

RISK SERVICES TODAY

INSIDE

- 2 Letter from the Editor
- 3 Risk Summit 2009
- 4 Helping employees be Smart About Safety
- 5 President Yudof Briefed on BSAS Program
- 6 New services offer more protection to UCLA
- 8 Getting ready with UC Ready

WHAT “BE SMART ABOUT SAFETY” CAN DO FOR UC

By Bickmore Risk Services

Be Smart About Safety (BSAS) works, and we can prove it! The BSAS program was first started in the 2006-2007 fiscal year by the Office of the President, Office of Risk Services. Since then, the program has shown significant cost savings across the campuses taking advantage of the funding, according to a study presented at the March 2009 Risk Summit by the University’s Sacramento-based actuaries, Bickmore Risk Services.

The analysis showed that while occupational injuries and illnesses surged among California employers between the 2005-2006 and 2007-2008 fiscal years, University of California locations implementing programs with BSAS funds in the 2006-2007 fiscal year outperformed employers across the state in terms of number of injuries per 100 employees, average cost per claim, and cost of claims as a share of payroll.

The number of claims per 100 employees in California fell by 15.6% between the 2005-2006 and 2007-2008 fiscal years*, but University of California locations outperformed this already favorable indicator with a decrease of 17.1% in the number of claims per 100 employees. The average cost per claim across the state increased 27.4% in the same time frame*, but locations participating in BSAS saw an increase of just about half

that size (14.2%). Similarly, while the cost of claims as a share of payroll increased 7.6% for most California employers*, BSAS participants saw the cost of claims as a share of payroll decrease 2.5%.

System-wide, the largest categories of BSAS expenditures were devoted to continuing lift team programs in medical centers, purchasing ergonomics equipment, and hiring dedicated Environment, Health, and Safety staff devoted to promoting employee safety.

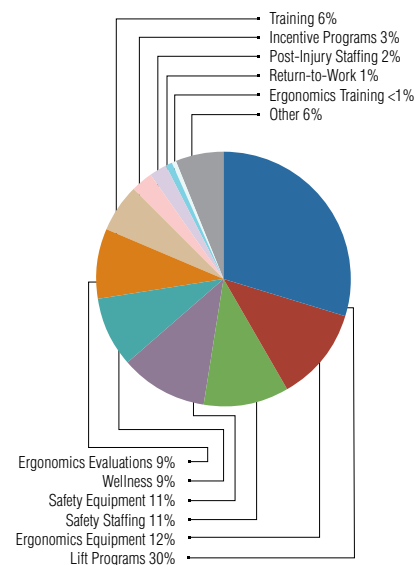
When newly established programs were correlated to each location’s loss history, the most noticeable improvements were found in those campuses that devoted resources to ergonomic equipment and ergonomic evaluations. Ergonomic equipment purchases and evaluations are usually implemented right away and can effectively address employee discomfort before it turns into a painful and costly injury.

The study found further support for ergonomics-related programs by comparing campuses implementing programs with those that did not. Campuses with ergonomics programs funded by BSAS either held the number and cost of ergonomics-related injuries steady or saw the figures decrease while some campuses that did not take advantage of BSAS funding for ergonomics programs saw their figures climb.

Future analyses of BSAS funding will include in-depth looks at other safety efforts funded by the program, including the parts of BSAS designed to serve other risk exposures such as Auto and Physical Damage Liability, General Liability, Property, and Employment Practices Liability. ■

*Statewide workers’ compensation claim figures provided by the California Workers’ Compensation Insurance Rating Board (WCIRB).

Program Expenditures FY 2006-2007



Letter from the Editor

The annual Risk Summit was held in March 2009, the theme this year was “Leading Through Change” with the message of making changes, addressing difficulties, facing challenges, and finding creative ways to do more with less during these economic times. As Chief Risk Officer, Grace Crickette said “We are in the business of managing what could go wrong – Risk.” The Risk Summit provides a forum to share ideas and best practices to prepare our leaders to be better armed to act quickly, make the right decisions, and be “Leading Through Change” as we face the challenges ahead of us.

Some of Office of Risk Services initiatives that illustrate the “Leading Through Change” concept are included in this issue of *Risk Services Today*:

- Ready, Set, Go with “UC Ready” - this is an important readiness effort to ensure the University can continue its teaching, research, public service and patient care in the face of any disruptive event. UC Ready got its start at the Berkeley campus and is now being expanded systemwide. This continuity planning tool has attracted national attention and has been adopted by more than 30 other universities.
- The Be Smart About Safety program was launched in the 2006-07 fiscal year. Where are the funds being expended? And what is the return on investment?
- According to UC Davis, Be Smart About Safety is a win-win proposition for the University and its employees. UC Davis tells us about the benefits of having the right equipment, tools and training.
- We have reprinted an article from a faculty and staff news publication, *UCLA Today*. This gives you a view of the inner workings of the travel insurance program. What it can do for you, so don't miss this article, you may need this some day.

The articles above not only highlight some initiatives, but also acknowledge some of our leaders – Paul Dimond, the creator of UC Ready who has taken on the challenge of the systemwide effort; Dean Malilay who has the lead role at the Los Angeles campus watching over the health and security of faculty, staff and students who travel; and Bob Wachter who plays a key role in preventing work related injuries at the Davis campus.

We are all leaders and must continue our efforts to reduce the cost of risk by moving forward through change.

Until the next issue,



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RISK SUMMIT 2009: Leading Through Change

The Office of the President, Office of Risk Services, held its annual Risk Summit event March 1-3, 2009 in La Jolla, California. Each year the attendance continues to grow, this year the event was attended by more than 300. Participants include Risk Management, Environment, Health & Safety, Emergency Management, Sports and Recreation, Workers' Compensation, Occupational Health, Disability Management, General Counsel, Human Resources, as well as many others.

The theme this year was "Leading Through Change" to focus on making changes, addressing difficulties, facing challenges head on and doing all of this by finding creative ways to do more with less during these economic times. The emphasis is that we as leaders must continue our efforts towards the common goal of reducing the cost of risk and to do so we must move forward through change. Each campus and medical center location was given the opportunity for their leader(s) to speak about initiatives at their location that have led to positive change, a way to share valuable knowledge that can be used throughout the University. Attendees voted on the presentations and the Innovative Risk Management Award went to the one with the most votes. UC Riverside was the winner with Campus Risk Manager, Steve LaShier, providing a very motivational speech about "leading through change" initiatives at the Riverside campus and how one person, you as a leader, can make a difference.

Some challenging subjects and significant emerging risks were addressed, such as threat and security, foreign business operations, travel abroad, and business continuity planning. This is the forum to share ideas and best practices to prepare to face the challenges of the coming year. It is essential that our leaders have the right knowledge and strong relationships with those whom will be called upon for assistance and the Risk Summit brings our leaders together for this purpose. We enable our leaders to be better armed to act quickly, make the right decisions, and be "leading through change".

The Risk Summit also provides a forum for updates and open discussion on current system-wide initiatives that are core elements to "leading through change" such as Be Smart About Safety program (read more about this

program in the articles "What "Be Smart About Safety can do for UC" and "Helping Employees Be Smart About Safety With The Right Equipment, Tools and Training"), Enterprise Risk Management, and UC Ready (read more about this initiative in the article "Getting Ready...with UC Ready")

Each year the "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 Santa Barbara campus and the UC San Diego medical center. The annual "University of California President's Award for Excellence in Environment, Health and Safety" was presented to UC Santa Cruz campus. This award is based on a compilation of injury and illness performance measures required by Cal/OSHA. These measures are adjusted according to the size of their workforce and awarded to the location with the best overall score. ■

UC President's Award for Excellence in EH&S



L to R: Grace Crickette, Chief Risk Officer; Kitty Woldow, Safety Program Manager, and Buddy Morris, EH&S Director, representing the Santa Cruz campus and accepting the President's Award; Dr. John Stobo, Senior Vice President

Other recognition awards were given for specific programs based on efforts in reducing the cost of risk as follows:

Workers' Compensation (WC)		General and Employment Liability	
Best Improvement/Performance	UCB & UCSF	Best Practices/Timely Claims Reporting	UC Irvine
Best Improvement/Performance	UC Davis Health System	Most Improved/Timely Claims Reporting	UC Santa Barbara
Best Reduction in WC Rate	UC Santa Cruz	Automobile	
Best Reduction in WC Rate	UCSD Medical Center	Best Practices/Timely Claims Reporting	UC Irvine
Best WC Rate	UC Irvine	Most Improved/Timely Claims Reporting	Agriculture & Natural Resources
Best WC Rate	UCSD Medical Center	Environmental Health & Safety	
Property		Lowest OSHA Total Recordable Cases	UC Santa Cruz
Best Practices/Timely Claims Reporting	UC Irvine	Innovative Risk Management	
Most Improved/Timely Claims Reporting	UC Los Angeles	Voted best presentation by attendees	UC Riverside
Professional Liability			
Best Performance/Highest rate return on rebate	UCSD Medical Center		
Best Performance/Highest rate return on rebate	UC San Francisco Fresno		

HELPING EMPLOYEES BE SMART ABOUT SAFETY

With the Right Equipment, Tools and Training

By Bob Wachter, UC Davis, Occupational Health, Injury Prevention Specialist



The Occupational BioMechanics Laboratory at UC Davis is researching weight transfer devices to reduce loads on the stooped posture. Such a device would benefit workers in agriculture, construction, and mining.

The *Be Smart About Safety* (BSAS) program has been in place for three years now at the UC Davis campus. We have received and processed over 680 requests for equipment, training programs, wellness initiatives, injury prevention and safety promotional items, ergonomic workstation changes, specialized injury prevention consultant reviews and many other unique and creative approaches. All with the goal of risk reduction and fewer work-related injuries and illnesses leading to a corresponding reduction in workers' compensation claims. The Davis campus has 700 to 800 injuries a year, medical and personnel (direct) costs are not going down and "these injuries and illnesses are going to keep happening unless we proactively take action".

RESULTS

For the Davis campus in fiscal year 2007-08, BSAS funded \$414,000 for non-office equipment and \$29,000 (50% shared costs) for ergonomic improvements in individual office spaces. Compare that expense to workers' compensation claims averaging a total of \$4 million to \$5 million annually over the last three fiscal years on the Davis campus. BSAS is a long-term risk reduction investment which will result in a significant return-on-investment both on direct and indirect costs.

As an example, much of the equipment funded by BSAS is also bringing about tremendous improvements in efficiency and employee productivity. In cases where the program has greatly increased productivity BSAS funding has been approved as a shared-cost program with the department. The resulting reduction in risk, especially in the focused areas of higher risk and probability areas (i.e. material handling and reduction of stress and strain injuries, especially repetitive motion) has been significant. Work station modification requests, such as ergonomic chairs, keyboards, footrests, etc., are always approved on a shared

basis; up to \$500 per work station subject to a detailed ergonomic evaluation form and quiz being completed by the employee.

In addition, people who can address work place hazards and perform their jobs easier are going to have better morale. BSAS has really been a very exciting program with departmental and individual employee response overwhelming since we can now effectively follow-up on existing or potential injuries with solutions. Better yet we can perform our injury prevention reviews, hazard assessments, job safety analysis, safety inspections and audits, and identify areas we can work proactively on injury and illness prevention.

TRAINING, EQUIPMENT, CONSULTANTS, ERGONOMICS

Some of the many areas being addressed with BSAS funding are;

- Upgrade existing or add new training programs
- External consulting on higher risk areas
- Material handling equipment for heavy loads and hard to access areas
- Fall Protection Equipment: New installations (shared cost) in 4 departments
- Unique tools/equipment when justified by level of risk and/or frequency of use

Through a unique arrangement with the Ag Engineering Occupational BioMechanics Laboratory and machine shop we are designing some very creative solutions to reduce stress/strain risks.

- Ergonomic re-design of existing equipment
 - Housing trash chute
 - Dumpster lid lifting (allowing two hands for lifting)
 - Lowering dumpster height from 55" to 39" at highest use areas
 - Adjustable viscera examination table for necropsy areas
 - Electric rib cutters for pathologists in 4 areas

PERSONAL RISK MANAGEMENT TRAINING

Sustainable improvement may take some time because BSAS is as much about changing behavior and managing our own personal risk as it is about training and new equipment. An example would be getting people to lift properly or to slow down, i.e. “you put yourself at risk when you are rushing on the job”. Other risk factors are frustration, fatigue and complacency. Since machines cannot do everything Occupational Health Services at the Davis campus teaches people how to lift, push and pull properly, and how to stretch before taking on strenuous assignments.

The roll out of behavioral safety awareness sessions was made possible by BSAS. Injury investigative follow-up identifies direct, contributory, and root injury causes and we conservatively estimate 60-70% of injuries are

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caused by employee unsafe acts and practices. Another 20-25% is exacerbated by employee de-conditioning (illustrating the need for wellness programs). We wanted to give employees some simple, easy to remember error-to-state recognition and critical error reduction skills. Error states include rushing, frustration, fatigue and complacency which result in taking your eyes and/or mind off the task, putting yourself in the line-of-fire, or losing your balance, traction or grip. Developing this self awareness leads to employees understanding and implementing the con-

cept of “Personal Risk Management” to begin recognizing situational risk and modifying their behavior accordingly.

This program has been introduced initially through over 50 safety huddle presentations to employees at the opening of staff meetings. Once these ‘seeds’ have been planted we will push for more detailed training within the departments on critical error reduction techniques and more detailed “personal risk management” training. ■

To inquire about any of the BSAS initiatives at the UC Davis campus, contact Bob Wachter at 530 297-4605 or e-mail rawachter@ucdavis.edu

PRESIDENT YUDOF IS BRIEFED ON THE BSAS PROGRAM

Members of the Environment, Health and Safety (EH&S) team in Risk Services provided President Yudof an overview of the Be Smart About Safety (BSAS) program at Office of the President (UCOP) as well as loss prevention efforts throughout the University system. The President was already well informed in the areas of our ergonomics and AED (defibrillator) programs and was impressed with our efforts in training Department Safety Officers through the implementation of our Injury and Illness Prevention Program. One performance metric of particular interest was the UC Injury/Illness rate and the marked reduction re-



Pictured l to r: Chief Risk Officer, Grace Crickette; President, Mark G. Yudof; EH&S Assistant, Sharon Culpepper; EH&S Director, Ed Baylousis; EH&S Program Manager, Larry Wong

alized at UCOP since the implementation of the BSAS program. President Yudof emphasized that this information should be communicated to The Regents. Addition-

al efforts are underway to develop EH&S performance metrics at the campuses which will be used to identify program excellence and areas in need of improvement.

During the Mumbai attack in November, 2008, a UCLA anthropology professor in Bangalore, India was able to receive email alerts warning him to stay away from the city and major transportation hubs.



NEW SERVICES OFFER MORE PROTECTION TO UCLA

By Cynthia Lee, *UCLA Today*

The following article has been reprinted from *UCLA Today*. The article was written in January 2009. Since then we have had the swine flu outbreak in Mexico, coup and unrest in Honduras, and hotel bombings in Indonesia. The resources mentioned in the *UCLA* article were engaged to assist the University in notifying travelers and providing them up-to-date information on the situation.

As situations around the world change and new ones arise, discoveries are made that create opportunities for improvement. The Travel Insurance program and the travel registration website are a constant work in progress and will continue to evolve.

All faculty, staff and students should register their travel at www.uctrips-insurance.org so they can be alerted to conditions that may impact their travel and affect their health and security.

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News of the world's woes appears on Dean Malilay's computer screen daily – Somali pirates have hijacked a French ship. An outbreak of dengue fever has been detected in a region of Peru.

There's more: A border crossing in Greece has been blocked. A labor strike in Portugal has brought public transit to an abrupt halt. There's a cholera outbreak in Guinea.

These sobering daily summaries that go to UCLA's office of Insurance and Risk Management, which Malilay heads as director, could be mistaken for CNN news reports. But they are much more than headlines. They constitute real-time travel alerts from a vendor called iJet, that can be instantly e-mailed to UCLA faculty, staff and students working or traveling through areas of high danger, giving them advance warning of local health risks, travel impediments, political unrest and – as in the case of Mumbai, India – terrorist attacks.

Keeping abreast of political unrest around the world as well as other events that may impact UCLA travelers, iJet, a vendor working for UC, can instantly e-mail them warnings if their trips are registered.

One click, and Malilay can tell whether there are faculty, staff or students in these high-risk areas and contact them – as long as their travel plans are registered online.

The invaluable new service is offered free to all UC faculty, staff and students traveling abroad or out of state on official UC business or on UC-sponsored and supervised activities and programs abroad.

Because of the extensive traveling done by UCLA employees, that includes a lot of people, said Belinda Borden, manager of the UC Travel Center. "UCLA is always among the top three UC campuses for travel," she said.

Beyond e-mailed travel advisories, the new policy also provides medical evacuations in case of a very serious injury or illness. "If anyone is in a serious accident, the vendor, Europ Assistance, will contact medical specialists anywhere in the world to get the best advice available to the injured person," said Malilay. "In some cases, a physician or nurse can be flown in to assist with an evacuation to the closest country with western standards."

The new services are the result of extensive research done by UC Office of the President's Risk Services, which wants to be proactive, rather than reactive, to the growing risks involved in travel.

"We are probably one of the few, or maybe the only university system that has these benefits for students, staff and faculty. A lot of multinational companies use these same vendors to protect the health and welfare of their traveling employees," Malilay said.

“iJet was able to get a travel warning out four days before the war between Lebanon and Israel broke out, and a couple of days before a State Department warning was issued.”

UC has contracted with ACE Insurance Company, which, in turn, works with Europ Assistance and iJet, to provide these services. For example, iJet works from its Internet-based database, called Worldcue, to e-mail real-time information from a variety of sources, including the media, to UC employees and students whose registered travel plans show them to be in impacted areas.

After devastating tsunamis crashed into the coastal areas of the Indian Ocean in 2004, Europ Assistance mobilized about 150 of its employees to handle the crisis, including 25 medical personnel who were dispatched immediately to Thailand. More than 1,000 of its subscribers received medical, logistical and psychological assistance; 15 medically equipped jets were chartered to transfer the injured to hospitals in the region.

Many times, the e-mailed alerts from iJet go out before official information is issued by American consulates and embassies. Said Malilay: “iJet was able to get a travel warning out four days before the war between Lebanon and Israel broke out, and a couple of days before a State Department warning was issued.”

When Mumbai was under attack in November, iJet e-mailed an alert to a UCLA anthropology professor in Bangalore, India, who had registered his trip a week before leaving the country. The e-mail alert informed him



of the terrorist attacks in Mumbai and warned him to stay away from the city and major transportation hubs until the situation was defused. Malilay and his staff, who monitor Worldcue, also e-mailed him, confirming that he had received the warning and was safe.

“Because he had given us his emergency contact information, we were able to contact his wife at home – she didn’t know what was happening in India – to assure her that he was all right,” Malilay said. “We were also able to contact his department chair at home to let him know of the situation.” The professor was given iJet’s phone number in case he needed assistance. “By then, he was watching the news on television. He couldn’t believe it.”

Malilay found out later that there were other UCLA travelers in India, but because they hadn’t registered, there was no way to know they were there at the time.

When the new services were announced systemwide, a few UC employees were reluc-

tant to register their plans. “Initially, some people said, ‘Is this Big Brother watching over us? Is this compromising my academic freedom?’ But as world events, such as what happened in Mumbai, and natural disasters have occurred, people have begun to realize the value of doing this to safeguard their own security and health,” Malilay said.

Warnings, insurance information and contact numbers can only be distributed to travelers if UC and UCLA know where UCLA travelers are going. If their travel is booked through UC Travel, then their trip information and insurance registration are automatically registered with iJet and Europ Assist, explained Borden.

But if they are not using UC Travel, then they need to go to UC Trips at www.uctrips-insurance.org to file their trip information prior to leaving the country and to create a personal profile on iJet/Worldcue Traveler. Those who register will be given a UC insurance card with phone numbers to call and other emergency information.

“If they don’t register, they don’t have the insurance card or a telephone number they can call for help,” Malilay said. “It just makes things more difficult on their end. Things happen so quickly. They could be in a hospital and not even know they have these insurance benefits or a phone number they can call.” ■

GETTING READY...WITH UC READY

By Paul Dimond, UC Berkeley, Office of Continuity Planning

If a pandemic strikes, can we continue to teach our curriculum? If the Big Quake damages labs, can we resume research quickly? If a building burns, can we minimize the impact on students, faculty and staff?

Answer to all of the above: Yes, if we are ready in advance.

Readiness to continue our core mission despite disruptive events is the aim of *continuity planning*:

*No matter what happens today,
we want to be able to do tomorrow
what we were doing yesterday.*

How important is this? If we can't provide our students with learning opportunities; they will leave. If we can't support our faculty to teach and do research, they will leave. Diminished faculty, diminished student body, diminished excellence, diminished revenue stream from student fees and sponsored research, and the institution will shrink. Ask any of the universities in New Orleans.

With the advent of the UC Ready Program, continuity planning has arrived in the UC System. UC Ready, championed and funded by the Office of Risk Services, has a clear goal: to promote a comprehensive approach to event-readiness across the System. Although the initial thrust of UC Ready is to develop continuity planning at all UC locations, the long-term goal is broader: ultimately, UC Ready aims to exploit the synergies among the three comprehensive preparedness methodologies: Risk Management, Emergency Management, and Continuity Planning.

What does continuity planning look like? Widely used in the corporate sector, its methodology has evolved over the past 30 years into a clear set of practices. Alas, that methodology has proved a difficult fit for the structure and culture of higher education. The most successful – and imitated – adaptation of continuity planning to higher education has been achieved right here at home, on the Berkeley campus.

Berkeley's program was conceived in the year 2001 by a broad-based campus committee, and has been sponsored ever since by Associate Vice Chancellor Ron Coley. Currently 108 departments at Berkeley have



completed continuity plans, and an additional 129 have plans in progress. 70% of these departments are academic or research units – signaling the progress Berkeley has made in transforming the “business continuity planning” of the corporate world into a methodology that truly works in academia.

How does it work? The cornerstone of Berkeley's success is its unique web application, the Berkeley Continuity Planning Tool. Designed and built in-house, this do-it-yourself tool enables departments to create continuity plans with minimal coaching. The tool works equally well for all types of departments – instructional, research, libraries, museums, administrative, and other support units. It produces, within the plan, a list of action items for readiness. Annual followup sessions are done to freshen the plans and track completion of the lists.

The Berkeley tool has attracted national attention: more than 30 universities outside UC have adopted it for use; it received a National Association of College and University Business Officers (NACUBO) 2007 Innovation Award and the UC System's 2007 Sautter Award; the Kualii Foundation is incorporating it into its suite of open-source tools for the higher education community; and the Mellon Foundation is funding its adaptation to the national arts community.

In fall of 2007, Chief Risk Officer at Office of the President, Grace Crickette, established the UC Ready Program, whose first step was to promote continuity planning at all UC locations – campuses, medical centers, Agriculture and Natural Resources, Lawrence Berkeley National Laboratory, and Office of the President. With a systemwide

oversight panel plus a hands-on working group, the Berkeley tool was redesigned to serve the entire System. The new web application, launched in January 2009, was named for the larger Program: the UC Ready tool.

With the UC Ready tool now available, most of the UC locations are gearing up: establishing a continuity planner position with funding from Office of the President, Office of Risk Services, configuring the new tool to the local setting, and starting to engage departments in this important readiness effort.

Paul Dimond, Manager of UC Berkeley's Office of Continuity Planning, is serving as systemwide coordinator of the UC Ready continuity planning effort. Leader of Berkeley's program since 2004, Paul is the principal designer of Berkeley's methodology and tool. He also led the systemwide working group that transformed the Berkeley tool into the UC Ready tool. He remains in his post at UC Berkeley while coordinating the systemwide effort.

What is the core benefit of continuity planning? It asks – and answers – a question posed nowhere else:

*Given what we already do to prepare,
what else is needed, on department,
campus, and system levels, to make us
resilient enough to **continue our teaching,
research, public service and patient
care** in the face of any disruptive event?*

Continuity planning focuses squarely on the mission, identifies the gaps in readiness, and gives us an organized way to fill those gaps. ■