



## Letter from the Editor

September 2008

First off, the Office of the President, Office of Risk Services, would like to welcome President Yudof.

The annual Risk Summit was held in March 2008 and you can read more about this in the article that will highlight the recipients of the annual awards. The theme this year was “Treasure Hunt” with the idea of finding treasure that is valuable to reducing the cost of risk, translating into money saved that can be better used towards satisfying the University’s mission.



L to R: Chief Risk Officer, Grace Crickette; former UC President, Robert C. Dynes; and current UC President, Mark G. Yudof; at the UCOP Be Smart About Safety and Wellness Expo 2008

There are many changes taking place in the world of risk management that are included in this issue of *Risk Services Today*:

- Change in Insurance Brokers – The University has partnered with three insurance brokers to provide the services necessary to our risk management programs.
- Repetitive motion or repetitive stress injuries accounted for 21% of workers’ compensation injuries last year. Remedy Interactive has launched its interactive online injury prevention program throughout the UC system to reduce ergonomic injuries.
- University policy on cell phone usage while driving is more restrictive than the California law that took effect July 1, 2008. Do you know the difference? Are you adhering to University policy?
- Be Smart About Safety (BSAS) is expanding into other risk management programs which opens up many more opportunities to be proactive and reduce the frequency and severity of losses. Don’t miss the chance to put your innovative cost saving ideas into action.
- We have two new additions to the Office of Risk Services, read “It’s All About Bob” and “Heard About Ed?” See how each fits into the risk services scheme of things.
- Did you know the University has over 5,500 buildings with a total estimated value of \$26.5 billion? And what are we doing to protect those assets?

In the article “My Journey to Egypt and Back” – if there is one article from this newsletter you must read, this is the one. This is a true story that will enlighten you and you will see how the University’s travel insurance played a critical role. Can you even begin to imagine what could’ve happened if the University did not have this protection in place? There’s a very important message here that we need every one of you to convey to the entire University community.

There is lots of “buried treasure” out there to be discovered and shared as we all continue working towards our common goal of reducing the cost of risk at the University.

Until the next issue,

Cindy Low, Editor,  
*Risk Services Today*  
 cindy.low@ucop.edu

## What Would You Do In An Active Shooter Incident?

### Survival Strategies And Escape!

The UC Davis Police Department presented an Active Shooter demonstration at the Risk Summit earlier this year that received an overwhelming response. Also as part of the Be Smart About Safety program, this presentation was made at a mandated monthly safety training meeting for all employees of Office of the President.

This is a very realistic 90-minute presentation focused on understanding an “active shooter” situation and includes actual displays of weapons and incident footage (from Columbine and similar incidents). The purpose of the training is to raise your awareness and provide you with strategies to increase the likelihood of surviving an active shooter incident. To help prepare you to be better prepared to handle a violent situation, however unlikely. The presentation covers the five steps to increase your chances of survival:

- |              |                       |
|--------------|-----------------------|
| ❶ Escape     | ❷ Play Dead           |
| ❸ Take Cover | ❹ Attack the Attacker |
| ❺ Hide       | (last resort)         |

It also included demonstrations on how to attack the attacker, unarm the attacker, and find a safe space in your environment. Also of importance is the need for community involvement in pre-planning and your need to maintain the will to survive.

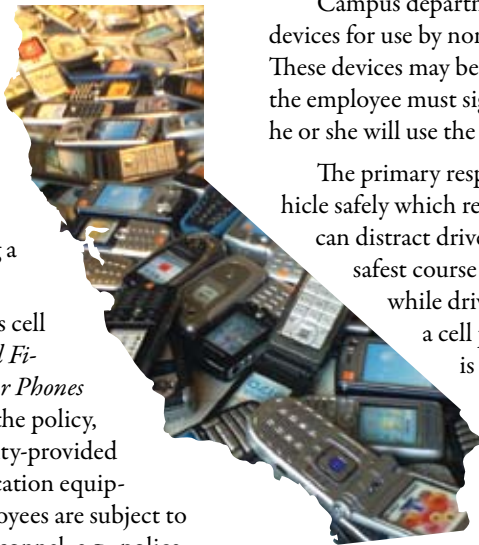
The knowledge provided during this training is valuable to anyone whether in the work environment or in your personal life. It could happen at home, the shopping mall, the grocery store, a restaurant, any where you venture when conducting your daily activities. Keep in mind, an active shooter incident could take place any time and any where. You need to know your avenues of escape. You need to know if there are places of concealment where you could hide. You need to know if there are places to take cover that could stop or deflect a bullet. You need think ahead and know your surroundings whether at work, the mall or other public place.

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# University Policy On Cell Phone Usage *vs* California's Wireless Telephone Laws *Do you know the difference?*

On July 1, 2008, California's new Wireless Telephone Laws went into effect. The first law prohibits drivers from using a handheld wireless telephone while operating a motor vehicle. All drivers of a motor vehicle are subject to the law except certain emergency workers and drivers who make an emergency call to a law enforcement agency, a medical provider, the fire department, or other emergency services agency. The second law prohibits drivers under the age of 18 from using a wireless telephone *or* a hands-free device while operating a motor vehicle.

The new laws will not affect the University's cell phone policy, which is published in *Business and Finance Bulletin G-46, Purchase and Use of Cellular Phones and Other Portable Electronic Resources*. Under the policy, employees are required to avoid using a University-provided cell phone or other type of electronic communication equipment while operating a motor vehicle. All employees are subject to this requirement except emergency response personnel, e.g., police, fire, traffic enforcement, environmental health and safety, health care, and disaster response personnel, including facilities management personnel who may use a cellular telephone for emergency purposes.



G-46 also makes an accommodation for other employees who use a cell phone for an emergency purpose.

Campus departments, however, should not purchase hands-free devices for use by non-emergency response employees while driving. These devices may be purchased if required for a business reason, but the employee must sign the agreement contained in G-46 stating that he or she will use the equipment in accordance with the policy.

The primary responsibility of a driver is to operate a motor vehicle safely which requires full attention and focus. Cell phone use can distract drivers, risking harm to themselves and others. The safest course of action is to refrain from using a cell phone while driving. Recent studies have shown that the use of a cell phone, whether hands-free or not, while driving is a leading cause of accidents among distracted drivers. For these reasons, the University's cell phone policy will remain more restrictive than State law.

*Business and Finance Bulletin G-46* is available at the following web address: <http://www.ucop.edu/ucophome/policies/bfb/g46.pdf>

**BE SMART ABOUT SAFETY  
WHEN DRIVING**

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## Wellness Program Is A *Lifesaver*

Wellness programs are being implemented at UC locations to promote a healthy lifestyle and workplace environment. And for one employee, it proved to be a lifesaver.

At the Berkeley campus last year, a campus staff member participated in *Know Your Numbers*, an on-campus health screening program that includes full lipid panel, glucose, blood pressure, weight and body mass index testing, followed by individual counseling about the results.

The screening showed that the employee had high cholesterol levels and he went to his doctor for further blood tests which led to the diagnosis of prostate cancer. He was successfully treated and has returned to work. Early detection is the key to treating prostate cancer and absent *Know Your Numbers*, the employee may not have discovered the cancer. These wellness programs enable early detection which not only helps bring about a healthy lifestyle, but can save lives.

Wellness programs at the University have a positive impact on the health and well-being of the faculty and staff and their families. These programs will often partner with other departments at the location – faculty and staff health and safety programs, recreational sports facilities, and other support and benefits services – the system-wide UC Living Well program and UC-sponsored medical plans, local health clubs – as well as other external sources. We encourage all employees to participate. There are many facets to choose from

that make a positive impact on your life including physical fitness, exercise, and sports; healthy heart and stress reduction, walking and other similar programs, smoking interventions; weight management; nutrition and diet education; online resources, workshops, newsletters, and presentations on numerous health, wellness and medical topics; personal support and counseling for various health conditions; and health risk assessments and screenings.

Check the website at your location to find out about wellness programs, or with your Human Resources office. The systemwide UC Living Well website at [uclivingwell.ucop.edu](http://uclivingwell.ucop.edu) provides links to the location wellness programs and recreational sports facilities as well as other educational resources. UC Living Well is a worksite wellness initiative coordinated by Office of the President and serves as a portal to the many wellness resources available to enhance the personal health and well-being of UC faculty and staff and their families.

Remember, the first step towards a healthier you is taking a health assessment. Many programs offer special incentives such as gift certificates and drawings for valuable prizes. Taking a health assessment will help to understand your risks and identify steps to address those risks and lead you to "living well".

**CHANGE TOMORROW TODAY;  
COMMIT TO A HEALTHIER YOU!**

# Be Smarter About Safety in 2008-09

There is evidence from a number of industry sources that one can reasonably expect a return of at least \$3 for every \$1 spent on safety. Safety and loss prevention programs have been proven to save money. To take advantage of this, the Office of the President, Office of Risk Services implemented the Be Smart About Safety (BSAS) program in fiscal year 2006-07 and it targeted the workers' compensation, as that is where the highest cost of risk was being incurred. Over the two year period, the University has seen a 28% reduction in the number of workers' compensation losses which can be largely attributed to BSAS. Investments in safety are phased in over a period of time and based on actuarial analysis, the projected impact to the University from BSAS across all coverages could potentially result in savings of over \$263 million over the next seven years.

For the 2008-09 fiscal year, BSAS has been expanded beyond workers' compensation to include risk management programs such as Auto Physical Damage and Liability, Employment Practices and General Liability, and Property. Funding of \$15.3 million will be earmarked for workers' compensation and another \$5.4 million for other risk management programs. Funds will be provided to support proactive safety and loss prevention initiatives aimed at reducing the frequency and severity of losses and ultimately control the cost of risk.

Actuarial review has projected the return on investment for each program as follows:

Risk Management Program	BSAS Funds (\$ Millions)	Return on Investment
Workers' Compensation	\$15.3	200%
Hospital Professional Liability	2.1	65%
General Liability	0.5	100%
Employment Practices Liability	1.5	65%
Auto Liability/Physical Damage	0.5	150%
Property	0.8	10%
<b>TOTAL</b>	<b>\$20.7</b>	

Please refer to the Be Smart About Safety section on the Office of Risk Services website at <http://www.ucop.edu/riskmgt/bsas/welcome.html> for further information.



## Active Shooter from front page

Chief Annette Spicuzza of the UC Davis Police Department spoke highly of the trainer for this presentation, Lieutenant Matt Carmichael. The entire UC Davis Police Department has been trained in active shooter rapid response. Lieutenant Carmichael has conducted extensive research in areas of workplace violence and active shooter rapid response. He has also assisted other campus and city police departments to develop similar programs. The UC Davis Police Department has made this presentation to the university community and at the University and College Investigator's Association Conference in Fairfax, Virginia.



Top: Sergeant Paul Henoch demonstrating "unarm the attacker" with OP Risk Manager, Karen Vecchi. Right: Lieutenant Matt Carmichael in action.



The Columbine High School, Virginia Tech and Northern Illinois University shooting incidents raised the awareness at colleges and universities across the country to reevaluate their preparedness for and response to a shooting incident. It makes you look at what you have and assess what you need. The presentation is based in part on lessons learned from the Columbine incident, such as how civilians should try to think and act, as well as what they should expect from the police upon arrival and thereafter.

This presentation is valuable tool for any workplace or

campus violence prevention program to protect our students, faculty and staff, as well as in our personal lives. If you are interested in more information or would like to inquire about having an Active Shooter demonstration presented at your location, contact Lieutenant Matt Carmichael of the UC Davis Police at (530) 752-5350 or [mecarmichael@ucdavis.edu](mailto:mecarmichael@ucdavis.edu)



The Office of the President, Office of Risk Services, held its annual Risk Summit event March 3-5, 2008 in San Francisco, California. Participants include Risk Management, Environment, Health & Safety, Emergency Management, Sports and Recreation, Workers' Compensation, Occupational Health, Disability Management, General Counsel, Human Resources, just to name a few. Guest speakers included Katie Lapp, Executive Vice President, Business Operations; and Anne Broome, Vice President, Financial Management. The keynote presentation was put on by the UC Davis Police to raise awareness and provide survival strategies for an active shooter incident. You can read more about this presentation in the separately featured article, *What Would You Do In An Active Shooter Incident?*

The Risk Summit 2008 was a two and half day event attended by more than 250 people. The theme this year was “**Treasure Hunt**” to encourage everyone to look for the valuable treasure throughout the University to achieve success in reducing the cost of risk. Each location has its treasures that have been instrumental in achieving their goal. Third party vendors were also present to exhibit their treasures. The Risk Summit provides a venue to share these treasures with one another - to exchange information and ideas to bring back to their campus or medical center. Embracing any new found treasure will lead to cost savings – this is the money saved by reducing the cost of risk. There was treasure to be found throughout the Risk Summit event. It came in the form of education and training, updates on risk management issues, informative sessions on safety and risk management programs, sharing loss control and loss prevention ideas, and promoting Be Smart About Safety initiatives.

The annual “University of California President’s Award for Excellence in Environment, Health and Safety” was presented to UC Irvine campus. This award is measured by the overall performance in controlling the number of losses and limiting the cost of those losses. This effort reflects outstanding performance in the key areas of loss prevention and loss control. An “Excellence Award for Best Risk Management Practices” is presented to the campus and the medical center with the lowest overall cost of risk. The awards were received this year by the UC San Diego campus and the UC San Diego medical center. Other recognition awards were given for specific programs based on efforts in reducing the cost of risk as follows:

<b>Workers' Compensation (WC)</b>	
UCSD Campus	Best Improvement/Performance
UCD Health System	Best Improvement/Performance
UCSD Campus	Best Reduction in WC Rate
UCD Health System	Best Reduction in WC Rate
UCI Campus	Best WC Rate
UCLA Medical Center	Best WC Rate
<b>Professional Liability</b>	
UC San Diego Medical Center	Best Performance/ Improvement
UC San Francisco Fresno	Best Performance/Lowest Cost of Risk
<b>General and Employment Liability</b>	
UC Berkeley	Best Practices/Rate – General Liability
UC Santa Cruz	Best Practices/Rate – Employment Liability
<b>Property</b>	
UC Berkeley	Best Practices/Timely Claims Reporting
UC San Francisco	Best Practices/Timely Claims Reporting
<b>Automobile</b>	
UC San Francisco (Auto Liability)	Best Practices/Timely Claims Reporting
UC Irvine (Auto Physical Damage)	Best Practices/Timely Claims Reporting
<b>Environmental Health &amp; Safety</b>	
UC San Francisco	Best Performance/Frequency Rate
Agriculture and Natural Resources	Innovation in Safety



L to R: Grace Crickette, Chief Risk Officer; Sandra Huang Conrad, EH&S Safety & Injury Prevention Manager and Susan Pihl, Workers' Compensation Director representing the Irvine campus and accepting the President's Award; Joe Adams, OP EH&S Director

**SAVE THE DATE • Risk Summit 2009**  
**MARCH 1-3, 2009 • AT THE HYATT, LA JOLLA**

# Who's new? It's All About **Bob**

Office of Risk Services is pleased to introduce Bob Charbonneau, Manager of Environmental & Emergency Services, who joined our office on July 1, 2008. He has over 25 years of experience in both environmental and emergency management. Bob started his UC career on the Berkeley campus working for both EH&S and Facilities Management. He has been with the Office of the President (OP) since 1989, mainly in Facilities Administration, and this function has now been transferred to Risk Services in alignment with our goal to reduce the cost of risk. Prior to the University, Bob was a lieutenant/medic on two different fire departments and a fire marshal at University of Massachusetts-Amherst, while also pursuing a parallel career in environmental science and engineering.

Bob is a man who has always worn many (hard) hats. He currently provides systemwide technical environmental services, and in the area of emergency management he serves both an OP role and in a systemwide coordination capacity. As the OP Emergency Manager, Bob is on-call 24 hours/7 days a week and is UC's primary liaison to the State Office of Emergency Services. He maintains the OP emergency operations plan, has implemented an OP defibrillator (AED) program, and represents UC on multiple statewide workgroups and committees. Bob successfully lobbied federal homeland security officials to allow universities and colleges nationwide to participate in government emergency telecommunications programs in which all UC campuses are now enrolled. Bob produces an annual systemwide status report based on the NFPA National Standard on Disaster/Emergency Management & Business Continuity – UC is one of only a few universities in the nation that has voluntarily adopted this stringent standard to measure and evaluate its preparedness. Bob



Bob Charbonneau next to defibrillator and oxygen unit

continues to provide leadership, oversight, technical assistance, guidance, and information related to emergency management to all UC campuses and medical centers.

In the area of environmental services, Bob manages the University's systemwide "environmental due diligence" program that he established in 1990 in cooperation with Real Estate Services and General Counsel to assess and manage hazardous materials-related risks for all UC property transactions, including gifts and bequests of real property. Bob is a Cal-EPA Registered Environmental Assessor and has overseen due diligence issues on over 500 UC property transactions and major projects, including UC San Francisco's Mission Bay campus, developed on former industrial 'brownfields.'

If you have any questions, contact Bob Charbonneau at (510) 987-9594 or [robert.charbonneau@ucop.edu](mailto:robert.charbonneau@ucop.edu)

## Travel Insurance Update And Reminder

When traveling on University business out of the state or to a foreign country, be sure to register your travel at [www.uctrips-insurance.org](http://www.uctrips-insurance.org)

Upon registration you will receive confirmation of Travel Accident insurance coverage for your trip and information to use in an emergency. This registration is a requirement of maintaining the most cost-effective and best coverage possible for the entire University community.

Your registration will provide critical information when security extraction and emergency evacuation situations arise. Having information on where you are traveling and when you are traveling will enable quick response to unforeseen circumstances, such as changes in des-



ignated war risk countries, new health warnings, medical emergencies, riots, natural disasters, etc. Office of Risk Services is currently working on enhancing the travel registration to be able to provide you with important information on the country you are traveling to, as well as travel alerts in effect prior to your departure or that may arise while you are in that country. This would only be possible if you complete the travel registration and provide contact information to enable getting travel alerts to you. This is currently a work in progress, more updates later.

We encourage all UC locations to communicate and promote the need for faculty, staff, and students to register their travel. More information is available at [www.uctrips-insurance.org](http://www.uctrips-insurance.org)

# “Remedy” For Reducing Ergonomic Injuries by Nadia Tarlow, Remedy Interactive

In August of 2007, the University of California contracted with Remedy Interactive (RI) to implement an interactive online injury prevention program throughout the UC system. As the University of California Project Manager for Remedy Interactive I have had a unique opportunity to interact with Environmental Health & Safety Directors and Specialists, and Ergonomic Program Managers at various UC locations. The experience thus far has been hugely rewarding – my contacts at UC are some of the brightest people I have ever worked with, and all of the implementations have provided opportunities for me and Remedy Interactive at large both to guide and to learn. Implementation of the program has also given the Directors, Specialists and Program Managers an opportunity to do the same – sharing experiences and knowledge related to ergonomic injury prevention with each other. In fact, before implementation even began at any of the UC sites, the UC Ergo Workgroup, with representatives from nearly all UC sites, and RI worked together to customize and create a program for UC.

The Office of the President began using it in 2005 with an earlier contract and has nearly 50% of its employees under active management. The program, administered by Roger Howland, Vocational Rehabilitation Counselor, has reduced the number of high risk employees in the program by 81%. Larry Wong, EH&S Safety Officer, and I attended the Northern California Workers’ Compensation Forum in Monterey this year. We presented a case study entitled *How the University of California Manages Workplace Injuries to Reduce Claims and Improve Operational Efficiencies*. Larry spoke about the UC situation and business drivers leading to the need for Remedy Interactive’s program, and I shared how our software has helped the UC discover what their risks are, where their risks are, and who their highest risk employees are.

Lawrence Berkeley National Laboratory’s use of the program has been received with great enthusiasm. An initial pilot led to lengthy



discussions and considerable thought on the best way to launch the program to the entire LBNL employee population. Much discussion and thought centered on how to integrate with LBNL’s current systems and practices. This, by the way, is not a unique challenge to LBNL, but one many of the UC sites have had to consider. Since March of this year, over 2,940 employees have participated (40% of LBNL population) and the high risk population there has been reduced by 72%. LBNL has involved their Ergo Advocates, and other UC sites hope to follow suit.

UC Merced and UC Irvine Medical Center are also active users with regular rollouts by departments and Agriculture and Natural Resources has launched their site to its statewide employees. UC Santa Cruz, UC Riverside, UC Los Angeles, and UC Irvine have conducted pilot launches. These pilots provide an opportunity to determine if additional customizing is needed and to garner information on how the program will be received at their location. These four locations are expected to proceed with implementation of the program soon.

Success with the Remedy Interactive program can be seen around the state as we end our first year of working together with UC. In September 2008, the Office of the President began supplying RI with a systemwide data import to enable us to proceed with launching the program at those sites who have limited accessibility to the data which is a key component to implementation. We are beginning our second year with the launch of four new sites and growing numbers of UC employees participating in the interactive online injury prevention program and under active management. To those of you who haven’t begun implementation, we look forward to working with you and to showing you just how successful our program can be in assessing employees’ risk of ergonomic injury and how, together, you and the program can lower that risk.

Nadia Tarlow can be contacted at [ntarlow@remedyinteractive.com](mailto:ntarlow@remedyinteractive.com)

## Heard about Ed?

In August 2008, Office of Risk Services welcomed Ed Baylosis as Director of Environment, Health, and Safety (EH&S). Prior to coming to Office of the President, he worked at Lawrence Livermore and Los Alamos National Laboratories where he provided health and safety support to national security programs involving operations with chemical, biological, and nuclear materials. Ed gained a wide background of EH&S experiences while working to promote the Department of Energy policy of Integrated Safety Management. He is certified as an industrial hygienist and safety professional.



Ed will be responsible for maintaining the University’s policy on Management of Health, Safety, and the Environment. He will collaborate with campus and medical center constituents to oversee EH&S programs that further the University’s mission to provide a safe, healthy and environmentally responsible place for people to work, learn, visit, and live. The primary focus will be loss prevention which can lead to many opportunities to reducing the cost of risk at the University.

If you have any questions about EH&S programs, contact Ed Baylosis at 510 987-0170 or [ed.baylosis@ucop.edu](mailto:ed.baylosis@ucop.edu)



### SAVE THE DATE

MARCH 30-APRIL 3, 2009

at the Sheraton, Universal City

Contact Sharon Culpepper at 510 987-9713

or [sharon.culpepper@ucop.edu](mailto:sharon.culpepper@ucop.edu)

# How Do You Protect University Property Worth Billions Of Dollars?



The University of California has over 5,500 buildings listed as assets with reported values of approximately \$26.5 billion. This does not include the estimated \$19 billion in contents, equipment, fine arts or library holdings contained in buildings. A major property loss at any location will result in loss or damage to these assets, as well as create an impact to the campus or medical center's ability to continue the mission of teaching, research, public service, and patient care. In an effort to protect these assets, UC has partnered with FM Global, a leader in the commercial property insurance market.

FM Global is unique in that their approach to underwriting is based upon the notion the majority of property losses are preventable. They rely upon engineering and research to help their clients better understand the nature and causes of loss and propose loss prevention solutions to safeguard their properties against the threat of loss. In the first year of the partnership, FM Global field engineers have visited all of the campuses and medical centers with a focus on buildings with values of over \$10 million (building and content values combined). The goal of these visits was to reduce foreseeable property damage events by identifying the hazards that drive losses, assessing their potential business impact and, where applicable, recommending action to limit the risk. FM Global generated Risk Reports based upon the findings from these visits and distributed these reports to each of the locations for review and hazard assessment. These reviews and assessments will involve the coordination of many groups, including Risk Management, EH&S, Fire Marshals, Facilities, Physical Plant, Budget Planning, etc. The recommendations are not mandates, but locations should take them into consideration to determine what is feasible and can be implemented to improve their property risk exposures.



The Risk Reports generally focus on three areas which are common amongst all colleges and universities: 1) Human Element, 2) Fire Following Earthquake, and 3) Lack of Fire Protection. Human Element refers to training and procedures that can be implemented to improve fire protection, such as the inspection and testing of fire protection systems, housekeeping and storage



of hazardous materials, and hot work operation procedures. Fire Following Earthquake is a term used to describe the events that can follow a seismic event, such as ruptured gas lines and impaired fire sprinklers. Lack of Fire Protection concerns the amount or type of fire sprinklers in a building. Because the cost of physical improvements involving fire sprinklers is very high, FM Global recognizes this may be a cost prohibitive recommendation and understands these types of improvements will be addressed over the long term as budget cycles allow. As locations review these recommendations, the Office of the President and FM Global believe the Human Element recommendations take priority as the financial impact to implement is minimal and the return on investment can go a long way in reducing and mitigating property loss.

FM Global offers various resources in the form of written materials and training that will help the locations in addressing recommendations and improving their property loss prevention efforts. The written materials include Loss Prevention Data Sheets and an Approval Guide that lists products and services that have been tested and approved by FM Global. The training offered by FM Global consists of loss prevention seminars; on-line courses, which cover such topics as Fire Protection Valve Inspections, Improving Flood Risks, Managing Hot Work and Safe Boiler Operation; and Customized Programs for large organizations tailored to meet specific property loss control needs.

This type of approach is new to UC and presents some challenges, but Office of Risk Services believes this partnership brings a process that can result in improved property loss prevention and loss control programs at UC and will effectively reduce the cost of risk.

So the billion dollar question *"How do you protect University property worth billions of dollars?"*

**Answer – Make use of the many loss prevention resources available through FM Global to reduce the potential for loss or damage to property.**

For more information on FM Global and the available resources, you can visit their website at [www.fmglobal.com](http://www.fmglobal.com)

## Change In Insurance Broker For The University *What Was One, Is Now Three*

The Office of Risk Services has selected Marsh, Alliant, & Aon as the UC team to serve as our insurance brokers. The role of an insurance broker has evolved over the years, they not only secure insurance, but provide professional services in many areas of risk management.

Broker	Line of Insurance
Marsh	Casualty and other insurances
Alliant	
Aon	Construction and related insurances

Each broker will have a "Help Desk" to assist with risk management issues. Services include evaluating exposures to various risks and providing recommendations for best practices for managing risks. Depending on what line of insurance (see chart above) an inquiry relates to will determine which broker "Help Desk" to call for assistance. They each have a team of professionals within their organization who can provide specific risk and insurance expertise as needed.

More information on each broker, including an organization chart, contact information, and guidelines for "Help Desk" services, is available at [www.ucop.edu/riskmgt/services/broker.html](http://www.ucop.edu/riskmgt/services/broker.html)



## *My Journey* To Egypt And Back

**A true story by a Journalism student with a very important message**

I don't even remember filling out the form that saved my life. In the whirlwind of checking equipment and signing documents before I left for Egypt, the insurance form must have come across my desk – probably sent to me by my department. I'm sure I didn't know what it meant.

But 7,000 miles away in an industrial city along the Nile River, I felt the impact of the University of California like never before. In April 2008, I was kidnapped by Egyptian state security forces for photographing a protest. The previously quiet town erupted suddenly in riots while I there. It was amazing material for photographs, but deadly dangerous.

Egypt is a strong American ally, receiving more than a billion dollars a year in aid. It's a modern country with a climbing economy and is frequently called the hub of the Middle East. There's a dark underbelly though; the president has been in power for 27 years, using martial law to keep office. Anything that threatens to tarnish his image is swiftly punished with brutal force. I went there to photograph the rising tide of blogger-activist-journalists who are using self-publishing to free the media and expose the secrets of the repressive government. It was my fourth trip in two years and I speak Arabic.

The night of April 10th was gently falling in Mahalla, two hours north of Cairo, where rioting had been taking place for days. I had been there photographing for four days, and knew I was becoming a nuisance to the police. Several times they had tried to apprehend, harass and intimidate me, but I kept going back.

As an American, I've always had a sense of security and justice. If I got arrested, I was sure I would be rescued. When the security officer boarded my taxi by force and I knew I was about to disappear, the first thing I yelled in his angry face was, "I'm an American!" half-assuming, half-hoping those words would ensure my fair treatment.

But at 2 a.m. when I was lying on the cold floor of an office building surrounded by police with assault rifles I realized that it didn't matter who I was. I was alone.

Two things saved my life: the American Embassy and the University of California. I'm not even sure who did what as the

terrifying hours unfolded while I was locked away in a fortress of mustachioed men who pretended not to understand me begging, yelling to call my embassy. I had imagined a convoy of armored black Escalades with American flags would screech up to the door and demand my release, but after the U.S. embassy official I finally called in secret told me to "give up my [camera] bag, or they'd take it by force," I realized that my action-movie-addled brain had lent me a false sense of security and importance in a place where I was nobody.

The Embassy, I learned, negotiated a deal for my release. But it wasn't enforced until my lawyer who was engaged by the University of California showed up at 9 am the morning of the 11th. I woke up from a short nap on a hard plastic chair to see a man in a gray suit standing over me, talking to my translator Mohammed.

"He's here to take you back to Cairo," Mohammed told me. With the lawyer I was finally allowed to leave the building where the night before I had been re-captured after being initially released.

The lawyer didn't know me and I didn't know him. But when news of my arrest got back to UC, the school – because I had registered my travel and was provided coverage by UC's travel insurance – got me a lawyer, a plane ticket home, and a security professional to accompany me through the airport check-in right to my gate.

My translator had no one to help him the way I did. He spent three months in prison subject to brutal torture because he didn't have the resources I had. It's a terrible feeling of guilt, but I recognize that it's a privilege to feel that guilt because I'm home, I'm safe.

The University of California has an incredible army at their disposal that helped when I didn't think I would need it.

Remember, it only takes a few minutes to register your travel at [www.uctrips-insurance.org](http://www.uctrips-insurance.org). While we all get tired of filling out forms and paperwork, the few minutes it took to complete the on-line application was a great investment of my time and critical to my survival. I encourage all faculty, staff, and students to register and learn about this valuable program that could save your life some day like it did mine.

Top photo: Protestors clash with riot police in Mahalla City, Egypt, April 7, 2008. Courtesy of Nasser Nouri. Inset photo: Riot police outside Lawyers' Syndicate. Courtesy of Jano Charbel.