

Policies of the University of North Texas	Chapter 15
15.012 Risk Management Program	Risk Management Services

Policy Statement. The University of North Texas (University) manages enterprise and operational-level risks to promote a healthy and safe environment for students, employees, and the surrounding community; and to preserve the physical and financial assets of the institution by avoiding, preventing, reducing, controlling, transferring, and financing risks in a strategic and cost-effective manner.

Application of Policy. Faculty, staff, student organizations, and visitors; programs, activities and business operations.

Definitions.

1. **Activity.** “Activity” means any operation, program, or event sponsored by the university or permitted on university property.
2. **Risk Management.** “Risk Management” means the systematic process of identifying, analyzing, treating and monitoring strategic, financial, operational, regulatory, and reputational risks in order to reduce the potential for unanticipated loss and thereby effectively conserve the assets and financial resources of the University.
3. **Risk Management Services (RMS).** “Risk Management Services (RMS)” the university department responsible for assisting in the identification and analysis of behaviors and conditions that pose risk to the university’s operations, activities, events and programs; and the selection and development of best methods or combinations of methods for treating and monitoring the effectiveness of actions to prevent, reduce or control risks.
4. **State Office of Risk Management.** “State Office of Risk Management” means the state agency responsible for adopting and administering risk management guidelines for all state agencies to reduce property and liability losses, including workers’ compensation losses.
5. **Unit.** “Unit” means a department/division under the administration of a UNT official with responsibility for personnel actions.
6. **Unit Administrator.** “Unit administrator” means the person responsible for the unit.

Procedures and Responsibilities.

1. **Managing Risks.** It is recognized that there are certain dangers inextricably

associated with specific activities.

- a. RMS may be consulted to advise and assist when designing or before implementing desired activities or programs.

Responsible Party: Responsible Party, and individual planning the activity or program

- b. Risk Management Services may advise and assist to identify risks, evaluate conditions that could result in personal injury, property damage, or other risks to university assets and resources, and determine the potential likelihood of the condition occurring and the potential adverse impact of any risks; and recommend measures to avoid, prevent, reduce or control the risk of injury or damage; or to transfer the risk of financial loss.

Responsible Party: Risk Management Services

2. Transfer and Financing Risks:

- a. Risk Retention and Self-Insurance. As a general practice, the University retains risk for financial loss associated with personal injury, property damage and other losses for which it is legally responsible. The department responsible for the activity is responsible for ensuring funds are available to cover financial loss for personal injury, property damage or other loss for which the university is legally responsible.
- b. Indemnification/Hold Harmless Agreements. Departments are strictly prohibited from requiring the university to indemnify or hold harmless an individual, organization or entity. Departments must consult the UNT System Office of General Counsel before entering into any agreement that requires another party to indemnify or hold harmless the University or its employees.
- c. Insurance. Departments that wish to purchase insurance coverage must contact Risk Management Services before entering into an insurance agreement. Departments may purchase insurance to cover potential financial loss from personal injury, property damage, or other risks related to an activity if a potential financial loss is too large for the department that is responsible for the activity or the University to absorb, or when required by law, contract, or when property that is not owned by UNT is under the care, custody, or control of the University.

3. Monitoring and Mandatory After-Action Review.

- a. Departments are responsible for identifying and evaluating conditions that could expose participants in the activity to personal injury, property damage or other risks until the activity is completed.

- b. Departments are required to consult RMS after any activity during which personal injury or property damage occurs; or when an on-going operation or program experiences multiple claims or a single loss during a fiscal year. The UNT System Office of General Counsel will participate in the review of any activity that results in a claim of legal liability.
4. Review by the State Office of Risk Management. Risk Management Services shall cooperate with the State Office of Risk Management in the periodic review of the university's risk management program.

Responsibilities.

1. Risk Management Services is responsible for developing and administering the university's comprehensive risk management program. The risk management program shall include, at a minimum, the following services;
 - a. Radiation and laser safety and training;
 - b. Laboratory safety and training;
 - c. Chemical hygiene;
 - d. Bio-safety;
 - e. Industrial hygiene to include asbestos, mold, lead, spill control (clean water), air quality, respiratory protection;
 - f. Hazardous waste collection, storage, and disposal;
 - g. Insurance procurement and claims settlements including workers' compensation claims and return to work for employees injured during the course and scope of employment;
 - h. Emergency planning, preparedness and response, including business continuity and responding to health crisis;
 - i. Health and food safety;
 - j. Life safety to include hot work permitting, lock-out/tag-out, confined space entry/exit, and compliance with the National Fire Protection Association Life Safety Code; and,
 - k. Environmental protection.
2. Safety in the teaching environment is the responsibility of unit administrators, faculty, staff, and students.

Unit administrators are responsible for periodically reviewing the instructional activities of their unit in regard to faculty, staff, and student safety. Precise instructional activity safety review procedures are unit-defined in consultation with the appropriate risk management services personnel.

Faculty and staff are responsible for following safety procedures and protocols, including:

- a. Fully explaining and demonstrating safety considerations to students at the beginning and throughout the semester;
 - b. Distributing and posting written directions/warnings regarding the handling of materials/equipment during the course of instruction;
 - c. Continually monitoring the instructional environment for potential safety hazards; and
 - d. Actively supervising students to assure that all safety procedures are followed.
 - e. Students are responsible for following specified safety procedures and protocols.
3. Risk Management Services may enter into agreements with other components of the UNT System to provide advice, assistance and consultation on risk management and insurance procurement services in accordance with applicable Regents Rules and university policies.

Responsible Party: Executive Director of Risk Management Services

4. Risk Management Services is responsible for coordinating and managing the procurement of all commercial insurance coverage and products for the university.

Responsible Party: Executive Director of Risk Management Services

References and Cross-references.

[Risk Management for Texas State Agencies](#)

[Texas Administrative Code, Title 28, Part 4, Chapter 252](#)

[Texas Labor Code, Chapter 412](#)

Forms and Tools.

Approved: 6/84

Effective: 3/27/2018

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