
University of Alabama System Risk Financing: What Your Insurance Covers

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UA System Operational Risks

- Three 'cities' with a total 'population' of nearly 100,000.
 - Schools, maintenance/utilities, police, sports/entertainment, fleet of vehicles, food service, hotels
- Special Risks:
 - Physicians, hospitals
 - Laboratories and animal facilities
 - Outdoor Life and Study Abroad
 - Insurance Company

What Exposes Employees to Claims/Suits?

- Management/supervisory duties
- Professional services
 - Roles such as Title IX Coordinator, HIPAA Coordinator.
- Organizing and sponsoring trips and public events
- Public Safety
- Fleet Maintenance and Operation
- Financial Services

How Does the System Protect Us?

- Compliance Officers, Quality and Patient Safety Officers, Risk Management, Occupational Health & Safety, Police and Physical Security, attorneys and many others.
- Contractual risk transfer (indemnification agreements, etc.)
- Office of Counsel
- Commercial Insurance

Trust Funds (“self-insurance”)

- Professional Liability Trust Fund – healthcare related professional risks.
- Comprehensive General Liability Trust Fund – most other liability risks.
- Defense costs covered.

Commercial Insurance

- Lloyds of London (healthcare professional liability).
- United Educators (general, management, employment practices liability).
- Various layers of excess insurance.
- Defense costs and settlements, judgments, awards.

Your Responsibilities

- Line and scope of employment.
- Report all incidents and claims to OOC and/or ORM.
- Cooperate in investigation and defense.
- Do not admit liability or act without counsel.