ASSOCIATED STUDENTS, INCORPORATED
California State University, San Bernardino
Risk Management Procedures
Approved by the ASI Board of Directors
Per BD 41-16, June 7, 2016

PURPOSE

Whether occurring on- or off-campus, the activities of the Associated Students, Incorporated (ASI) are susceptible to varying degrees of risk. To ensure that risks arising out of these activities are anticipated, managed, and mitigated, the ASI has established a risk management program. The program is designed to protect the safety of all staff, students, and visitors as well as preserve ASI's physical property. It is the goal of the ASI Risk Management Procedures to aid in the identification and evaluation of risk, to facilitate the selection and application of the best risk management techniques, and to monitor the results.

POLICY STATEMENT

It is the policy of the Associated Students, Incorporated to promote and facilitate a safe and secure learning environment while minimizing the risk of financial loss to the corporation, its officers, employees, representatives and volunteers, through the identification and analysis of risk, implementation of loss control programs, and reduction of risks by transfer of financial responsibility.

DEFINITIONS

Hazard: The inherent characteristic of a material, condition, or activity that has the potential to cause harm to people, property, or the environment.

Risk: Risk is the combination of the likelihood and the consequence of a specified hazard being realized. It is a measure of harm or loss associated with an activity.

Likelihood: Likelihood is expressed as either a frequency or a probability. Frequency is a measure of the rate at which events occur over time (e.g., events/year, incidents/year, deaths/year, etc.). Probability is a measure of the rate of a possible event expressed as a fraction of the total number of events (e.g., one-in-a-million, 1/1,000,000, or 1 X 10-3).

Consequence: Consequence is the direct effect of an event, incident, or accident. It is expressed as a health effect (e.g., death, injury, exposure), property loss, environmental effect, or damage sustained.

Risk Analysis: The study of risk in order to understand and quantify risk so it can be managed.

Risk Management: The systematic application of policies, practices, and resources to the assessment and control of risk affecting human health and safety and the environment.

ROLES AND RESPONSIBILITIES

It is the responsibility of every ASI employee, student assistant and volunteer to assist in avoiding and limiting exposures to losses involving injuries, finances, liability, litigation, property and negative media in each program, project or department. ASI employees, student assistant and volunteers are responsible for ensuring that the corporation's programs, activities, and policies are conducted in a manner that considers the risk of loss or injury. In maintaining ASI's risk management policy, the corporation will consult with the CSUSB Executive Director of Risk Management, the California State University Risk Management Authority (CSURMA) and the Chancellor's Office, as appropriate. ASI will work with its employees to carry out this policy and the following actions shall be taken:

1. Involvement of ASI Management
   The Executive Director shall be responsible for maintaining ASI's risk management policy, in collaboration with the human resources, auxiliary accounting, sponsored program administration, risk management, and other departments of the University.

2. Guidelines
   Guideline documents issued by ASI and CSURMA shall be followed by the organization. ASI will assist in sharing documents, requirements, and guidelines with appropriate management personnel and will assist with monitoring and implementing risk management policies and activities.

3. Training
   All applicable ASI personnel shall take part in training sponsored by the University, ASI, CSU and CSURMA in risk management techniques and practice. Training events shall include, Campus Safety and Evacuation, First Aid/CPR, Driver's Training (Cart Operator Training), Disaster Preparedness Training, Campus Active Shooter Training, etc. Training is provided on an as-needed basis and scheduled regularly for new hires, and refresher training for applicable personnel.

RISK MANAGEMENT ELEMENTS

ASI shall manage risk through a process of anticipation/identification, evaluation, and control. This management process is designed to allow ASI to carry out its mission with the lowest practicable risk exposure. The aforementioned risk management administrators shall meet as needed to review potential risk situations and recommend appropriate action.

➢ Anticipation and Identification

The following methods shall be used to anticipate and identify risks related to the campus environment and ASI activities:

- Review and assess Workers' Compensation claims and Employer's Report of Occupational Injury or Illness documents
- Schedule and conduct safety inspections
- Investigate accidents and near misses
- Assess campus public safety issues and crime statistics
- Review allegations of inappropriate treatment of students, staff, and visitors
- Investigate and assess reported safety hazards
- Review and evaluate student activities, especially field trips, community service projects, high hazard experiments, sanctioned activities, etc.
- Evaluate ASI contracts for construction, materials, services, etc.

All ASI employees are obligated to report to their supervisor, the Human Resources Manager, or Executive Director any situation that they think poses an occupational safety hazard and/or puts the ASI at risk of loss.

The kinds of risk that employees should be alert to include:

- Situations that could lead to death, injury, or inappropriate treatment of employees, students, and guests
- Physical damage to ASI property
- Loss of revenues due to property damage
- Liability claims against ASI due to damage to non-AS I property, and
- Losses resulting from fraudulent or criminal acts

➢ Evaluation

Identified risks that pose a potentially precedent-setting, broad, or major impact to ASI shall be evaluated by the Executive Director, in conjunction with other ASI and campus staff as appropriate, based on the following criteria:

- Severity - the amount of human harm or property loss that can occur
- Frequency of Exposure- how often the event or activity, takes place
- Predictability - the ability to anticipate losses associated with specific activities or conditions
- Probability - the actuarial chance of a loss

In order to select the most practicable method of reducing exposure, the Executive Director shall further evaluate risks, taking into consideration cost implications and realized benefits associated with the activity.
Identified risks which pose a narrow and/or case-specific impact will be evaluated by the applicable administrative unit for the determination of appropriate control or mitigation measures.

➢ **Control**

Based on the above criteria and assessment, the Executive Director shall determine what method of control provides the most effective means of risk reduction without compromising the mission of the ASI. The general types of suitable control techniques used shall include:

- Avoidance
- Loss Prevention and Reduction
- Risk Transfer

The responsibility and cost of enforcing the control measure(s) shall be that of the department that controls or generates the activity presenting the risk exposure, subject to the concurrence of the Executive Director.

➢ **Program Monitoring**

The Executive Director shall review and monitor ASI activities to ensure that the goals of the risk management program are achieved. An annual review of occupational injury and illness summary reports, property/personal injury claims reports, and reported near-miss incidents are a basis reasonable for evaluating the overall effectiveness of the risk management program. This evaluation process is intended to ensure that the risk management program remains effective and, thus, reduces ASI's exposure to foreseeable risks and associated losses.

INSURANCE

ASI will carry forms of insurance that are appropriate for the type of activities in which the organization is engaged. Liability insurance, errors and omissions insurance for governing board members, fire insurance and workers' compensation are among the types of insurance that ASI maintains.

The ASI Executive Director or designee will evaluate organizational needs on an annual basis and is obligated to obtain Board of Director approval should significant changes in its coverage be recommended.

INSURANCE CLAIMS

Any incident that may be covered by insurance must be reported to the Executive Director so that the incident may be evaluated and reported to the appropriate insurance carrier. The Executive Director will then coordinate with legal counsel on what actions to take concerning the report.

Legal counsel must be notified of all claims and consulted for guidance if the claim involves bodily injury, personal injury, and/or losses that may significantly affect the financial position of the ASI or any of its departments.

FORMS

There are no forms associated with the execution of this policy.