occur (Likely)
3	Lost time injury	Sustained complaints by multiple stakeholders	Between 3% and 5% of budget	3 - 5 days to recover	3	Might occur (moderate)
2	Injury that requires treatment	Multiple Stakeholder complaints	Between 1% and 3% of budget	1 - 3 days to recover	2	Could occur (unlikely)
1	Injury but no treatment required	Stakeholder complaint	Less than 1% of budget	Less than 1 day to recover	1	May occur (rare)

*Adapted from Memorial University Enterprise Risk Management Framework 2019

Top Risk Identification and Assessment

Top Risks	Impact on Strategic Goals					Risk Gap Assessment	
	Research Impact	Transformative Education for the Future	Engagement and Impact	A People-Centric Values Informed University	A Modern, Integrated, Sustainable UNB	Current Risk Assessment	Risk Appetite Threshold
Financial sustainability	√	√	√	√	√	moderate	low
Student recruitment, enrolment, and retention	√	√	√	√	√	moderate	low-mod
Impact of government policy/decisions	√	√	√	√	√	high	balanced
Reliance on provincial government funding	√	√	√	√	√	moderate	moderate
Market uncertainty - investments	√	√	√			balanced	moderate
Student, faculty and staff physical safety and mental health		√	√	√		balanced	very low
Human resources	√	√	√	√	√	moderate	low-mod
Labour relations	√	√	√	√	√	moderate	low-mod
Deferred maintenance	√	√	√		√	moderate	moderate
Data and information management	√	√	√		√	moderate	low
Cybersecurity	√	√	√	√	√	moderate	low