

RISK MANAGEMENT

I. REFERENCES

UCSD Policy and Procedure Manual (PPM)

[200-20](#) Workers' Compensation

II. POLICY

The mission of Risk Management at UCSD is to develop and maintain programs that protect the University from unanticipated loss by providing systematic risk analysis, developing techniques to reduce potential exposure to loss, and procuring and administering insurance and self-insurance programs in accordance with the University's Risk Management Policy. Specifically, Risk Management's primary goal is to minimize the adverse effects of accidental losses by either stopping losses from happening using risk control techniques, or paying for those losses that inevitably occur using risk financing techniques.

Risk Management provides a variety of insurance programs that protect the University's teaching, research, and public service activities from financial loss due to accidents and other unexpected events. Some programs are underwritten by the nation's largest and oldest insurance companies or by Lloyds of London. Other programs are self-insured and the University reduces costs by retaining the financial risk and acting as its own insurance company.

Operating under the aegis of the University's Office of Risk Services, UCSD Risk Management administers a wide variety of self-insurance programs including general liability, property, automobile, transit, fine arts, marine, medical professional, and Workers' Compensation. In addition to offering insurance, Risk Management directs loss control programs aimed at minimizing human and financial losses to the University. Such loss control efforts include contract review, direct examination of facilities, and analysis of potentially hazardous activities. See Blink Website, [Risk Management Resources](#), for additional details.

The Workers' Compensation program, one of Risk Management's responsibilities, is statutorily defined and provides injured workers with a means of support when they are unable to work because of a job-related injury leading to disability. The support provided by Workers' Compensation is in monies paid for medical treatment and financial maintenance. The Workers' Compensation program also seeks to bring about a prompt recovery and return to work of injured workers. A no-fault system, Workers' Compensation provides benefits regardless who is responsible for the accident leading to injury. See Blink Website, [Workers' Compensation](#), for additional details.

Risk Management's resources and expertise complement the charge Environment, Health and Safety has to minimize or prevent occupational injuries and illnesses and to protect the quality of the workplace and surrounding environment. This combination of capabilities serves to integrate safety and liability control management, enhancing service to the UCSD community.