

HUMBOLDT STATE UNIVERSITY

RISK MANAGEMENT POLICY

I. POLICY STATEMENT

The risk management practices of Humboldt State University (HSU) are specifically designed to identify and assess all types of risk to the campus, and to implement appropriate risk management techniques in order to protect the university so it can carry out its mission. It is the goal of the Risk Management Policy to aid in the identification and evaluation of risk, to facilitate the selection and application of the best risk management techniques to mitigate risks, and to monitor the results.

II. ROLES AND RESPONSIBILITIES

The implementation of the campus Risk Management Policy is a responsibility shared by all campus administrators, faculty and staff. University divisions, colleges, programs and departments shall be responsible for comprehensive risk management of their respective activities, programs, operations and resources. Comprehensive management of risk involves both the control in frequency and severity of losses and the financial responsibility for those losses. Such losses include:

- Death, injury or inappropriate treatment of employees, students and guests
- Physical damage to university property
- Loss of campus revenues due to property damage
- Liability claims against the university due to damage to non-university property
- Losses resulting from fraud or criminal acts

Individuals charged with implementing and maintaining the program by providing advice, information and coordination include:

A. DIRECTOR OF RISK MANAGEMENT - The role of the director of risk management is to evaluate and implement campus-wide risk management practices. He/she is to assist campus administrators in maintaining campus risk management policies and practices by providing advice, information and coordination leading to the full performance of risk management functions by all those having program responsibilities. The director of risk management serves as the university's risk management representative to the CSU Risk Management Authority and the chancellor's office and is also responsible for informing and advising the director of human resources and vice president for administrative affairs, as appropriate.

B. MANAGER OF CONTRACTS & PROCUREMENT - It is the responsibility of the manager to apply appropriate contract language, including insurance specifications, hold harmless clauses and professional liability, to protect the university.

C. DIRECTOR OF ENVIRONMENTAL HEALTH & OCCUPATIONAL SAFETY (EH&OS) - The director of EH&OS develops and implements injury and illness prevention programs in

compliance with various regulatory requirements. Additionally, he/she establishes standards and conducts programs that reduce the risk of environmental and/or property damage and is responsible for informing and advising the director of risk management of any significant exposure risks which may exist in regard to EH&OS program areas. (Refer to Executive Memorandum P 92-2, Campus Policy on Environmental Health Compliance and Occupational Safety)

D. DIRECTOR OF HUMAN RESOURCES - As chief personnel officer for non-academic staff, the director of human resources is responsible for the development and implementation of human resource policies and procedures as they pertain to equitable hiring and workers' compensation management practices. The director is likewise responsible for informing and advising the vice president for administrative affairs of any significant potential risk exposures related to human resource services.

E. ASSOCIATE VICE PRESIDENT OF ACADEMIC PERSONNEL SERVICES - The associate vice president of academic personnel services is responsible for the development and implementation of faculty personnel procedures. He/she is responsible for apprising the vice president for academic affairs of any potential risk exposures related to faculty personnel matters.

F. DIRECTOR OF PUBLIC SAFETY – The director of public safety is charged with maintaining campus safety through law enforcement. The director's primary concerns are crime prevention, the avoidance of workplace violence, and to take related measures to help ensure public and employee safety on campus. When necessary, the director involves the vice president for student affairs.

III. RISK MANAGEMENT

Campus risk is managed through a process of anticipation/identification, evaluation technique selection/implementation, and program monitoring/evaluation. This management process is designed to allow the university to carry out its mission with the lowest practicable risk exposure. The aforementioned risk management administrators meet as needed to review potential risk situations and recommend appropriate action. **(See the attached Event Planning Form)**

A. ANTICIPATE AND IDENTIFY RISKS - The following methods are used to anticipate and identify risks related to the campus environment and university activities:

- Review and assess workers' compensation claims and employer's report of occupational injury or illness documents
- Schedule campus safety inspections
- Investigate accidents and near misses
- Investigate and assess reported safety hazards
- Assess campus public safety issues and crime statistics
- Review allegations of inappropriate treatment of students, faculty, staff and visitors
- Review and evaluate, as appropriate, student activities including academic field trips/projects, high hazard experiments, travel abroad, sanctioned activities, etc.
- Evaluate university contracts for construction, materials, services, etc.

All campus employees are obligated to report to their supervisor, the director of risk

management, or the director of environmental health & occupational safety any situation that they think poses an occupational safety hazard and/or puts the campus at risk of loss.

B. EVALUATE SERIOUSNESS - Identified risks which pose a potentially precedent-setting, broad or major impact to the university are evaluated by the director of risk management in conjunction with other units as appropriate, based on the following criteria:

- Severity - The amount of human harm or property loss that can occur
- Frequency of Exposure - How often the event or activity takes place
- Predictability - The ability to anticipate losses associated with specific activities or conditions
- Probability - The actuarial chance of a loss

In order to select the most practicable method of reducing exposure, the director of risk management further assesses risks, taking into consideration cost implications and realized benefits associated with the activity. Identified risks which pose a narrow and/or case-specific impact will be evaluated by the applicable administrative unit, e.g., Environmental Health & Occupational Safety, Public Safety, etc., for the determination of priority and appropriate control or mitigation measures.

C. IDENTIFY/IMPLEMENT RISK CONTROL TECHNIQUE - The responsibility of identifying and implementing the control measure(s) is that of the department that controls or generates the activity presenting the risk exposure. The liability exposure the campus and the CSU face for those activities linked to the mission of the CSU can be mitigated in a variety of ways including but not limited to:

- Transferring risk through third party waivers, hold harmless agreements, vendor contracting or by purchasing personal liability, health, travel and life insurance
- Reviewing and recommending specifications for insurance purchases for the university
- Preventing/controlling risks through staff training and supervision
- Implementing internal controls
- Redesigning processes and systems
- Monitoring health and safety compliance
- Conducting internal audits

Based on the above criteria and assessment, the director of risk management and/or the applicable unit determine the method of control that provides the most effective means of risk reduction without compromising the mission of the university. The general types of suitable control techniques used include:

- Avoidance
- Loss prevention and reduction
- Risk transfer

D. MONITOR AND EVALUATE RESULTS - Upon implementation of the best risk management technique or combination of techniques, monitoring and evaluating the effectiveness and efficiency of the technique will be done to determine appropriateness and whether any changes and/or modifications of techniques should be made.

The director of risk management continually reviews the campus policy and monitors campus activities to insure that the goals of the Risk Management Policy are achieved. An

annual review of occupational injury and illness summary reports, property/personal injury claims reports, and reported 'near miss' incidents is prepared by the director of risk management as a basis for evaluating the overall effectiveness of the Risk Management Policy. In addition, a written risk management summary report is made to the president annually. This evaluation process is intended to ensure that the Risk Management Policy remains effective and, thus, reduces the university's exposure to foreseeable risks and associated losses.

Risk management is an on-going process. The campus Risk Management Policy will evolve as the nature of campus activities change. However, the goals of the Risk Management Policy always will be to identify and evaluate risk, select and implement the most practicable risk management techniques, and monitor the results.