



Division of Risk Management

Transcript for Webinar Series: Proactive Risk Management, Part 1: Risk Identification and Analysis

Date: April 15, 2026

Speaker: Del Brady, DRM Loss Control Manager

Introduction & Speaker Background

Del Brady: Today's webinar is part of a three-part series about proactive risk management. Today, we're going to talk about the first part: Risk Identification & Analysis.

I've met a lot of you, and I hope to meet all of you eventually. But until then, I wanted to share a little bit about my background and introduce myself.

I have a background in non-profit and risk management. I used to be the Executive Director of the American Red Cross Greater Salt Lake Area Chapter, and then I was the Risk Manager for the City of West Jordan. I'm currently President of the Public Risk Management Association (PRIMA) Utah Chapter, and, of course, I'm the Loss Control Manager with the Division of Risk Management right now.

So, looking forward to working with you. I wanted to share a few stories from my background. When I worked for the Red Cross, they were all about blood donations and responses to disasters. Some of you might remember this tragic bus accident—a bus full of tourists crashed somewhere near Bryce Canyon. 30 people were injured; three people sadly lost their lives. My chapter helped support some of the relief efforts for that group: getting clothing, sheltering in the first 72 hours, food, incidentals—those kinds of things. It was nice to be part of that.

It was always busy at the Red Cross, and another event that you might remember is the wildfires that happened throughout the state. Specifically, right close to Salt Lake County, we had the Parleys Canyon Fire. We were part of evacuating cities like Millcreek, setting up shelters, feeding programs, and helping reconnect families. So, it was intense.

I looked for a change that would maybe be a little bit more predictable, a little bit more stable in terms of workflow. So, I got hired on with the City of West Jordan as their Risk Manager.

Four days after being hired, the city had an OSHA audit! So that was a great way to start a job that I thought might be a little more calm, a little more predictable. Everything went well with the OSHA audit, but if you've been through an audit, you know it's intense. There's a lot to go through, a lot of questions to answer, findings to respond to and fix.

But it didn't slow down after that. We had lots of heavy rains, and then there was that heavy winter in '22 and '23. The snowmelt flooded homes and neighborhoods. Like I said, the rains flooded neighborhoods, so dealing with multiple homes flooded, damage, filing claims, adjusting those damages—it was a lot.

And then the city experienced a cyber incident. I learned a lot through that. We lost all IT connectivity, so our files and servers were down for about a month and a half. It was an intense period, but I did learn a lot about working with the FBI, working with our cyber insurance carrier, negotiators, and ultimately we were able to restore our servers and files—most of them—and didn't have to pay out a ransom to the bad actors. So it was definitely a learning experience.

And then, as many of you know with risk management, there's the day-to-day stuff: employee injuries, vehicle accidents... there's never a dull moment!

Now I'm really glad to be part of the Loss Control team, where I can work with you before the incident happens. And then, if an incident happens, Andrew Seely and his team get to deal with that, and I'm more than happy to let them handle the claims! They're great to work with; I'm sure many of you have worked with them. And then our team also comes in after the incident—we get to work with you to figure out what happened and how we can prevent it moving forward. So, very excited to be working with you in this role, and excited to go through this presentation with you.

Series Overview & Housekeeping

Del Brady: Like I mentioned, this is a three-part series over the next three months about proactive risk management:

- **April (Part 1):** Risk Identification & Analysis
- **May (Part 2):** Risk Mitigation & Risk Tolerance
- **June (Part 3):** Root Cause Analysis / Post-Incident Analysis

Here we are on the front end, before the incident happens, trying to evaluate and figure out: *What are the risks that are going to happen, and how severe would they be?*

Next month, we'll talk about: *Now that we've identified the risk, how do we mitigate it, and is there some risk tolerance we need to consider?*

And then in June, if an incident happens, we'll talk about post-incident analysis and root cause analysis—figuring out what happened, why, and how we prevent it from happening again.

Housekeeping Notes:

- Please put your comments and questions in the chat. Byungju is monitoring that, and he'll let me know if a question comes up.
- As with the other webinars, we'll make the recording available afterwards.

Risk Identification & Analysis: Why?

Del Brady: I always like to ask the "Why" behind any topic. Why are we even talking about Risk Identification & Analysis?

1. **Safety for our employees and patrons/customers:** Top priority. Nothing is more precious than a human life, and we want everyone to go home safe at the end of the day and enjoy their life outside of work to the fullest.
2. **Reduce tax dollars spent on claims:** Those dollars could be applied somewhere else. Later in the presentation, I'll get into some data, but there's been a lot paid out over the last five fiscal years.
3. **Shift from reactive to proactive:** In this presentation, I hope we provide tools, frameworks, and ideas that help you shift from a reactive approach to a proactive approach.

I understand the nature of risk management is busy. There's a lot going on, especially if you're over a large organization with a very small team. You might feel like you're putting out fires, running from one thing to the next, or dealing with multiple fires at once. In a single day, it could be an employee injury, a vehicle accident, a claim filed, a special request from the mayor... I get it! Please understand I do recognize this, and the ideas and tools presented today will hopefully give you a way to evaluate and see if there are ways to have a more proactive approach.

Strategic Workload Analysis

Del Brady: Before we get into identifying and analyzing risk, one thing I like to do is check in with myself about my workload: Where am I spending my time and effort? A strategic workload analysis is just a quick mental exercise using this 2x2 matrix:

- **Urgent & High Value (Yellow / Top-Left):** Emergencies, project deadlines, last-minute tasks. (e.g., an HVAC system breaking down—it needs to get fixed right away).
- **Not Urgent & High Value (Green / Top-Right):** Prevention, strategic planning, skills development (e.g., analyzing claims data to identify high-risk areas).

- **Urgent & Low Value (Blue / Bottom-Left):** Some phone calls, some emails, some meetings. (e.g., a phone call from a family doctor to schedule an appointment—it feels urgent, but is it high-value in terms of work priorities right now?).
- **Not Urgent & Low Value (Red / Bottom-Right):** Busy work, escape activities, low-impact tasks (e.g., reorganizing or redecorating your office space).

Please understand, I'm not saying these tasks are good or bad. In the context of risk management, we sometimes need mental breaks, so those escape activities have their place. The idea is just **not to spend most of our time and energy in low-value activities.**

Framework for Proactive Risk Identification

Del Brady: Now that we've looked at our workload, let's get into the framework for identifying and analyzing risk:

- **What?**
- **Likelihood?**
- **Severity?**

In many cases, **you already know the "what."**

It's going to be incidents where you smack your forehead and think, *"Ugh, again!"* Or you react with, *"Of course, I knew this was going to happen."* You already know those things in your organization! That might be the best place to start.

Or, for example, how many of you have walked past ceiling tiles with water stains? That's an indicator of a larger problem that could lead to severe water damage.

State Risk Claims Data:

Looking at claims data from the last five fiscal years across the state:

- **At-fault vehicle accidents** and **water-related property damage** are the **most frequent and most expensive claims** being paid out.

If you don't know where to start in your risk analysis, those two are great places: vehicle accidents or water damage risks in your properties.

Risk Matrix: Likelihood vs. Severity

Del Brady: Here is the framework/matrix for analyzing likelihood and severity:

Likelihood / Severity	Insignificant	Minor	Significant	Major	Catastrophic
Certain	Low	Moderate	High	Extreme	Extreme
Likely	Low	Moderate	High	High	Extreme
Possible	Low	Moderate	Moderate	High	High
Unlikely	Low	Low	Moderate	Moderate	Moderate
Rare	Low	Low	Low	Low	Low

- Left Column (Likelihood): Certain, Likely, Possible, Unlikely, Rare.
- Bottom Row (Severity): Insignificant, Minor, Significant, Major, Catastrophic.
- Intersection: Gives you the overall risk level (Low, Moderate, High, Extreme).

Risk management is part science and part art. You use data and information to inform your judgment on how likely something is and how severe the consequences would be.

Example Exercise: Comparing Risk Profiles

Del Brady: Let's compare two roles regarding vehicle accident risk:

- 1. Loss Control Consultants**
- 2. Utah Highway Patrol (UHP) Officers**

1. Loss Control Consultants:

- Drive a few times a week to meet clients in sedans.
- Travel at posted speed limits on improved roads.
- **Likelihood:** Unlikely.
- **Severity:** Minor (low-speed accidents, if any).
- **Overall Risk Level:** Low

2. Utah Highway Patrol Officers:

- Drive daily for multiple hours in emergency/law enforcement vehicles.
- Drive to enforce the law, often at very high speeds.
- **Likelihood:** Likely / Possible.
- **Severity:** Major / Catastrophic.
- **Overall Risk Level:** High to Extreme

This analysis helps prioritize where risk mitigation practices are needed most. UHP rightly puts massive emphasis and resources into emergency vehicle operations training to protect officers and the public.

Key Takeaways & Summary

Del Brady:

- **Safety is the top priority.**
- **Strategic framework:** Use data, talk to our loss control consultants, review claims data specific to your agency, and evaluate the risk trends of your team.

Resources & Upcoming Events

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Reminders:

1. **Self-Inspection Survey:** If you haven't completed the vehicle accident and fleet maintenance survey sent out a couple of weeks ago, please do!
2. **Risk Management Symposium:**
 - a. Date: April 23, 2026 (Thursday)
 - b. Options for both online and in-person attendance.
3. **Part 2 Webinar:** Next month (May 2026) covering Risk Mitigation & Risk Tolerance.

Q&A Session & Wrap-Up

Del Brady: We're ending a little early, so I'm going to stay on. If you have any questions or want to talk through things, please put them in the chat.

(Break for Q&A / Chat interaction)

Del Brady: Thanks everyone, appreciate your comments! If any of you would like a copy of these specific frameworks outside of the slide deck, reach out to me—I'm happy to copy/paste or send a PDF.

(Open Q&A buffer)

Del Brady: All right, thanks Byungju, and thanks everyone. We'll see you next month!