

**ADMINISTRATIVE RULE NO: 5035-05
RELATED TO POLICY SERIES NO: 5035**

TITLE: RISK MANAGEMENT

Risk Management are activities that deal with the systematic identification of an institution's exposure to the risk of loss, and the decisions made regarding the best methods of handling exposures in relation to the financial stability of the institution.

Insurance consists of sharing the risks of possible catastrophic losses from specified hazards. The deductible amount of an insured loss is that portion borne by the college before entitlement to any recovery from the insurance carrier. The purpose of the deductible amount is to eliminate relatively small and frequent losses from insurance coverage.

The vice president for Student Service & Government Relations recommends to the Board of Education the acquisition of property and liability insurance policies on behalf of the college.

The college maintains insurance coverage for major losses, general liability, auto, errors and omissions, directors and officers, boiler, and machinery. Other coverage is tailored to the needs as they may exist.

WORKERS' COMPENSATION INSURANCE

The college strives to maintain a safe working environment at all times. Every college employee will contribute to the safe environment by reporting hazards or unsafe practices to the college's safety officer through their supervisor.

Linn-Benton Community College maintains in full force Workers' Compensation Insurance in compliance with state and federal laws. The management of risks associated with accidents can only be accomplished with the full cooperation of all college employees.

Following are the sequential steps that will be followed should an employee of LBCC sustain a work-related injury.

A. Injury Requiring Medical Attention

For non-emergencies, the injured worker will determine whether medical attention is required. When it is the judgment of a supervisor or other college staff at the scene of an injury/accident that an emergency exists, she/he will call 911 and order an ambulance. Campus Security should be notified at this time so first aid can be administered until the ambulance arrives: **during normal business hours, ext. 4440; after normal business hours, 926-6855.**

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B. Following A, or in cases where immediate medical attention is not required

1. The injured worker immediately contacts his/her direct supervisor to report the injury/accident. If the direct supervisor is not available to receive the report, the injured worker will report the injury/accident to the next available supervisory person in the organizational structure. Injuries/accidents, no matter how slight, need to be reported to the supervisor.
2. It is the responsibility of the injured worker and his/her supervisor to complete the General Accident Report form in detail. One copy should be retained within their department, and the original sent to Campus Security.
3. If the injury/accident is serious enough to require medical attention and/or time off from work, an "801" form must be filed. The injured worker is responsible for completing the top "worker" portion of the "801" form. The rest of the form is completed by Human Resources with input from the supervisor and employee. The Human Resources assistant director is responsible for signing as employer representative.
4. After the "801" form is completed, Human Resources sends the form to LBCC's workers' compensation insurance carrier. Copies of the form will also be distributed to the following:
 - a. The injured worker
 - b. The injured worker's supervisor
 - c. The Human Resources Office
5. In every case where there is time loss from the job because of a job-related injury, Human Resources will assist the worker's immediate supervisor and the doctor of record to establish a plan for the injured worker's return to work. It is the worker's responsibility to inform the attending doctor that a modified work plan is available to them.

The Human Resources Office will coordinate with the supervisor in assisting the injured worker with a modified work plan that allows the worker to become productive again. The wellness coordinator may be involved in helping injured workers plan and execute recovery from accidents.

The injured worker on time loss is responsible for keeping her/his supervisor informed regarding the extent of the injury and the necessary time loss from work, if any. The worker will report the physician's findings within 24 hours to his/her supervisor after each visit or treatment. The supervisor will subsequently keep Human Resources aware of any changes to the modified work progress.

For extended time loss, the injured worker will contact her/his supervisor at least on seven (7) calendar day intervals to report progress toward recovery. The injured worker's supervisor and Human Resources will work together regarding return-to-work planning. Administrative rules and applicable contracts will be

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followed regarding time loss payments.

6. Human Resources is responsible for the collection and disposition of information concerning injured worker(s) compensation claims.
 7. Should any follow-up investigation be necessary, Human Resources will coordinate the process.
 8. The college safety officer will be advised of all injury accidents. Safety training will be scheduled as appropriate. Such training will be coordinated with work unit managers and the In-service Committee.
- C. It is the policy of LBCC to return all employees to available and suitable work as soon as possible.

Within the requirements of the treating physician and the limitations of the law, injured employees will be returned to their regular job whenever possible. When necessary and possible, modifications will be applied to their regular job, or suitable alternative positions may be found within the college district. Temporary light-duty work may be provided to assist in the healing process, if necessary.

To ensure timely benefits and care for injured employees, open communication is encouraged between all interested parties, i.e., the employee, supervisor, physician, Human Resources, Campus Security, and the college's insurance carrier.

Subject to certain restrictions imposed by labor agreements, all college employees will comply with this administrative rule and the "Injured Employee Responsibilities" checklist regarding on-the-job injury/accidents. All college employees will cooperate fully with the college, its insurance carrier, and all medical providers.

STUDENT ACCIDENT AND ILLNESS INSURANCE

Student accident and illness insurance is an optional insurance that may be acquired by students during the registration process. Students are covered only if they choose to enroll in available insurance and pay the premiums themselves. International students purchase the insurance as a condition of immigration requirements.

INTERCOLLEGIATE INSURANCE

Intercollegiate insurance provides a limited medical and catastrophic plan for sports' participants.

GENERAL INFORMATION

Risks that have been identified but cannot be eliminated, and have not been transferred by contract, must be deliberately not insured, self-insured, or insured commercially. The risk management concept dictates that all three – no insurance, total self-insurance of risk, and retention through use of deductible amounts – be weighed carefully in light of the budget, peculiar financial needs, investment policy, and experience of administrators. A careful analysis of risk, including a history of losses, is necessary before deciding among the three alternatives.

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Accordingly, all areas of insurance are reviewed at least yearly, with more frequent analysis depending upon circumstances. "Requests for Proposals" are solicited at least every three years to ensure the college is obtaining the maximum insurance coverage at the lowest cost.

DATE OF ADOPTION: 08/13/84

DATE(S) OF REVISION(S): 05/21/91; 06/30/92; 03/04/97