



Risk Management

Loss Control Manual

Introduction

As part of the University System, UNG has collaborated with the Department of Administrative Services (DOAS) in recognizing risk and minimizing loss for better management practices. We have identified eight areas that are most critical and established this manual. You may also find policies that reflect these areas in the UNG Policy Database and Handbook.

1. **Employee Education and Training** – Given the variety of risk exposures of the University, training and education will improve the loss control program. All employees will have availability to this manual and web based training that fits the employee and department. You can access the training within the Human Resources webpage, under the Skillport eLearning Program.
2. **Employee Accident Prevention Plan** - Most injuries to employees are preventable. The University has systems for identification and control of hazards and exposures within operations.
3. **Theft** – Theft and misuse of state funds, property and services by employees cause financial loss and affect the University's image. There are systems in place to help maintain property inventories.
4. **General Liability** – The University has created systems to eliminate or reduce the effect of claims, such as Employment Practice claims.
5. **Workers' Compensation & Return to work** – The University has identified the practice of reporting claims and identified an appropriate return to work program.
6. **Property** – Maintaining University buildings in proper condition is critical to preventing loss and reducing liability issues. Also maintaining an up-to-date inventory of properties with contents and property values at the proper/current levels.
7. **Auto Liability and Physical Damage** – Employees driving on state business regardless of vehicle ownership are covered, while operating the vehicleTc 0 Tw ()Tj-0.5.8 (r)-2.1 (c)9.4

Health Program. This may require classroom training and other forms of communication. Formal classroom training may not be necessary. The subject can be covered periodically as a part of regular management meetings.

Managers will be trained in the following subject areas:

- x The elements of the safety management system, and the positive impact the various processes within the system can have on corporate objectives;
- x Their responsibility to communicate the Safety and Health Program goals and objectives to their employees;
- x Their role that includes making clear assignments of Safety and Health Program responsibilities, providing authority and resources to carry out assigned tasks, and
- x holding subordinate managers and supervisors accountable; and
- x Actively requiring compliance with mandatory Safety and Health Program policies and rules and encouraging employee involvement in discretionary safety activities such as making suggestions and participation in the safety committee.

Training will emphasize the importance of managers visibly showing their commitment to the safety and health program. Managers will be expected to set a good example by fully following all the safety and health rules themselves.

3. Types of Training

In general safety training will be conducted on the following levels:

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Follow up supervisory training with a mentor system, where a worker with lengthy experience is assigned to monitor and coach a new worker, either for a set period of time or until it is determined training is complete.

Whether the orientation is brief or lengthy, the supervisor will make sure that before new employees begin the job, they receive instruction in responding to emergencies. All orientation training received will be properly documented.

B. On-the-Job Training (OJT)

OJT training relates principles and theories to work skills that are then taught and applied in the work environment. OJT is designed to reinforce formal classroom training. All new-hire employees require training to perform their jobs effectively. In this regard, OJT is an essential supplement to formal classroom training. OJT assignments may be provided concurrently with formal training to emphasize and complement material covered in formal training courses. Time allotted to accomplish OJT assignments should be compatible with the new hire's current knowledge, skill, and experience levels. The employee's supervisor should assess the employee's ability to successfully complete OJT training.

C. Contract Workers

Contract workers will receive training to recognize University specific workplace hazards or potential hazards.

D. Experienced/Current Employees

Experienced/Current employees will be trained if the installation of new equipment changes their job in any way,9 (e)0.8 eid wci-4.2 (x1i)-4.5 §n-0.lii7 (j)5.71.9 (n)7.g0 Td()Tj-4(n (sse)18.61.1 (')Tx)3 (

the agencies to conduct safety training to address the top injuries at each agency. Near-miss reports, maintenance requests, and employee suggestions may uncover still other hazards requiring employee training.

4. Monitoring the Training Program

Monitoring the employee's progress through the developmental period is critical to ensure success of the training program. Monitoring provides information to the supervisor regarding the benefits and effectiveness of the training received. In addition, it provides information on the ability of the employee to achieve training goals and objectives. To ensure adequate monitoring of the safety training program, the actions below must occur:

- x The supervisor will ensure that each employee has completed the necessary prerequisites before the start of work;
- x The supervisor will review the employee's performance of task assignments;
- x When the supervisor determines that the new-hire employee has sufficient experience to successfully complete a task, the OJT review may be discontinued; and
- x The supervisor and employee will complete training documentation.

Employee Accident Prevention

Conducting work in a safe manner, protecting the safety of employees and the general public are extremely important to the University and the State of Georgia. It is the policy of Georgia Risk Management Services to establish and adhere to the following risk management and loss control

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- x Take the initiative in recommending correction of deficiencies noted in facilities, work procedures, employee job knowledge, or attitudes that adversely affect the loss control efforts;
- x Be firm in enforcement of work policies by being impartial in taking disciplinary action against those who fail to conform and by being promptly to give recognition to those who perform well; and
- x Ensure that each employee is fully trained for the job the employee is assigned to do, and familiar with the published work rules, by certifying in writing that he/she understands that compliance is mandatory.

4. Safety/Loss Control Officer/Risks

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property.

3. Events (Near Misses)

Other incidents that, strictly by chance, do not result in actual or observable injury or property damage are required to be reported. The information obtained from such reporting can be extremely useful in identifying and mitigating problems before they result in actual personal injury or property damage.

4. Training

To ensure that all employees understand the incident reporting and investigation requirements, annual documented training sessions will be held with all employees to review procedures and responsibilities. New employee orientation training will include information on incident reporting and procedures.

5. Program Audits

The effectiveness of a program can only be accomplished if the program is implemented and maintained. Periodic reviews and audits shall be conducted by the University Safety/Loss Control Officer/Risk Manager and Supervisors, to confirm that all employees are familiar with the incident reporting and investigation requirements and that the program is being managed properly.

These audits will consist of:

- x Annual review of incident reports to ensure all records have been maintained and are complete;
- x Annual refresher training for employees involved in record entry and record keeping; and
- x Annual refresher training for all employees detailing the incident reporting procedures

6. Timing

Incidents involving serious bodily injury, death, or serious property damage **must be reported immediately** to a Supervisor and to the Safety/Loss Control Officer/Risk Manager. All other events should be reported within 48 hours of their occurrence.

7. Accident Investigation

The objective of any accident investigation is to identify the causal factors and recommend corrective actions. An accident investigation should determine what happened, how it happened, and why it happened. It should also lead to measures to prevent similar events from happening in the future. An accident investigation should take place in timely fashion

in order to obtain as much information as possible to reduce the risk of further injury or property damage.

A. Investigation

The investigation of minor accidents involving only an employee and or University property only is the responsibility of the involved employee's Supervisor.

The University Safety/Loss Control Officer/Risk Manager will be in charge of conducting the investigation of accidents involving: property damage, injury to a third party, serious property damage, injury or death of an employee.

These investigations may also include outside officials or lawyers and other safety people. Management may initiate any other accident investigations if deemed appropriate.

B. Investigation Procedures

The accident investigation has three purposes:

1. Prevent further possible injury and property damage;
2. Collect facts about the accident; and
3. Collect and preserve evidence.

Depending upon the severity of the accident, the following activities may be necessary:

1. Secure the area where accident occurred to prevent other injuries or property damage;
2. Visit the accident site before the evidence is disturbed;
3. Document observations of the condition of the accident site;
4. Photograph or video tape the accident scene from all angles;
5. Identify and interview eyewitnesses and other persons who can provide pertinent information; and/or
6. Review other sources of information such as design specifications, drawings, maintenance records, or employee training records.

At the scene, the accident investigator(s) will carefully survey the scene, noting any debris from the accident. The investigator(s) should take photos of the scene, with careful notes of what the photos depict. A map of the site should be drawn to scale, with any landmarks near the scene noted as to position. Photos of all property damages incurred from accident should be taken from all sides, with careful notes made. It is important that the accident investigator(s) be as objective as possible in gathering and evaluating data from the accident scene. Investigators should avoid any emphasis on identifying the individual who could be blamed for the accident.

This does not mean that unsafe acts, improper actions, poor judgments, or lack of knowledge of hazards should be ignored.

C.

Accident Investigators should conduct interviews of all witnesses to any accidents. The interviews should be conducted in a quiet and private location. It is essential to get preliminary statements as soon as possible from all witnesses. Investigators should not provide any facts to the witness - only ask non-leading questions. Proper interviewing techniques include the following:

1. Explain the purpose of the investigation (accident prevention) and put each witness at ease;
2. Listen, let each witness speak freely, and be professional, courteous and considerate;
3. Take notes without distracting the witness;
4. Use sketches and diagrams to help the witness;
5. Emphasize areas of direct observation;
6. Do not argue with the witness;
7. Record the exact words used by the witness to describe each observation; and
8. Identify each witness (name, address, etc.)

8. Accident Review

The University is committed to the fair and equitable treatment of its employees. This commitment includes the fair judging of causes in all accidents. The accident review, conducted by the University Safety/Loss Control/Risk Manager, is to analyze data and determine the causes and corrective actions necessary to prevent reoccurrence. For accidents involving State of Georgia vehicles and drivers, the Committee will determine if the accident was preventable or non-preventable.

Safety/Loss Control/Risk Manager's Responsibilities

After the accident investigation has concluded, Risk Management, as soon as possible, will objectively consider evidence presented and determine the true cause of the accident. The findings and recommendations provide guidance for management decisions on loss control policies. Risk Management will take the following steps in reviewing accidents:

- A. Analyze the data obtained in the initial accident investigation and police reports;
- B. Repeat any of the prior steps, if necessary;
- C. Determine
 1. Why the accident occurred;
 2. A likely sequence of events and probable causes;
 3. The most likely causes;
- D. C1j 0.693.6ob1d;(i)14.4 0 is..g (d)

9. Investigation Report

An accident investigation is not complete until a final formal report is prepared by The Safety/ Loss Control/Risk Manager. If a report is needed, it will be submitted to management. To be an effective tool, an accident report should be clear and concise. The purpose of the investigation is to prevent future accidents. The following outline will be useful in developing the information to be included in the formal report.

- A. Background Information
 - 1. Where and when the accident occurred?
 - 2. Who and what was involved?
 - 3. Operating personnel and other witnesses
- B. Account of the Accident (What happened?)
 - 1. Sequence of events
 - 2. Extent of damage
 - 3. Accident type
 - 4. Agency or source (of energy or hazardous material)
- C. Discussion (Analysis of the Accident - HOW; WHY)
 - 1. Direct causes (energy sources; hazardous materials)
 - 2. Indirect causes (unsafe acts and conditions)
 - 3. Basic causes (management policies; personal or environmental factors)
- D. Recommendations (to prevent a recurrence) for immediate and long-range action to remedy causes.

10. Record Keeping

All accident reports will be maintained on file permanently. They shall receive timely review by management to ensure proper corrective or preventive action.

Theft and Security

University of North Georgia employees shall take every reasonable step to develop and implement effective physical access control and security systems procedures in order to facilitate safety and instill a culture of security throughout the University locations.

University campuses have the responsibility for making day-to-day decisions regarding their overall building security. These decisions include establishing guidelines for qualifications required for access to buildings under their control, door lock schedules, and alarm activation and deactivation schedules. Each campus has the responsibility for security protocols for any individual building location. Ultimately, the senior-most administrator housed in that building, or overseeing the personnel housed in that University building is responsible for the security/safety at that location. Further guidelines and instructions may be found with UNG

Public Safety.

Theft Deterrent Systems:

The University expends significant efforts to provide a safe environment for all University employees and visitors. It utilizes various methods to achieve this mission. Measures such as closed-circuit cameras, access cards, door lock and key maintenance, alarm systems, call boxes, security forces, and inventory control, routine light surveys, etc. are utilized. These provisions should be a part of the building planning and construction. The extent of the protection shall be determined by the agency based on the exposures at the location. UNG Public Safety and Facilities finalize the logistics of each of our buildings.

State Accounting practices

All business and accounting operations shall follow the Georgia State Accounting Office (SAO) provisions.

State Accounting Policy Manual:

<https://sao.georgia.gov/policies-and-procedures/accounting-policy-manual>

State Business Process Policy:

<https://sao.georgia.gov/policies-and-procedures/business-process-policies>

Asset Inventory

UNG uses the PeopleSoft Asset Management module to maintain an equipment inventory. An annual physical inventory, to keep the inventory up to date, is conducted by Logistical Services.

Segments of the overall physical inventory may be conducted at varying times during the year, as opposed to counting the complete inventory at one point during the year. Each asset included on the fiscal year-end equipment asset listing should be part of a physical inventory during the fiscal year.

Special Property All Risk (SPAR) coverage

Items of significant value that move from one agency location to another should be identified. A list containing the item name, description, identifying number, and value should be compiled. The list should be sent to DOAS annually to ensure proper coverage. If one of these items is stolen, then the list will be needed to determine if the item is covered.

Property Identification

The agency should assign an identification number to inventoried equipment that is considered capital assets. The inventory number should be placed on the equipment prior to the equipment going into service. Large items that are not capital items should be identified as State Property. This can be done with decals, barcodes, stickers to reduce pilferage.

If assets are, stolen or damaged claims should be reported to DOAS within 48 hours. See the Property Component to further details on how to report a loss.

Note Please see [UNG Policies](#):

- x Equipment Management
- x Removal of Items from University Premises

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General Liability

DOAS Risk Management Services administers a self-funded Liability Insurance Program. The program is self-funded and is not a contract with an insurance carrier.

Call Toll Free 1-877-656-RISK (7475) 24 Hours A Day / 7 Days A Week

Claims should only be reported by a supervisor. Employees cannot call in their own claims. As soon as possible after the accident call with the following information:

- x Name and Address of Injured Employee
- x Name, Address and Telephone Number of Employing Agency
- x Age and Sex of Injured Employee
- x Date & Time of Accident Description of Accident (How, Where, Why)
- x Type of Injury (cut, scrape, burn, etc.)
- x Exact Part of Body Injured
- x Hourly / Weekly / Monthly Wage
- x Name and Address of Physician / Hospital • Has Injured Employee Returned to Work?

Supervisors should call to report injuries within 24 hours of an accident. Reporting should be delayed only long enough for the supervisor to get the necessary information.

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personal property temporarily away from premises (e.g. audio/visual equipment taken to a conference) or leased equipment (e.g. copying machines, fax machines, modular classroom or office).

DOAS provides building and content insurance coverage based on properties and values reported by each agency into BLLIP, (Buildings, Land, Lease and Inventoried property). This system enables registered users to access and update their existing information online.

More information is located on the DOAS website:

- x Your passengers;
- x Another driver;
- x His/ her passengers;
- x Witnesses;

Other vehicle(s): year, make, model, tag, insurance co. and policy #; and
Police: agency, officer, citations issued (?), to whom?

Motor Vehicle Use

University of North Georgia employees and qualified others may have work assignments that involve driving a vehicle to accomplish University business. In an effort to promote a safe work environment and minimize the number of motor vehicle accidents that occur on-the-job, the University System of Georgia established a Motor Vehicle Use Policy setting driving qualification standards for USG drivers. It requires training or other appropriate action for employees who fall outside those standards, and requires USG institutions to develop a university-level policy on motor vehicle use. [UNG Motor Vehicle Use Policy](#)

Motor Vehicle Training

The Department of Administrative Services Risk management Office has developed Auto Liability Coverage and Safety Training Videos for state employees. UNG can find the training on the Risk Management website at <https://ung.edu/risk-management/driver-safety.php>

Fleet Management

Management and Maintenance

UNG follows the Office of Planning and Budget Policy on rules, regulations and procedures governing the use and assignment of motor vehicles for purchase, operation and disposals. As part of the Automotive Resources International Program (ARI), our fleet management will adhere to regulations for acquisition, utilization, maintenance, repair, and replacement of passenger carrying vehicles.

You can find the policy and Georgia Fleet Management Manual on the DOAS Risk Management website.

<http://doas.ga.gov/fleet-management/rules-policies-and-compliance>