



HLC Accreditation Evidence Document

Title: UAPPM Policy 6100: Risk Management

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Description: The UAPPM policy that deals with safety training and loss control programs.

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6100

RISK MANAGEMENT

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Subject to Change Without Notice

*Authorized by Regents' Policy 7.14 "Risk Management and Insurance"
Process Owner: Director of Safety & Risk Services*

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1. General

The University takes reasonable steps to protect the reputation and resources of The University of New Mexico. The University has safety training and loss control programs. These programs are designed to protect the health and safety of the campus community and the public from hazards and to protect the reputation and physical resources of the University against loss or damage. The University Safety & Risk Services is responsible for administering these programs and ensuring compliance with all applicable laws and regulations.

2. University Safety & Risk Services

The Director of Safety & Risk Services reports to the Executive Vice President for Administration/COO/CFO. The department includes the following University administrative units: Workers' Compensation and Casualty Insurance. Controlling the University's risk exposure requires education, communication and campus-wide involvement. A campus-wide advisory committee, the Campus Loss Control Committee, works to control risk and to ensure compliance with regulatory mandates. This Committee will be chaired by the Director of Safety & Risk Services and consist of representatives from the University's Athletic Department, Audit Department, College of Arts and Sciences, Department of Human Resources, Facility Planning, Family & Community Medicine, Health Sciences Center, Physical Plant, Police Department, Purchasing Department, Student Affairs, University Controller, and University Counsel .

Safety & Risk Services is responsible for:

- Identifying and analyzing areas of risk exposure.
- Analyzing and recommending appropriate risk control techniques.
- Developing and maintaining a data management system.
- Implementing and monitoring safety, training, and quality assurance programs.
- Analyzing, reporting, and monitoring risk management data and information.

3. Risk Identification

Safety & Risk Services will identify risks, estimate the probability of loss, and advise the administration on sources of risk exposure and recommend appropriate risk control techniques for specific exposure problems. Risk exposure will be identified by reviewing financial statements; property records; incident and inspection reports; and consulting with University Counsel, administrators, faculty, and staff.

4. Risk Control

Risk control techniques include:

4.1. Risk Reduction and Avoidance

The Director of Safety & Risk Services will advise the administration of potential risks and the appropriate risk control techniques which can be used to limit or avoid exposure. Safety & Risk Services will administer a risk reduction/loss-prevention program which includes written policies and procedures, training, and documentation of occurrences. The Director of Safety & Risk Services will coordinate all interaction with the New Mexico Risk Management Division, Office of the Insurance Commissioner, State Fire Marshals Office, Albuquerque Fire Department, and other federal, state, and local agencies and regulatory organizations as applicable.

4.2. Acceptance of Risk

The Director of Safety & Risk Services will analyze the relative risk to the resources impacted and advise of the risk exposure should the administration decide to accept a specific risk. The potential cost of the risk will be weighed against the probability and severity of the loss.

4.3. Transfer of Risk

Risk may be transferred to other parties through insurance and/or indemnity provisions.

4.3.1. Insurance

The University of New Mexico is required, pursuant to Section 15-7-2 NMSA 1978 (1991 Repl.), to purchase insurance coverage through the New Mexico Risk Management Division of the General Service Department for risks for which governmental immunity has been waived by the Tort Claims Act. The Director of Safety & Risk Services should work closely with the Risk Management Division to ensure the lowest premiums possible. In addition, the director should perform an analysis of premiums against exposure and experience factors in order to justify any premium increases.

The University's insurance coverage is divided into the following types of coverages:

- Automobile Insurance
- Boiler and Machinery
- Bond and Money and Securities
- Fine Arts
- General Liability, Civil Rights, and
- Foreign
- Jurisdiction
- Law Enforcement Officer Liability
- Medical Malpractice Liability
- Property

- Workers' Compensation

4.3.2. Indemnity

The Safety & Risk Services' Director will work with University Counsel and departments which generate contracts to ensure all contracts entered into by UNM contain the proper indemnification clauses.

5. Data Management

Safety & Risk Services is responsible for developing and maintaining an information system in coordination with existing systems for timely and accurate recording of incidents, losses, claims, insurance premiums, compliance with federal and local mandates, and other related information and costs.

6. Safety, Quality Assurance, and Training Programs

Safety awareness is critical in controlling risk and loss. Safety & Risk Services will develop and implement a safety and loss prevention training program. Each department should work with Safety & Risk Services to develop a safety and security plan for their area that includes procedures for emergency situations.

Safety & Risk Services will develop, implement, and monitor a University-wide quality assurance program aimed at improving the quality of services which impact the University's risk exposure. The department will monitor critical activities (such as patient care, safety, and security) and compare information to established standards, thresholds, and procedures. Significant deviations will be investigated, problems identified, and solutions developed and implemented.

Safety & Risk Services will develop educational programs which address needs identified through the safety and loss prevention program and the quality assurance program. The department will establish and maintain communication with the campus community on regulatory requirements and current developments in risk management and quality assurance.

7. Reporting and Monitoring

7.1. Incident Reporting

The Safety & Risk Services' Director will assign responsibility for each type of risk to an administrative component for processing and monitoring. Departments must report all incidents of potential risk to Safety & Risk Services.

7.2. Internal Reporting

Safety & Risk Services is responsible for analyzing insurance premiums, uninsured losses, and other risk costs. These costs will be allocated to the appropriate accounts. All University departments and administrative units will share in all losses through deductibles; this encourages risk prevention at the unit level. Trending analysis will be used to assist in the allocation of insurance premiums and the identification of areas where greater risk control is required.

7.3. Monitoring

Safety & Risk Services is responsible for conducting safety audits and will mandate corrective action to ensure compliance with applicable laws, regulations, and policies.

Comments may be sent to UBPPM@UNM.edu
<http://www.unm.edu/~ubppm>

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