

Kasagana Ka Mutual Benefit Association Inc.  
Key Risk Indicators  
For the Year 2020

Impact Rating	
<b>Low</b>	The impact is negligible. The Association will either not be affected or may encounter a few inconveniences, which can be overcome without any problem
<b>Medium</b>	The impact is limited. The Association may encounter significant inconveniences, but is able to overcome despite a few difficulties
<b>High</b>	The impact is significant. The Association may encounter significant inconveniences, which can be overcome but with serious difficulties
<b>Very High</b>	The impact exceeded reached the tolerance level. The Association may encounter significant inconveniences, or even irreversible, consequences, which they may not be overcome.

Probability	
<b>Unlikely</b>	Not expected, but there is a slight possibility it may occur within the year.
<b>Possible</b>	Casual occurrence. It might happen within the year.
<b>Likely</b>	Frequent occurrence. There is a strong possibility that it might within the year.
<b>Certain</b>	Very likely. It is expected to occur in most circumstances.

INHERENT KEY RISK INDICATORS	JANUARY			FEBRUARY			MARCH			APRIL		
	Probability	Impact	Rating	Probability	Impact	Rating	Probability	Impact	Rating	Probability	Impact	Rating
1 Increase in Claims Ratio	L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit
2 Decline of KMBA investment yields	P	M	Limit	P	M	Limit	P	M	Limit	P	M	Limit
3 Decline of Membership Growth	P	H	Limit	P	H	Limit	P	H	Limit	P	H	Limit
4 Loss of Member's Data	L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit
5 Damage of KMBA Building	U	M	Appetite	U	M	Appetite	U	M	Appetite	U	M	Appetite
6 Lack of Manpower	L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit

Risk Rating Map			
Appetite	Limit	Tolerance	Exceeded Tolerance
L x U	M x U	H x U	VH x U
L x P	M x P	H x P	VH x P
L x L	M x L	H x L	VH x L
L x C	M x C	H x C	VH x C

MAY			JUNE			JULY			AUGUST			SEPTEMBER			
Probability	Impact	Rating	Probability	Impact	Rating	Probability	Impact	Rating	Probability	Impact	Rating	Probability	Impact	Rating	Probability
L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit	L
P	M	Limit	P	M	Limit	P	M	Limit	P	M	Limit	P	M	Limit	P
P	H	Limit	P	H	Limit	P	H	Limit	P	H	Limit	P	H	Limit	P
L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit	L
U	M	Appetite	U	M	Appetite	U	M	Appetite	U	M	Appetite	U	M	Appetite	U
L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit	L	M	Limit	L

OCTOBER		NOVEMBER			DECEMBER		
Impact	Rating	Probability	Impact	Rating	Probability	Impact	Rating
M	Limit	L	M	Limit	L	M	Limit
M	Limit	P	M	Limit	P	M	Limit
H	Limit	P	H	Limit	P	H	Limit
M	Limit	L	M	Limit	L	M	Limit
M	Appetite	U	M	Appetite	U	M	Appetite
M	Limit	L	M	Limit	L	M	Limit