



Risk Management Framework

July 2022

Foreword

Swale Borough Council (the Council) aspires to be a place to be proud of. Recent years have seen the Council, and all local authorities, go through major changes in response to budget cuts and increased demand on services. Residents, businesses and visitors have greater expectations, and the Council needs to work with a variety of partners to meet those expectations.

As individuals we make choices every day about our lives, our work. All our staff are committed to make Swale a better place and make decisions and choices to achieve this. With choices come risks. This framework aims to help you to identify, manage and control those risks to ensure we get the results we want for our communities, and to avoid those we don't.

Risk management is not risk avoidance. The Council understands and accepts that taking risks is often necessary when delivering services and achieving our aspirations. Our *Risk Management Framework* sets out in clear guidance the tools and approach to achieve clarity and consistency in relation to our risks. It allows us to identify risks we are willing to accept, be clear on those we want to reject and effectively manage those we choose to take.



Larissa Reed
Chief Executive,
Swale Borough
Council

Introduction

What is risk management?

A risk is **a potential future event that, if it materialises, effects the achievement of objectives**. Events can be either something unexpected that happens, or something expected that doesn't happen. Risk management is the process that we adopt to identify, measure and control risks.

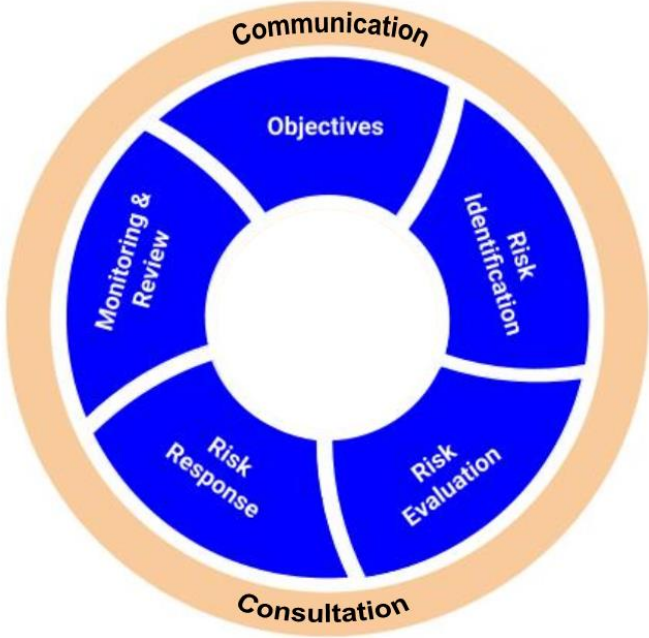
What are the advantages of risk management?

By having arrangements in place to identify and manage our risks, we increase our chances of achieving corporate and operational objectives and reduce the chance of failure. Good risk management also increases our ability to cope with developing and uncertain events. The only thing constant is change; risk management helps us to anticipate, plan for and react to those changes.

Risk management is a key component for effective corporate governance, and as a Local Authority we must be, and must be seen to be, careful custodians of public funds. Risk information is therefore a key component in supporting better, more informed decision making on how we use our resources.

What is this guidance all about?

This Framework provides a detailed guide setting out the Council's risk management process. As you work through the guide it will take you through each stage of the process which can be illustrated as follows:



Templates and examples are [available](#) to assist you as you capture and assess your risks. The guide assumes no prior knowledge of risk management and can either be used in full, or in part based on experience.

Who is responsible for risk management?

We all have a duty to be aware of, and manage, the risks that may prevent or impede us from delivering services. The formal consideration of risk is undertaken as part of the service and corporate planning processes, and so we expect the Framework to be used predominantly by managers, heads of service and the Senior Management Team.

Appendix II outlines the respective roles and responsibilities of those involved in the risk management process.

If you have any questions about this guidance, or would like additional support, then please contact:

| | |
|---|--------------------|
| Alison Blake – Interim Deputy Head of Audit | |
| Email: alison.blake@midkent.gov.uk | Call: 01622 602080 |
| Sandra McGinnis – Risk and Governance Officer | |
| Email: Sandra.mcginnis@midkent.gov.uk | Call: 01622 602279 |

Step 0 – Clarify your Objectives

A risk is an event that could affect the achievement of your objectives. So, before you can assess what stands in your way you need to know where you're going. What are your **objectives**?

- **What** are you seeking to achieve?
- by **When**? And
- **Who** is responsible for achieving them?

This includes understanding what the Council wants to achieve and the resources it has available – in both capacity and capability – to deliver. The Council has set out its corporate objectives in the **Corporate Plan**, and services objectives are determined as part of the **Service Planning** process.

Our aim is that risk management fits in with and supports your objectives, which in turn support the objectives of the Council. This link between Council objectives, through departmental or service objectives is called the golden thread. When everyone at the Council is pulling in the same direction we will have a much greater chance of being able to achieve our shared goals.

Clarifying your objectives will allow a greater understanding of what will stop you achieving those objectives and what opportunities you need to grasp to meet your goals. Setting your objectives clearly will also reveal links to internal and external stakeholders on whom you rely as well as other external factors that will impact your objectives.

Step 1 – Identify your Risks

The purpose of any risk identification exercise is to find the **uncertain event** that could impact on your objective. Remember, events can be either something unexpected that happens, or something expected that doesn't happen. It can also be a single event or a series of events. As time passes, the things we need to do will inevitably change, so this step has two principal elements:

- **Initial risk identification**, for example when embarking on a new project, following a major service change or creating a new service plan, and
- **Continuous risk identification**: that is to say changes to existing risk descriptions or changes in circumstances leading to new risks.

Common techniques used across the Council to identify risks are **brainstorming**, **workshops** and **facilitated discussions**. Asking the following questions can help identify risks:

- If in a year from now we haven't achieved this objective, why – what could have stopped us?
- What could realistically go wrong?
- What do we need in order to achieve this objective? Do we depend on others to succeed?
- What opportunities might arise?

One of the most common pitfalls in identifying risks is to simply say the opposite of the objective – look instead for potential events or circumstances which could occur **in the future**. The below table illustrates what may or may not be considered to be a risk:

| Objective | Potential Risk Statement | Is this a risk? |
|--|---|--|
| To provide the best services resources allow | Failing to provide the best services resources allow | ✘ This is simply stating the opposite of the objective. |
| | Public are dissatisfied with Council services | ✘ This is a statement of the potential impact of failing to meet the objective; not in itself a risk. |
| | A lack of suitably trained and available staff limiting ability to deliver efficient services | ✔ This is a risk we can control by, for instance, making plans to keep training up to date and reviewing our staffing needs. |
| | The Government has reduced our funding | ✘ This has already happened and so is an issue to be managed. Risks look ahead to potential events and so involve at least some uncertainty. |
| | The Government sharply reduces future funding | ✔ This is a risk over which we have little or no control, but we can assess likelihood and, if required, make contingency plans . |

Risk Description

When articulating your risk it is useful to capture the cause and consequence of the risk, i.e. as a result of [**cause**], [**risk**] could occur meaning [**consequence**]. So, for the above example one risk could read: *Government policy changes could result in a significant reduction in future funding, leading to a reduction in the quality of our service.*

Risk Ownership

Once identified, it is essential that someone **owns the risk**, taking principal responsibility for monitoring its course and tracking actions in response. Risk ownership is not the same as actually undertaking or being responsible for carrying out actions in response. Rather the role is aimed at ensuring necessary actions take place, otherwise there is a chance management actions may not be completed.

The best risk owner will usually be someone closely involved in delivering the area of the business where the risk arises.

Risk Register

The risks generated from this step should be captured in the **risk register**. The Council uses JCAD software to capture, update and report on risks. The software will guide you through the risk identification process.

JCAD can be accessed by clicking <https://midkentaudit.jcadcore.com/> and using your Council username and password to access it (as you would to log onto your computer). All risk owners have been granted access to JCAD, if you feel you need access please contact the Audit Team using the contact details on page 4.

A guide for using JCAD can be found [here](#).

Step 2 – Evaluate your Risks

Having identified the risk, the next step is to understand how big it is. A key element of evaluating risks is establishing what controls are in place to manage the risk. This helps us to determine the 'business as usual' position, referred to as the **current risk**.

Controls

A control is defined as *any action taken by management or other parties to manage risk and increase the likelihood that objectives and goals will be achieved*. There are different types of internal controls as described in the following table:

| Control Category | Description | Examples |
|------------------|---|---|
| Preventative | Designed to limit the possibility of an undesirable outcome. These primarily manage the <i>likelihood</i> of the risk. | Financial Standing Orders Prior authorisation Access controls (system / physical) Data retention and destruction |
| Directive | Designed to set desired outcomes and expectations. Can manage the risk <i>impact</i> or <i>likelihood</i> . | Policies and procedures Training and awareness Job descriptions Manuals |
| Detective | Designed to identify problems when undesirable events have occurred. These primarily manage the risk <i>impact</i> . | Analytical review Exception reporting Sample checking Physical checks |
| Corrective | Designed to correct an undesirable outcome and prevent re-occurrence. These primarily manage the risk <i>impact</i> . | Restoration of backup files Insurance / compensation |

Consideration should be given to whether the control is designed and operating effectively or whether improvements need to be made. Where the control is not effective it will be less useful in reducing the risk and this should be taken into account when scoring the risk.

Score Risks

Once the controls have been identified the risk can be evaluated – that is to say given a risk score. Risk evaluation incorporates two principal elements:

- **Impact** – how severely the organisation would be affected if the risk materialises. In other words if the forecast event actually happens then what will that do to the Council?
- **Likelihood** – This is a consideration of how likely it is that the risk will occur. In other words the probability that it will materialise and become an event that needs managing.

Risk **impact** is considered across several different criteria, including:

- Service
- Reputation
- Wellbeing
- Legal/Compliance
- Financial
- Strategic Objectives

For your risk consider whether the impact criteria applies – i.e. whether that type of impact would be felt by the Council. It is possible that some impact types may not be relevant. If it applies consider what is the *most credible worst impact* should the risk materialise. Once all possible impacts have been considered **the highest most credible impact score is taken as your overall impact score.**

Risk **likelihood** is determined by considering whether the event has occurred previously or elsewhere, how probable its occurrence is and how quickly the risk may materialise.

The **score for the risk is obtained by multiplying the overall impact score by the likelihood score.** The criteria used to assess impact and likelihood can be found in **Appendix I** and should be used to guide your evaluation of each risk identified.

Document your existing controls and impact / likelihood scores in your **risk register** in JCAD.

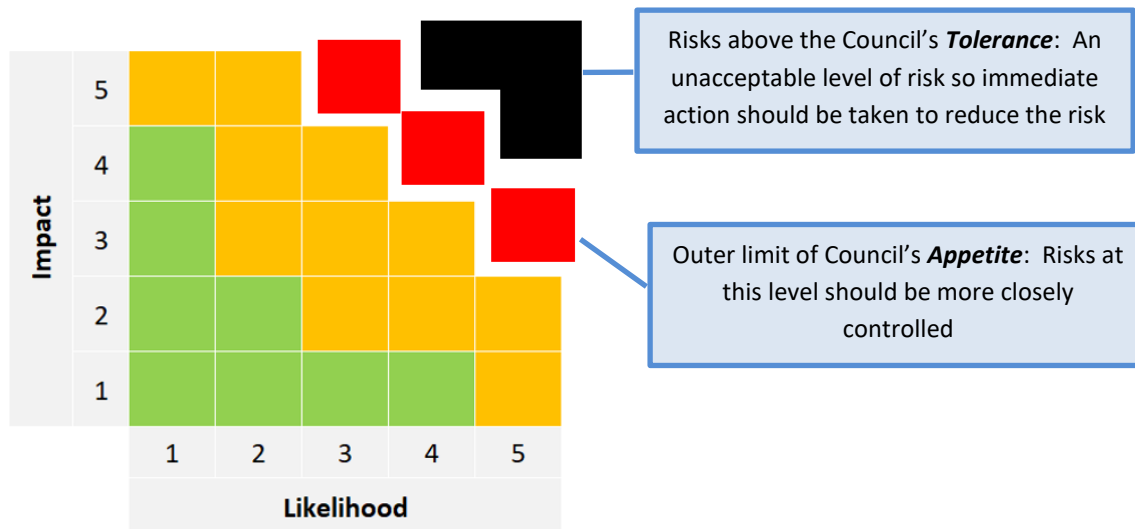
Step 3 – Respond to your Risks

Now you've identified your risks and established how big they are, you will need to decide what action (if any) you are going to take. How you respond is determined by the risk score and consideration of the Councils' risk appetite.

Risk Appetite Statement

Our **risk appetite** guides how much risk we are willing to seek or accept to achieve our objectives. We recognise effective risk management considers not just threats but also opportunities. So, our approach to risk is to seek the right opportunities and, where possible, minimise threats. Beyond our risk appetite is our **risk tolerance**. This sets the level of risk that is unacceptable, whatever opportunities might follow. In such instances we will aim to reduce the risk to a level that is within our appetite.

We illustrate our risk appetite and tolerance in the matrix below. The **RED** area represents the outer limit of our risk appetite, and the **BLACK** area indicates the tolerance. As a Council we are not willing to take risks that have significant negative consequences on the achievement of our objectives.



Risk Response

There are four principal ways in which we can respond to risks:

| TREAT | ACCEPT | TRANSFER | TERMINATE |
|--|--|---|---|
| Put in place (or strengthen) controls - this is the most common way of managing risks. | Accepting the likelihood and consequences of the risk. | Shifting the risk, in whole or in part, to a third party. | Deciding to cease the activity which causes the risk. |

The following table outlines what risk owners should do to respond to their identified risks:

| Risk Rating | Guidance to Risk Owners |
|---------------------|---|
| <p>20-25</p> | <p>Risks at this level sit above the tolerance of the Council and are of such magnitude that they form the Council's biggest risks.</p> <p>The Council is not willing to take risks at this level and action should be taken immediately to treat, transfer or terminate the risk.</p> <p>Identify the actions / controls necessary to manage the risk down to an acceptable level. Report the risk to the Audit Team and your Director.</p> <p>If necessary, steps will be taken to collectively review the risk and identify any other possible mitigation (such as additional controls).</p> |
| <p>15-16</p> | <p>These risks are within the upper limit of risk appetite. While these risks can be tolerated, controls should be identified to bring the risk down to a more manageable level where possible.</p> <p>Alternatively, consideration can be given to transferring or terminating the risk.</p> <p>Identify controls to treat the risk impact / likelihood and seek to bring the risk down to a more acceptable level.</p> <p>If unsure about ways to manage the risk, consult with the Internal Audit Team.</p> |
| <p>5-12</p> | <p>These risks sit on the borders of the Council's risk appetite and so while they don't pose an immediate threat, they are still risks that should remain under review. If the impact or likelihood increases, then risk owners should seek to manage the increase.</p> <p>Keep these risks on the radar and update as and when changes are made, or if controls are implemented.</p> <p>Movement in risks should be monitored, for instance featuring as part of a standing management meeting agenda.</p> |
| <p>1-4</p> | <p>These are low level risks that could impede or hinder achievement of objectives. Due to the relatively low level, it is unlikely that additional controls will be identified to respond to the risk.</p> <p>Keep these risks on your register and formally review at least once a year to make sure that the impact and likelihood continues to pose a low level.</p> |

Depending on how you have decided to respond to your risk the following action will need to be taken:

- Where you have decided to **TREAT** your risk: document your planned controls / actions in your risk register and re-score impact and/or likelihood. This will give you your **mitigated** risk rating, which assumes all planned controls / actions have been fully implemented and are operating effectively.
- If you have decided to **ACCEPT** the risk, no further action is necessary. The risk register will capture the risk and its' existing controls, and the **current** and **mitigated** scores will be the same.
- For **TERMINATED** risks, the risk should remain in the risk register until the activity causing the risk has been stopped. You may want to capture what action is being taken to terminate the activity. Once terminated the risk should be removed from the risk register.
- Where you decide to **TRANSFER** (in whole or in part) the risk you will need to consider what risk remains to the Council. Capture the transfer as a planned action in the risk register and re-score impact and/or likelihood. This will give you your **mitigated** risk rating. Once the risk has been transferred you may want to consider whether any risks relating to the transfer need to be recorded in the risk register.

PLANNED CONTROLS / ACTIONS

If you have decided to **treat** the risk and have identified actions or new controls that can be introduced care should be taken to ensure they are SMART – specific, measurable, achievable, realistic and have a timescale. Carefully consider what your planned control / action will deliver and how it will help to manage the risk.

Document your decided course of action and the mitigated impact and likelihood scores in your **risk register** in JCAD.

Step 4 – Monitor and Review your Risks

Monitoring risks supports our understanding of whether and how the risk profile of services and the Council is changing. It also helps us to determine the extent to which controls are working as expected to manage risks. It is therefore a key step in the process to routinely consider and review our risks.

The process of monitoring and reviewing risks can take place at any time. You could choose to discuss your risk register(s) during routine management team meetings or 1:1s. Or you could review risks as circumstances change – for example changes in service delivery or in the Council's external environment. To ensure risks are routinely reviewed the following cycle should be followed as a minimum:

| Risk Score | Review Cycle |
|------------|--|
| Black | Senior Management Team (SMT) actively monitor all black risks, e.g. through monthly reports on the risk area |
| Red | Review every 3 months |
| Amber | Review every 6 months |
| Green | Keep in mind and review at least annually |

Risk Review

When reviewing your risks consider whether the risk is still relevant and whether the risk description is accurate. If the risk no longer applies then mark the risk as **closed** and provide some detail explaining why. If the risk still exists but needs to be updated adjust the cause, risk and/or consequences.

Next consider the current controls and ask yourself:

- Are the controls **still in place**?
- Are the controls **operating effectively**?
- Has anything **new** been introduced?

If you have identified planned controls / actions as part of your risk response this step is the time to consider how implementation is progressing. Consider whether the action is complete, or control now introduced and operating effectively. If so, the action should be marked as complete and (where necessary) existing controls updated to reflect the changes made.

Once you have considered these areas, review the **current** and **mitigated** risk scores to consider whether any of the changes identified above have altered the scores. See step 2 for a reminder on how to score the risks, or contact the Audit Team for further support – see page 4.

Communication and Consultation

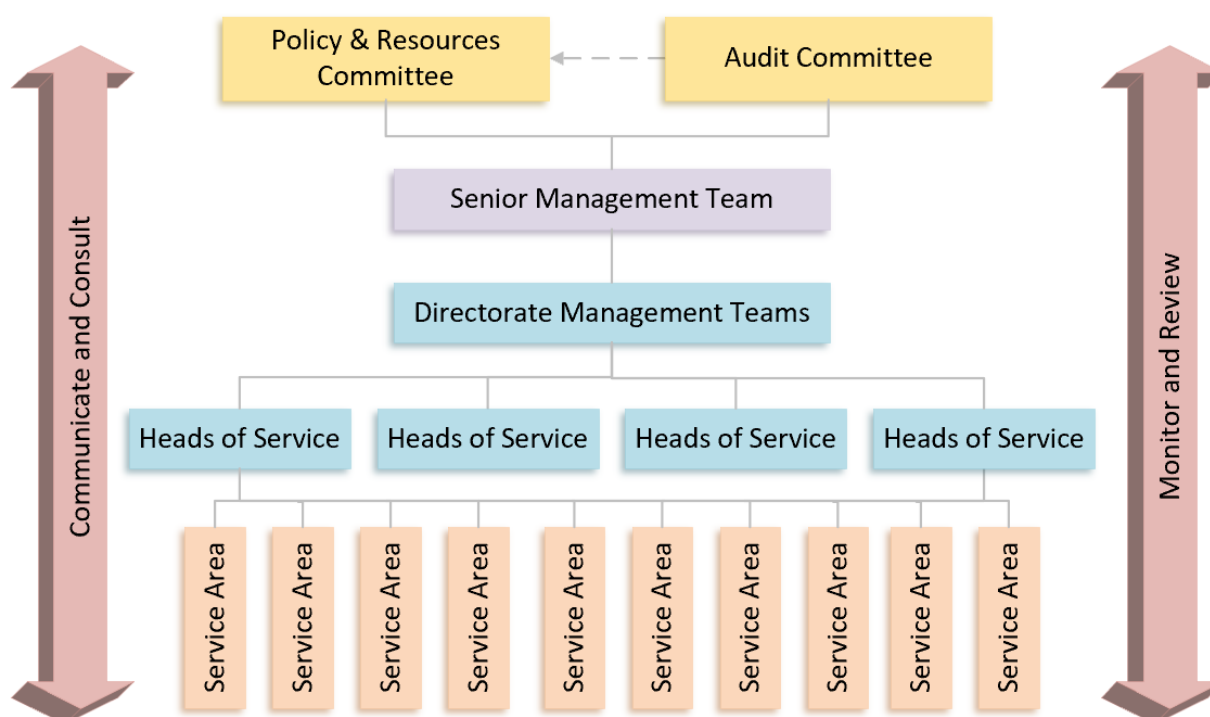
A register of all the Council's risks is contained within JCAD and is used to report on key risks over the course of the year. Discussing key risk information and consulting on how to respond to the Councils' most critical risks ensures transparency and facilitates effective decision making.

A wide range of risk information is reported as needed, including thematic information and emerging risks. Reporting of risk information is facilitated by the Audit Team and the routine reporting cycles are:

- Quarterly reporting to SMT on all corporate risks and high-level operational risks (i.e. those above the Council's risk appetite).
- 6-monthly reporting to Policy & Resources on all corporate risks and the overall risk profile.
- Annual report to Audit Committee on the effectiveness of the risk management process.

Communication should flow throughout the Council so as well as reporting risk information up to SMT and Members, feedback from these discussions is also provided to risk owners. This could be through the Audit Team or Director / Head of Service present during the discussion. The intention is not to 'override' the risk owner's perspective but to ensure there is a common understanding of the risk, its magnitude and how to respond to it.

The following diagram depicts the reporting of risk information:



Appendix I: Impact & Likelihood Scales

RISK IMPACT

| Level | Service | Reputation | Wellbeing | Legal/Compliance | Financial | Strategic Objectives |
|-------------------------|--|---|---|--|---|---|
| Catastrophic (5) | Ongoing failure to provide an adequate service in a key area | Perceived as a failing authority requiring intervention | Significant staff dissatisfaction, long term absence, or increased staff turnover including key personnel | Litigation almost certain and difficult to defend. Breaches of law punishable by imprisonment. Possible responsibility for death. | Uncontrollable financial loss or overspend over £1.5m | Failure to deliver multiple key priorities |
| Major (4) | Key service areas disrupted 5+ days Other service areas ongoing failure | Significant adverse national publicity | Adverse staff dissatisfaction, or increased absence and turnover of staff | Litigation expected and uncertain if defensible. Breaches of law punishable by significant fines. Fails to prevent death, causes extensive permanent injuries or <u>long term</u> sick | Financial loss or overspend greater than £1m | Failure to deliver key priority |
| Moderate (3) | Key service disruption 3-5 days Other service disruption 7+ days | Adverse national publicity of significant adverse local publicity | Declining staff satisfaction, or some loss of staff due to absence or turnover | Litigation expected but defensible. Breaches of law punishable by fines. Fails to prevent extensive permanent injuries or <u>long term</u> sick. | Financial loss or overspend greater than £700k | Unsatisfactory delivery of priorities |
| Minor (2) | Key service disruption 2 days Other service disruption 2-7 days | Minor adverse local publicity | Short-term dissatisfaction, minor loss of staff due to absence or turnover | Complaint or litigation possible. Breaches of regulations or standards. Long term injuries or sickness. | Financial loss or overspend greater than £100k | Poor delivery of priorities |
| Minimal (1) | Any service disruption 1+ day | Unlikely to cause adverse publicity | Loss of staff morale but unlikely to result in absence or turnover of staff | Unlikely to cause complaint. Breaches of local procedures. | Financial loss or overspend under £100k | Minimal reduction in delivery of priorities |

RISK LIKELIHOOD

| Level | Probability | Description |
|----------------------------|-------------|--|
| Highly Probable (5) | 80% + | Without action is likely to occur; frequent similar occurrences in local government / Council history or anticipated within the next 6 months. |
| Probable (4) | 60% - 80% | Similar occurrences known often in local government / Council history or anticipated within the next 12 months. |
| Possible (3) | 40% - 60% | Similar occurrences experienced in local government / Council history or anticipated within the next 18 months. |
| Unlikely (2) | 20% - 40% | Not unheard-of occurrence in local government / Council history. Anticipated within the next 2 years. |
| Rare (1) | 0% - 20% | Seldom occurs; no recent similar instances in local government / Council history. |

Appendix II: Roles & Responsibilities

| Role | Responsibilities |
|---|--|
| Managers / Heads of Service | <ul style="list-style-type: none"> Identify, assess and treat risks in accordance with the Framework – recording all risks on your risk register Identify and implement controls and actions to manage risks, and monitor the effectiveness of those actions. Maintain a continued awareness of new and emerging risks to your service where necessary add them to your risk register Identify and report risk implications relating to key decisions being put forward Maintain your risk register and communicate risks to your service |
| Senior Management Team (Including Executive Management Team) | <ul style="list-style-type: none"> Review all reported high-level risks (as per the risk appetite statement) Actively support and guide the management of risks outside the Councils' tolerance and take taken to mitigate impact / likelihood Maintained a continued awareness of risks (current & emerging) that may need to be added to the register and assessed using the Framework Provide overview and challenge over the corporate level risks facing the Council, how these are affected by change and how they are being managed Review and guide on the risk implications of key decisions as part of the Councils' governance process Communicate and support the effective management of risk with Members and stakeholders Ensure and monitor compliance with Risk Management practices |
| Members | <ul style="list-style-type: none"> Assist in the identification and assessment of the Corporate Level risks linked to the Councils' strategic plan Provide oversight and challenge over the management of risks above the Councils' appetite (through Policy & Resources Committee) Gain assurance over the effectiveness of the Council's risk management processes (through Audit Committee) Maintain a continued awareness of emerging risks, and risk implications associated with key decisions Ensure the decision-making Committees act within the agreed risk appetite and tolerance of the Council |
| Risk Management support (Audit Team) | <ul style="list-style-type: none"> Keep and maintain JCAD as the up-to-date record of all risks within the Framework Follow-up on the implementation of risk actions Facilitate and support officers with the identification and assessment of risks Compile and report key risk information throughout the Council Provide advice and guidance to the Council on risk issues and emerging risks Provide training and updates to officers and members on risk management practices and processes Liaise with Services to embed risk management into the culture of the Council |

Appendix III: One Page Process Summary

| Step 1 – Identify Risks | Step 2 – Evaluate Risks | Step 3 – Risk Response | Step 4 – Monitor & Review | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|------------------------|---------------------------|--------|--------|--------|--------|-------|---|-------|--------|--------|-----|-------|---|-------|--------|--------|--------|-----|---|-------|-------|--------|--------|--------|---|-------|-------|-------|-------|--------|--|--|---|---|---|---|---|--|--|------------|--|--|--|--|---|--|
| <p>Best done in groups, by those responsible for delivering objectives.</p> <p>RISK is a <i>potential future</i> event that, if it materialises, has an <i>effect</i> on the achievement of our objectives.</p> <p>Consider both threats and opportunities.</p> <p>When to consider:</p> <ul style="list-style-type: none"> • Setting business aims and objectives • Service planning • Target setting • Partnerships & projects • Options appraisal <p>Establish the risk owner.</p> <p>Document in the risk register.</p> | <p>Establish your key existing controls and whether they are managing the impact and/or likelihood of the risk.</p> <p>Combination of the impact and likelihood of an event (the CURRENT RISK).</p> <p>Impact score is the highest most credible score from the different categories.</p> <p>Scores can be depicted in the risk matrix:</p> <table border="1" data-bbox="698 917 1124 1295"> <tr> <td rowspan="5">Impact</td> <td>5</td> <td>Yellow</td> <td>Yellow</td> <td>Red</td> <td>Black</td> <td>Black</td> </tr> <tr> <td>4</td> <td>Green</td> <td>Yellow</td> <td>Yellow</td> <td>Red</td> <td>Black</td> </tr> <tr> <td>3</td> <td>Green</td> <td>Yellow</td> <td>Yellow</td> <td>Yellow</td> <td>Red</td> </tr> <tr> <td>2</td> <td>Green</td> <td>Green</td> <td>Yellow</td> <td>Yellow</td> <td>Yellow</td> </tr> <tr> <td>1</td> <td>Green</td> <td>Green</td> <td>Green</td> <td>Green</td> <td>Yellow</td> </tr> <tr> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td></td> <td></td> <td colspan="5">Likelihood</td> </tr> </table> | Impact | 5 | Yellow | Yellow | Red | Black | Black | 4 | Green | Yellow | Yellow | Red | Black | 3 | Green | Yellow | Yellow | Yellow | Red | 2 | Green | Green | Yellow | Yellow | Yellow | 1 | Green | Green | Green | Green | Yellow | | | 1 | 2 | 3 | 4 | 5 | | | Likelihood | | | | | <p>Black – above our <i>tolerance</i>, immediate action is needed and reporting to directors.</p> <p>Red – outer limit of our <i>appetite</i>, action needed.</p> <p>Amber – medium risk and a need to review existing controls.</p> <p>Green – Low risk requiring limited or no action.</p> <p>Risk Response – 4Ts</p> <ul style="list-style-type: none"> • Treat (i.e. apply controls) • Accept (i.e. leave the risk as is) • Transfer (e.g. insurance / partnership) • Terminate (i.e. stop activity) <p>After your response: what is the risk score now? (this is the MITIGATED RISK)</p> <p>All risks should be captured within the JCAD risk management software.</p> | <p>Routinely review and update risks, controls and planned actions:</p> <p>Black – review monthly.</p> <p>Red – review quarterly.</p> <p>Amber – review 6-monthly.</p> <p>Green – keep in mind / annual review.</p> <p>Communication & Consultation</p> <p>The Audit Team facilitates the reporting of risk information throughout the Council.</p> <ul style="list-style-type: none"> • Quarterly reporting to SMT • 6-monthly reporting to Policy & Resources Committee • Annual report to Audit Committee |
| Impact | 5 | | Yellow | Yellow | Red | Black | Black | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 4 | | Green | Yellow | Yellow | Red | Black | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 3 | | Green | Yellow | Yellow | Yellow | Red | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 2 | | Green | Green | Yellow | Yellow | Yellow | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1 | Green | Green | Green | Green | Yellow | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Likelihood | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |