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Best Practices in Risk Management for Higher Education

Addressing the "What If" Scenarios

OLD REPUBLIC INSURANCE GROUP

Best Practices in Risk Management for Higher Education

Addressing the "What If" Scenarios

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Food service areas. Chemical research labs. Summer camps. Nanotechnology. Student safety. Transportation.

These are just a few examples of unique risks that universities* face.

From a risk management perspective, a higher education institution is often compared to a small city. University risk managers face the daunting challenge of identifying and managing the complex risks across their campuses.

The good news is that universities have lower loss rates than the industrial sector. However, the cost of claims to higher education institutions—both financially and from a public image standpoint—can be significant. Universities need to protect students, faculty, administration, support workers, contracted workers, the public, and their school's reputation. If a catastrophic loss occurs, the media coverage may affect the school's reputation, posing a threat to future admissions, endowments, and financial strength.

Faced with such a diversity of loss potentials, risk managers may focus on familiar exposures or ones that seem the most tangible. For example, if their background is public events liability, their efforts to control such exposures may be extensive. While risk managers need to continue to address familiar loss drivers, a best-in-class risk management program needs an inclusive approach, focusing on the overall range of potential exposures and "What If" scenarios.

"What If" modeling involves identifying and detailing incidents and outcomes that could occur on a campus. The variety of exposures and the risk management plan's complexity and size demand that universities assemble and involve cross-functional teams, including key university subject matter experts, in the modeling process. In many cases, specialists are needed to understand the extent of exposure and the availability and opportunity for control.

In "What If" modeling, team participants contribute their knowledge and understanding of operations, control mechanisms, and management processes to build accurate "What Ifs," weigh the risks, determine the controls required, prioritize the need for control, and create a comprehensive risk management plan.

If a catastrophic loss occurs, the media coverage may affect the school's reputation, posing a threat to future admissions, endowments, and financial strength.

** In this white paper, a "university" refers to a college or a university.*

Benefits of "What If" Modeling

1. Isolates exposures and builds control systems
2. Examines potential exposures, and evaluates the probability of loss, the potential severity of loss, and the degree of control needed to prevent an occurrence
3. Prioritizes exposures and allocates resources effectively
4. Organizes and continuously updates risk management plan

High-Severity Risk Modeling: Considering Higher Education "What Ifs"

Each university presents a unique mix of worst-case scenario exposures, depending on factors such as educational programs offered, research conducted, number and type of public events held, number of people potentially exposed to risks, and campus size. Several university exposures are outlined below.

Exposures Associated with Research Laboratories

The possibility of a serious or even catastrophic loss is ever present in research laboratories, particularly on campuses that include medical teaching schools, technology institutes, and schools that offer scientific research degrees. Schools with leading-edge research operations can be involved with biological, chemical, and nuclear agents that could present a significant threat to students, faculty, and the public if not adequately controlled.

MICROBIOLOGY AND BIOMEDICAL FACILITIES

While most universities operate basic biology laboratories for teaching, others operate specialized laboratories for research into organisms with varying levels of risk potential. Risk managers may not have a comprehensive understanding of the science within these laboratories. However, they must be aware of the laboratory's exposures and the effectiveness of applied controls based upon laboratory classifications.

NANOTECHNOLOGY

Nanotechnology is the manipulation of matter on a near-atomic scale (between 1 and 100 nanometers in length) to produce new structures, materials, and devices. At this size, materials begin to exhibit unique properties that affect physical, chemical, and biological behavior. These unique properties are at the heart of new technologies and offer potential scientific advancements in medicine, consumer products, energy, and materials and manufacturing sectors, among others.

Workers in nanotechnology-related industries, including research institutions and academia, have the potential to be exposed to uniquely engineered materials. Occupational health risks associated with manufacturing and using nanomaterials are not yet clearly understood. Research is continuing to understand if and how nanotechnology may lead to specific health effects.

The academic community routinely meets with private and governmental representatives to develop consensus on managing and controlling nanotechnology exposures. Standards addressing nanoscience safety are being developed through a multi-nation committee (Technical Committee 229) funded through the International Organization for Standardization (ISO). The American National Standards Institute–Nanotechnology Standards Panel (ANSI-NSP) was developed through ISO to coordinate and

provide a forum for academia, individual industries, standards-developing organizations, and governments to establish priorities for creating and updating standards in the U.S. and worldwide.

Due to the complexity and lack of information on the health effects from exposure to nanomaterials, few occupational exposure limits exist at this time. The Occupational Safety and Health Administration (OSHA) recognizes the exposure limits currently recommended by the National Institute for Occupational Safety and Health (NIOSH).

The OSHA Fact Sheet, Working Safely with Nanomaterials (https://www.osha.gov/Publications/OSHA_FS-3634.pdf) reviews these and other important health and safety controls that should be applied when handling or working with nanomaterials. For the most current information on this topic please access the NIOSH website (http://www.cdc.gov/niosh/topics/nanotech/) and the National Nanotechnology Initiative (NNI), (http://www.nano.gov/) or contact PMA's Risk Control Department.

GLOBALLY HARMONIZED SYSTEM (GHS) AND HAZARD COMMUNICATION

In 2012, the OSHA Hazard Communication Standard (HCS) was modified to align with the United Nations Globally Harmonized System of Classification and Labeling of Chemicals (GHS). The standard was changed to produce many benefits. In particular, the GHS helps to ensure that imported chemicals are accompanied by consistent hazard and precautionary information to protect workers exposed in the U.S. In addition, the revised HCS can facilitate trade in chemicals since it reduces potential barriers posed by differing global requirements for classification and labeling of chemicals. The challenge is to transition existing Hazcom programs within the recommended time frames. This update to HCS will provide a common and coherent approach to classifying chemicals and communicating hazard information on labels and safety data sheets. Refer to OSHA's website, https://www.osha.gov/dsg/hazcom/, for additional information on this topic.

LABORATORY CLASSIFICATIONS

Ranging from one to four, bio-laboratory classifications are based on the Risk Group Classification of the lab's materials. Each of the four risk groups demands a specific level of control. Risks range from laboratory work with relatively benign impact on humans *(Risk Group 1)* to work involving those organisms likely to cause "serious or lethal human disease for which preventive or therapeutic interventions are not usually available." The latter, a *Risk Group 4* classification, demands very strict control of access, containment, and procedures. Today, the risk manager has the added concern of the laboratory's security. Risk Groups 3 and 4 laboratories may be working with agents that are readily transmittable from human to human, and can cause serious health problems. Concerns over terrorism demand a high level of security in laboratories dealing with toxic agents.

CHEMICAL RESEARCH AND PHYSICAL SCIENCE LABORATORIES

Chemical research and physical science laboratories also present the potential for operational and catastrophic incidents. Chemicals in research laboratories have a multitude of uses and formulaic outcomes. Improper use or misuse of chemical agents can easily result in the evacuation of buildings, fire, explosion, or potentially fatal health impacts. Similarly, physics laboratories may be using ionizing materials that can vary greatly in their potential health effects. Controlling storage, use, and disposal of materials in each of these laboratories is a critical aspect of a university's strategic risk management plan. Universities must aggressively and consistently implement safety and health practices to protect the health of students, researchers, and the environment. ***To ensure the safety of research programs, the following steps are critical:***

- Strong, comprehensive safety protocols must be in place before any new research begins.
- Prior to the initial research, all faculty members, students, contractors, and administrators involved in the projects must be trained and capable of applying needed controls.
- Programs must be routinely audited to ensure safety protocols are being applied.
- Safety procedures and policies must be reviewed periodically and updated to reflect changes to the project, materials used, or advances in the technology.
- The risk manager must be confident that research activities within the purview of the university are well controlled and that risk potentials have been minimized.

Facility Exposures: Fire, Collapse, and Environmental Health

Physical structures including residence halls, classroom facilities, dining halls, athletic facilities, and administrative offices often comprise a university. In addition, many campuses have alumni buildings, buildings and grounds shops, and residence facilities for university presidents. College buildings vary in age, construction, fire protection, and alarm systems. Risk managers must be vigilant in regard to the condition, maintenance, and useful lives of all physical structures on their campuses. Most campus safety managers conduct annual fire inspections that focus heavily on fire exposures. In addition, risk managers must assure that facilities do not present inordinate risk to students and other campus personnel resulting from friable asbestos, lead, mold, or other building-related toxins.

International Travel

In today's world, the risk of international travel needs to be researched, evaluated, and monitored. As university students and faculty travel the world for international study, research, or sabbaticals, they need to be aware of the current conditions in the country they are traveling to and the risks associated with travel.

The U.S. Department of State's website (travel.state.gov) lists countries experiencing unrest or potential concerns in a section entitled "**Alerts and Warnings**." Listed countries are classified with either "**Travel Warning**" or "**Travel Alert**" designations.

A "**Travel Warning**" means the State Department is urging you to very carefully consider travel to a country. A warning might be issued for a variety of reasons including an unstable government, civil unrest or war, ongoing intense crime or violence, or frequent terror attacks. The State Department is informing you of the risks in traveling to these countries—and asking you to consider not going. "**Travel Warnings**" remain in place until the situation changes and can remain in effect for years.

A "**Travel Alert**" is issued for short-term events that the State Department wants to make you aware of when planning travel. These events can include an upcoming election that may promote demonstrations or disturbances, a health alert like Ebola or H1N1, or evidence of an elevated risk of terrorist attacks. When the short-term event is over, the "**Travel Alert**" is canceled.

Does your institution monitor where groups are going? What countries are professors traveling to on school-sponsored trips? Establish a policy that requires all school-related travel to be cleared and approved through the university. Workers' compensation coverages are applicable if an employee is traveling on school-related business.

Fine Arts Exposures: College Theaters

Backstage at university theaters lurk risks that few would expect, including hazards faced by stage crews, electrical exposures, and risks from set design, materials, and lighting. Oftentimes, nobody recognizes and plans for these exposures until after a loss occurs. ***To prevent worst-case scenarios, a risk manager and risk management committee should enact the following:***

- Establish theater safety guidelines and procedures for faculty, staff, and students that address all phases of the production.
- Prior to any theater production, assess the type of production and set design.
- Review any requests for the use of special equipment or materials in productions.

Involving the risk management department and applying "What If" modeling throughout the production process are necessary to ensure that exposures are recognized and controlled. The risk management committee working with the theater department can ensure that proper training is completed and that theater safety procedures and guidelines are enacted to help protect students, faculty, and other workers from backstage risks.

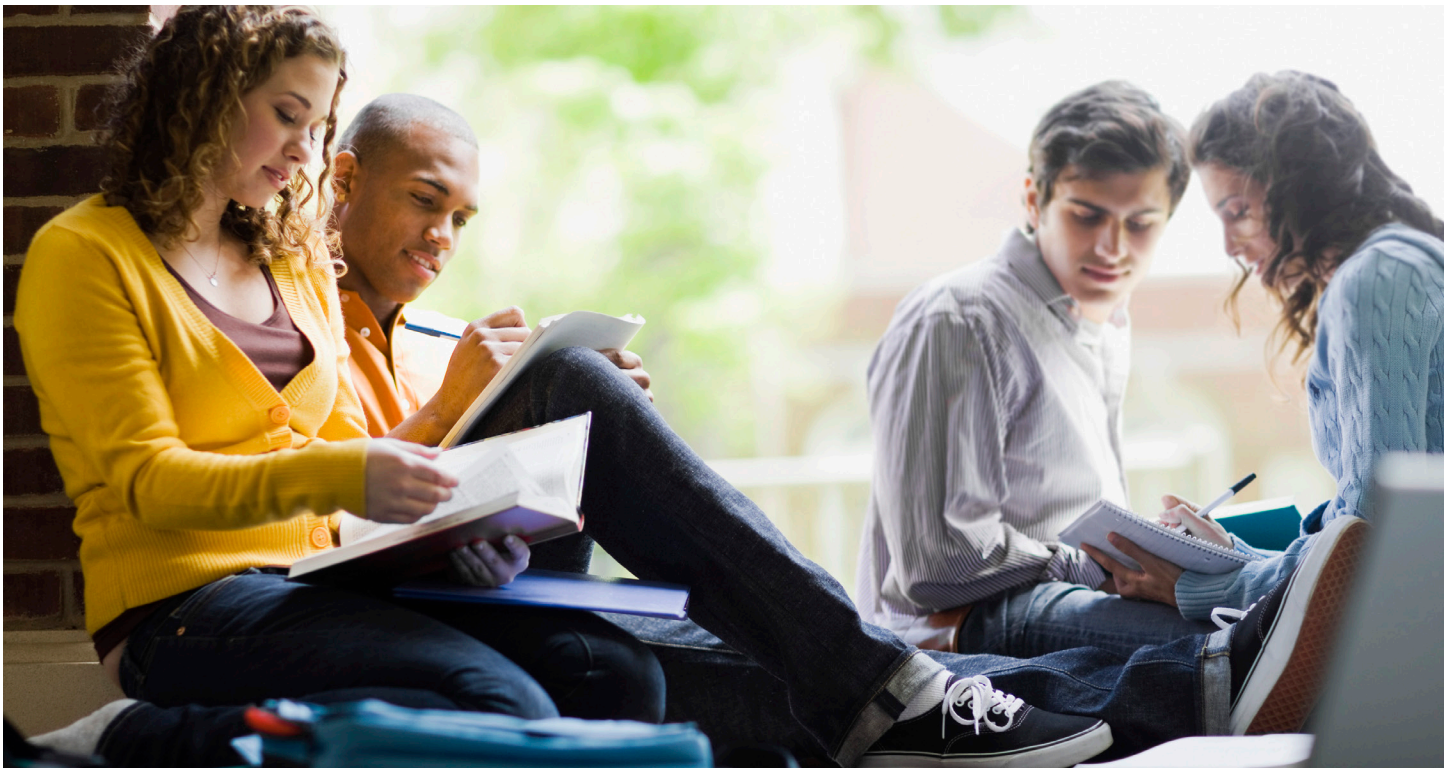
SPECIAL EQUIPMENT SAFETY IN THEATER PRODUCTIONS

Set design special equipment and materials, including steps, ladders, traps, or specialty devices such as smoke machines, strobes, and/or gun shot effects, require special attention. Consider the following:

- Wood and decorative materials should be non-combustible or flame resistant whenever possible.
- For theaters with fly space where rigging is used, rigging guidelines need to be established. For example, anything attached to a fly bar must have a safety cable attached as well.
- To increase individual safety while performing potentially hazardous tasks, personal protective equipment may be required backstage for the eyes and face, head, feet, hands, or respiratory system.
- Consistent and proper use of personal fall protection is critical for all elevated work (e.g., setting lighting, erecting sets, and staffing mezzanine spots).
- Electrical exposures associated with stage lighting and other electrical equipment must be evaluated for its hazards. Those performing wiring or with access to electrical service must be skilled and authorized to perform the assigned tasks. Training is essential for stage crew members working with lighting circuitry, dimmers, and instruments.

An Eye on Security: Violence on Campus

The Virginia Tech tragedy, the deadliest mass shooting on a college campus to date, demonstrated how devastating threats to personal safety on campus could be. Thirty-two people, nearly all of them students or professors, died after a student went on a shooting spree. The U.S. Department of Education's national crime statistics for colleges show there were 1,400 on-campus weapons violations in 2011. In response, many universities have boosted their risk control measures to help protect students and employees from violence.



Threats to personal safety from unforeseen exposures on campus may also include hostage situations, bomb threats, and/or other incidents in which individuals look to cause harm to themselves or others. One in four campus police departments are not prepared to handle an active shooter, according to a survey by Campus Safety Management. In creating a plan to address these exposures, the university risk control committee needs to consider issues such as the school's proximity to the local population; crime rates and gang activities within the local area; local police response capabilities; and on-campus police or public safety capabilities. The risk manager must evaluate all scenarios when considering the level of security or response needed versus available resources.

CAMPUS SECURITY

The risk manager, risk management committee, and campus public safety office professionals must consider the degree of authority to give campus security personnel. If there is a perpetrator on campus, will the officers be authorized to conduct high-speed pursuit or apprehensions, or will they have to call upon local authorities? College administrators and risk managers need to weigh the risks either way.

Some urban universities have assumed responsibility for police response "off campus" due to the high density of students within those areas. Administrators must consider new liability exposures assumed in these situations.

RAPID RESPONSE TEAMS

Some universities have established their own rapid response teams that will respond to hostage situations or violent assaults. Before allocating resources to response teams, universities must be fully aware of the exposures associated with these commitments. University representatives should work closely with local authorities in modeling possible threats and response scenarios. One college recently conducted a mock hostage situation that lasted six hours. Though time-consuming and difficult, these types of drills can help everyone prepare for a worst-case scenario.

EMERGENCY RESPONSE GUIDES

Along with an Emergency Response Plan that addresses the "What Ifs," universities should provide and regularly update an "Emergency Response Guide" that prepares students, faculty, and the public as to how they should respond to a violent situation. College websites are an ideal way to provide this information.

CELL PHONE STRATEGIES

According to the Pew Research Center, 91% of all American adults use cell phones. Many universities now have elaborate emergency response systems to notify students via cell phones of issues such as the following: active shooter on campus, safety alerts, and weather & health alerts. Many universities are automatically enrolling students and faculty in these emergency systems at orientation and requiring mandatory annual updates to cell phone contact information. This enables campus public safety to get in touch with all students—if phones are close by and charged. Emergency response programs and policies can enable life-saving information to be disseminated quickly.

Motor Vehicle Risks

When evaluating exposures, obvious risks like vehicle use can be overlooked. A university's vehicle operations can include operations as varied as business use of personal vehicles by recruiters and sports coaches, route buses maneuvering around campus and the local community, vehicles transporting sports teams to events, emergency vehicles such as police cars and ambulances (school-operated and contracted vehicles), trash trucks, golf carts, boats, and ATVs. All of these exposures create loss potentials from a workers' compensation and liability standpoint.

Depending on the size of the fleet, the university may not have a transportation manager. Regardless, there needs to be a university official accountable and responsible for fleet operations, including maintenance, compliance, and policy enforcement.

The risk manager and transportation manager must remember that university drivers are not only transporting themselves—students are in their vehicles. A strong fleet safety policy will help to prevent injuries to students and others. Keep in mind that managing transportation exposures involves not only vehicles, but also drivers. Consider the following steps to help reduce driver risk.

Three Key Steps in a Driver Risk Management Plan include:

PROPERLY SCREEN DRIVERS

Limit vehicle operations to only qualified drivers, meaning ones that have met the qualifications of the university, have an acceptable Motor Vehicle Record/Report (MVR) and a valid U.S. driver's license and are the acceptable age as designated by the university. If a university vehicle is involved in an accident, the failure of the university to manage its drivers (i.e., screen, train, evaluate) could result in the university's assumption of additional liability for injuries and property damage and a very costly claim if the proper documentation is not maintained.

ESTABLISH DRIVER PERFORMANCE QUALIFICATIONS

Evaluate the driving history of every person who operates a vehicle under the university's auspices. If a driver has a history of speeding, operating a vehicle under the influence of alcohol or drugs, or any other indicators of recklessness or dangerous operations, carefully evaluate if that individual should be permitted to operate a university vehicle.

A formal fleet safety program enables the university to set guidelines and controls that can prevent employees and students with poor driving histories from operating university vehicles. The fleet program should establish policies for issues such as frequency of reviewing MVRs and procedures for maintaining copies of valid driver's licenses for university drivers.

SET MINIMUM REQUIREMENTS FOR DRIVER AGE

University-owned vehicles often transport students with faculty members, coaches, or even other students driving, rather than professional drivers. To prevent the "What If" scenarios, be aware of university policies regarding driving. What is the minimum age permitted for drivers? Does the school set guidelines that require drivers to have a valid U.S. driver's license? Keep in mind that car rental companies typically do not rent vehicles to drivers under the age of 25. It's a good rule of thumb.

Unsafe Crowd Conditions: From Sporting Events to Summer Camps

In crowds, trivial events can have unexpected and tragic consequences, causing stampedes, crushes, or riots. In 2010, at a two-day music festival in Los Angeles, 226 people were injured and 114 hospitalized after concert-goers rushed the gates to avoid paying the $75 ticket price. In 2013, in southern Brazil, more than 200 people died tragically in an overcrowded nightclub when pyrotechnics sparked a fire. According to G. Keith Still, a world-leading expert on crowd management, some facilities and stadiums built today are designed to maximize profit, potentially at the expense of safe crowd conditions.

Understanding the social and psychological risks posed by large gatherings—including sports events, concerts, graduation ceremonies, and orientation days—is essential for universities that have a high risk for unsafe crowd conditions. Large sporting events may often provoke passionate responses by fans. Universities must consider that if their fans act out or cause property damage or personal injury, the media may capture and publicize the incidents. Such unwanted media attention can impact the school's image.

PRE-PLAN EVENTS

Pre-planning events is the best strategy to prevent "What If" scenarios developing from crowd conditions. Involve the safety and security staff in planning. The plan should include measures for effective and visible security, and practiced and responsible situational response.

SELECT AN EXPERIENCED SPOKESPERSON

Designate an experienced spokesperson to effectively represent the university to the public if an emergency occurs. As much as possible, an experienced spokesperson will help minimize damage that negative incidents and images can have on a school's reputation. Involve this person immediately should a situation arise, even if it looks like it may be benign. Situations can get out of hand quickly, so engage the right resources right up front.

EVALUATE COMMUNITY USE

Campus athletic facilities, nature trails, and theaters are often offered for community use. Renting out campus facilities may generate extra income and improve relationships with the community; however, from a risk management perspective, the potential cost of these activities needs to be considered, as does the "What If" scenarios. Universities need to have an established plan to address all incidents and must maintain adequate liability protection if a visitor sustains an injury.

PREPARE FOR OFF-SEASON CAMPUS ACTIVITY

While campuses may routinely prepare a risk management plan for the academic year, they often prepare minimally for off-season campus activity. Off-season use can include summer semesters, year-round sports, and educational, sports, and fine arts summer camps. Camps may involve children and adolescents who temporarily reside on campus. The exposures associated with camp activities (sports, theater productions, and science classes) are compounded by these residential stays.

College students may serve as camp counselors, and assume control and responsibility for the participants. The risk management plan must address all scenarios for camp operations, including a review of applicable contracts, to assess the university's potential liability. Contingencies must be established for injuries to campers or to staff. Emergency procedures must be understood and practiced for the university to be assured of effective execution if the need arises.

Preparing for Public Health Issues: Outbreaks and Other Pandemics

Ebola is the latest well-publicized disease outbreak. Other recent occurrences include avian flu, H1N1 (swine flu), and meningitis. Public health issues, including pandemics and disease outbreaks, are one of the most worrisome risks that your institution may face. A university is responsible for the overall well-being of students and faculty when an outbreak occurs.

Meningitis outbreaks have particularly impacted universities in recent years. The key to prevention is increasing student awareness of how the disease is spread and its signs and symptoms. Educating the university community will assist in preventing a pandemic, and an information alert system may assist in spreading the word. Requiring meningitis vaccinations for all students will help limit the spread of this disease.

It is difficult to fully prepare for a pandemic; however, we are better prepared today than before. For universities, being prepared and responding effectively to a flu pandemic includes executing the following steps:

- Evaluate the potential impact of a pandemic.
- Establish a coordinator or team with defined roles and responsibilities for dealing with an outbreak.
- Identify key employees, processes, and suppliers that are needed to maintain critical university operations.
- Develop a communication plan for employees, students, and the public.
- Evaluate potential community health resources to help your school deal with a pandemic.
- Communicate with local and state public health agencies about any community contributions your school could make during a pandemic.

Prepare for increased absences due to family illness, quarantine (voluntary or mandatory), and community containment measures during a pandemic. Consider what would happen if a significant portion of the faculty were unable to come to work one day or for several consecutive days. A university may need to enact special compensation/sick leave policies or alternative work strategies (e.g., telecommuting, flexible work hours, staggered, or reduced shifts). Outline how to provide services to students and staff members remaining on campus. This may require the use of student workers, vendors, or contracted laborers.

Risk managers need to evaluate the university's ability to endure a serious threat to student and employee health. By learning about pandemic influenza and defining how various planning assumptions might affect operations, a university can anticipate the strategies needed to mitigate such impacts.

Achieving a Best-Practice Risk Management Program

The worst-case scenarios described above—just a sampling of "What Ifs"—paint a picture of the risks universities face. "What If" modeling provides the foundation to build a comprehensive risk management plan. To achieve a best-practice risk management status, universities should also enact the following six steps:

1 Involve University Leadership

Executive management must recognize the importance of risk management in keeping their organization safe and financially healthy, and their school's reputation unblemished. The executive team should understand the risks their organization faces and participate in establishing priorities for the risk management plan.

The executive team's knowledge of risk, and their understanding of the university's current capabilities to manage those risks, will help them in making decisions that are directly or indirectly related to loss potentials. In many cases, a Risk Management Executive Steering Committee provides the venue for campus leadership to be involved with establishing priorities, direction, and commitments for the risk management process.

2 Establish a Strategic Plan

A strategic plan is critical to building and maintaining an effective risk management system. Events, new exposures, and incidents will demand the organization's time. A detailed strategic plan provides a structure that safety managers can revisit to build and monitor the organization's overall system. The plan should:

- Identify key priorities for a specific time frame, goals, and objectives of risk management projects, responsible parties, and target dates for milestones and completion.
- Be a living document that responds to the ever-changing needs and demands of the campus community.

3 Create an Effective Risk Management Architecture

Universities are commonly segmented along operational lines: administration, faculty, and support staff. Managers and supervisors of operational groups must be responsible for safety, monitoring, and coaching employees and students every day on safety responsibilities. Safety and Incident Prevention is one of the few disciplines to cross operational boundaries. It cannot be relegated to the safety or public safety departments; it needs to be integrated into the jobs of each individual on campus.

Every department's role in risk management needs to be supported by the risk manager and the Environmental Health & Safety (EH&S) Department. EH&S Departments should:

- Develop and implement a risk management plan.
- Champion the plan and its activities.
- Communicate loss trends, patterns, and other issues throughout the organization.
- Provide support for the departments through technical assistance, training, and other resources, and monitor the effectiveness of existing systems and facilitate changes.
- Ensure that campus managers are aware of compliance guidelines (e.g., EPA or PSHA) and Federal or State regulations, provide assistance in compliance, and document compliance activities.

4 Assess Risk

Universities need to conduct ongoing assessments of risk and control systems and use audits to evaluate the effectiveness of existing controls.

Risk managers should assess risk on a broad scale, identifying the root causes of existing hazards, correlating those causes to existing controls, and holding departments and employees accountable for effective implementation of controls. Once hazards are identified, the organization must take appropriate action. By evaluating new exposures, schools can design and implement effective controls before incidents occur.

Departmental managers should continually evaluate their effectiveness in preventing loss while EH&S representatives should provide external audits and feedback to managers. Risk managers need to work with other school administrators to assure that the right people are held accountable to implement appropriate controls and that controls are executed in a timely manner.

Ongoing observations of new operations, academic endeavors, and facilities will help to ensure exposures are controlled and hazards are abated.

5 Employ Benchmarking

Loss analysis and benchmarking provide direction to risk assessments and can highlight potential trends or patterns. Evaluating exposures on leading loss areas will lead to solutions. Benchmarking can identify how one school compares to other universities and can aid in predicting future risk issues.

Some critical benchmarking strategies include:

- **Know the Source:** Many organizations claim to provide accurate statistics; however, many are not comprehensive. Insurance carriers and TPAs who specialize in higher education can provide frequency rate statistics and compare a school to its peer group. The Bureau of Labor Statistics can provide benchmarking statistics that investigate industry rates based on work hours.
- **Know the "Denominator":** The number of cases (e.g., number of claims or loss-producing events) is important; however, statistics have much more meaning when placed over a suitable denominator. For example, the number of work injuries is important; however, the number of work injuries per million dollars of payroll reveals more. Frequency rates allow schools to review their occurrences compared to other universities and monitor the effectiveness of safety and health policies.
- **Know the Trends:** For example, a risk manager may note a four-year decrease in the number of slip and fall claims at campus sporting events. This sounds like a good result; however, further investigation reveals a steady decline in the number of campus sporting events during these years. The actual result is a claims frequency higher than other universities and an unacceptable loss.

Benchmarking is very effective in analyzing employee injuries and motor vehicle-related crashes. Liability and property-related losses are more difficult to benchmark since severity, not frequency, drives the magnitude of losses.

One of the best methods of comparing schools is open discussion among colleagues. Sharing information about trends, emerging hazards, and "What Ifs" is timely and keeps universities on the leading edge of risk management.

6 Leverage Risk Management Assistance

An insurance carrier's or TPA's risk control resources can be a significant source of technical and organizational help and information. Most service-minded carriers and TPAs will provide access to technical information, training materials, and consulting assistance—this is particularly important to smaller campuses without extensive EH&S resources. By incorporating the resources of its risk management partner, a university can expand its safety capabilities significantly.

Summary

The risks faced by universities are diverse and the loss potentials enormous. Risk managers must be vigilant in protecting the organization's assets from both direct and indirect potential losses. By developing and implementing a comprehensive risk management plan, a university will hold a dynamic tool that can serve as a road map for identifying and managing risk exposures.

Read more about higher education risk management in PMA's whitepaper, *Higher Education Risk Management—Workers' Compensation Benchmarking Survey Results, Facts and Solutions*. The paper presents the results of the 2014 Higher Education Workers' Compensation Survey, conducted by PMA Companies and the University Risk Management and Insurance Association (URMIA).

About the Authors

Mary Ann Bubka is a Senior Risk Control Consultant, PMA Companies, and a higher education risk management expert. She has over 27 years' experience developing, implementing, and improving loss prevention programs for colleges and universities. Among her clients is a national award winner for its risk management program. Her specialty is identifying trends in higher education and developing out-of-the box risk control solutions for emerging issues. She has served on numerous risk management task forces and safety committees for colleges and universities. Mary Ann is a graduate of the University of Dayton and is a Certified Fire Protection Specialist (CFPS), Certified Environmental and Safety Compliance Officer and has a National Registry of Environmental Professionals (NREP) designation.

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Paul Coderre contributed to an earlier version of this article that was published by PMA in October 2010.

About PMA Companies

PMA Companies (www.pmacompanies.com) provides risk management solutions and services in the U.S., specializing in workers' compensation for larger accounts.

Headquartered in Blue Bell, PA, PMA Companies is part of the Old Republic General Insurance Group (www.oldrepublicinsurancegroup.com), the largest business segment within Old Republic International (NYSE: ORI), one of the nation's 50 largest publicly held insurance organizations.

PMA Companies includes:

- **PMA Insurance Group**, specializing in workers' compensation, and providing other commercial property & casualty insurance products
- **PMA Management Corp. and PMA Management Corp. of New England**, providing results-driven TPA and Risk Services specializing in workers' compensation and liability