

**San Francisco State University
University Executive Directive #01-22**

Title: Risk Management Policy

Effective Date: April 20, 2001
Replaces policy dated April 22, 1999

Authority: Executive Order 715, dated October 27, 1999

Approved by: Robert A. Corrigan, President Date: 7/2/01

Responsibility

The campus president has delegated responsibility for implementation of Executive Order 715, the CSU Risk Management Policy (10/27/99) to the Vice President for Business and Finance. The Vice President for Business and Finance established the Office of Safety and Risk Management to develop and implement programs, policies and procedures in support of Executive Order 715.

Scope

This policy applies to all areas and members of the campus community and provides for consultation and coordination of risk management practices with the campus auxiliary organizations: Associated Students, Inc., San Francisco State Student Center, Inc., Franciscan Shops, Inc., and the San Francisco State University Foundation, Inc.

Program Elements

The Office of Safety and Risk Management is responsible for administering programs covered by the California State University Risk Management Authority (CSURMA) risk pool, including:

- Liability Program
- Workers' Compensation Program
- Industrial Disability Insurance
- Non-industrial Disability Insurance

- Unemployment Insurance
- Special Events Insurance
- Property Insurance
- State Vehicle Insurance
- Student Travel Accident Insurance

The Procurement Office will handle insurance requirements in contracts in accordance with the guidelines of the CSURMA Insurance Requirements in Contracts, prepared by Driver Insurance Services in August 1998.

The Director of Risk Management and/or University Counsel will review exceptions to the Driver requirements, and perform risk analysis as necessary.

The Office of Environmental Health and Occupational Safety, which is part of the Office of Safety and Risk Management, is responsible for health and safety matters and related training.

Risk Management Policy Implementation

Policies and procedures will be developed to anticipate and assess losses, and to mitigate such losses through appropriate risk management techniques. The Office of Safety and Risk Management will implement practices developed by the CSURMA, and make appropriate decisions to control losses while supporting the goals of the University. The following steps will be taken in the risk management process:

Identify loss exposures

- Define types of exposures: property, liability, personnel, income, and goodwill
- Define campus-relevant criteria for significant risks
- Identify risks unique to San Francisco State University

Evaluate the seriousness of risk exposures

- Determine probability of risk occurrence
- Estimate severity and frequency
- Factor in University objectives

Examine feasibility of managing risk through alternative techniques

- Control risk through prevention, segregation, transfer, and avoidance

Finance the risk through deductibles and other means
Transfer the risk through insurance or contracts

Select and implement the best techniques

Perform cost/benefit analysis

Monitor, evaluate and improve program

Ensure proper implementation
Utilize productive qualitative and quantitative measurement

Report results

Collect and report relevant data
Prepare annual risk management report to the campus president

Risk Management Consultation Process

The Director of Risk Management shall develop on-going communication with decision making administrators from among such departments as Human Resources, Environmental Health and Safety, Public Safety, Plant Operations, Student Affairs, Disability Resources, Continuing Education, International Program, Academic Affairs, Fiscal Affairs and University Counsel. The Director may convene an ad hoc committee or task force from time to time to insure full performance of risk management functions by those having specific program responsibilities.

Risk Management Training

The Office of Safety and Risk Management will provide training to individuals and departments on topics related to health, safety and risk management.

Auxiliary Oversight

The Office of Risk Management will require that each auxiliary organization provide the University with current certificates of insurance in the amounts specified in their operating agreements. The Office of Risk Management

will work with auxiliary managers to insure that the university is not held liable for losses incurred by auxiliaries or on grounds leased to auxiliaries.

Annual Report

The Director of Safety and Risk Management will provide an annual report to the office of the president. The report shall include a review of current year's activity, costs, trends and initiatives.

Policy Review

This policy shall be subject to review and revision at the time the annual report is submitted to the campus president.
