

# Risk Management *newsletter*

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Risk Management Veteran  
at Carlton University

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## SERVING OUR MEMBERS

We understand that the increasingly broad and complex scope of university operations can present you and your colleagues with many, and sometimes unusual risk and claim-related questions.

It's likely, however, that the CURIE staff, through dealing with the other 59 CURIE subscribers, have encountered issues like yours.

If not, we're highly experienced in finding answers throughout network of contacts.

Don't hesitate to call or email us if you have a question. We are here to help you manage your risks and protect your university – and we are always looking for ways to serve you, our valued members, better.

## Growing Student Unrest

BY GAYLE MITCHAM

From the Occupy Movement to the Vancouver Stanley Cup riot, the recent surge in civil commotion has caught the attention of the national media. Even though most political activism is peaceful, recent events have proven that conditions can quickly escalate. Consider these student-related events:

- On St. Patrick's Day, a crowd of approximately 1,000 students caused over \$100,000 in damages in London, Ontario. Although this incident was not politically motivated, it demonstrated the shocking and destructive capability of a fuelled crowd.
- On February 1, 2012, hundreds of students assembled at Queen's Park to oppose the restrictions of the government's tuition rebate. As the average tuition rates in Ontario are expected to rise over the next year, the likelihood for intensified student activism increases.
- Institutions in Quebec have been forced to cancel classes as a result of the longest student strike in the province's history, which officially started in February. The National Post reported that as of May 3, 2012, there have been roughly 450 related arrests in Montréal since January.
- In downtown Montréal, an anti-capitalism protest occurred on May 1, 2012. The incident was not officially affiliated with the student strike, but it resulted in 103 arrests. Protesters resorted to Black Bloc anarchist tactics such as covering their faces while destroying property.

The possibility of having to respond to a similar event drives home the significance of having an overall organizational preparedness program. Protests and riots can lead to severe injury, road closures, vandalism, and property damage. If an incident occurs on campus, colleges and universities must protect the safety and security of students, staff and guests.



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Canadian Universities Reciprocal Insurance Exchange

Peaceful protests are deemed to be legal when demonstrators obey the law. It is important to be aware of standard procedures employed by local public emergency responders. In April, Montréal Police released a notice defining illegal protests as a protest where infractions or acts of violence are committed. If those responsible for the occupied premises request police assistance to expel demonstrators from a room or building, the demonstration is also considered illegal.

- Implement clear guidelines for accident and property damage reporting. Accident report forms should be available at all locations. Be sure to specify the method of data transmission such as fax, email, or phone line.
- Re-examine and exercise emergency response, crisis management, and business continuity plans.
- Review the communication process for emergency response

damage related to strike, riot, civil commotion, and malicious acts. These perils are commonly excluded in property policies.

**IDENTIFYING APPROPRIATE STRATEGIES IS ESSENTIAL**

Emergency response plans and crisis management plans should include specific processes to manage adverse situations. In times of student unrest, safety is paramount. The following strategies may increase security and reduce damage:

- Seek guidance from local police and emergency services. It is prudent to notify public emergency responders of any possible protest.
- Deploy additional security personal on campus. Be sure to brief security staff on the rules of engagement with protesters.
- Limit or track visitors to residences and dormitories. Students from other locations could converge on the campus and escalate the situation.
- Keep students, parents, and staff informed of plans and any resulting delays. Institutions may wish to establish a hotline to communicate updates.
- If appropriate, board windows to guard against projectiles and vandalism.



**PROPER PLANNING IS CRUCIAL**

Institutions that successfully plan for and anticipate the risk of student unrest are better positioned to mitigate potential damages. Preparations need to be made well before the threat of unrest emerges. Consider taking the following defence measures:

- Be aware of happenings and the disposition of the student body. Convey the importance of reporting suspicious activity to staff.
- Keep an accurate list of equipment, property, and vehicles for each location. This may become invaluable when reporting possible future damage.

notification. It is vital to maintain up-to-date contact lists for employees, key third parties, insurance brokers, local hospitals, and non-emergency police and fire contacts.

- Assign a spokesperson and an alternate to be the exclusive media contact for crisis situations.
- Review existing insurance for coverage provided for

**“Protests and riots can lead to severe injury, road closures, vandalism, and property damage. If an incident occurs on campus, colleges and universities must protect the safety and security of students, staff, and guests.”**

- Consider removing or securing physical elements on campus, such as bike racks, garbage cans, and benches.
- Mandate a shelter-in-place strategy or lock-down as required to protect students and staff.
- Restrict or cancel classes, upcoming events, or services as deemed appropriate.

Following an incident, it is important to follow up with staff to identify concerns and gaps in crisis management plans. A post-incident review assists in the upkeep of an overall preparedness program which meets the needs and circumstances of the institution.

The need for a robust organizational preparedness program is emphasized by the growing risk of student unrest. The preparedness activities and tactics outlined in this article are only key points which help form strong emergency response, crisis management, and business continuity plans. Institutions should develop and test these plans in advance, so that staff and students are ready to handle any potential incidents. 

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**GAYLE MITCHAM** is Vice President and National Practice Leader with the Business Continuity Management Practice of Marsh Risk Consulting (MRC). MRC is the professional services arm of Marsh Canada Limited, providing innovative and customized solutions focused on all types of organizations through more than 800 risk and consulting experts worldwide. If you have questions about this article, or would like a quote from MRC to provide assistance with your program, Gayle can be reached at 416-868-2748 or at [gayle.mitcham@marsh.com](mailto:gayle.mitcham@marsh.com)

# CURIE Member Up Close: Tony Lackey, Risk Management Veteran at Carleton University BY KATE RAPSON

From intellectual property to rising student mental health programs, Tony strives to mitigate risk.



Tony Lackey, Manager of Risk and Insurance at Carleton University, was there when risk management began to take shape on campus and saw its evolution into an enterprise-wide program.

“Risk management was in its infancy 10 years ago,” said Tony.

“As companies moved into strategic planning, the process to identify risk took seed in the very foundation of the business model. Today, its continued growth is a reaction to the cost of an increasing number of uninsurable risks such as reputation.”

For Tony, there are operational areas he regularly monitors, such as infrastructure, sports, and events. Two issues in particular are demanding more of his attention these days: intellectual property and Carleton’s sweeping Student Mental Health Framework.

Many universities partner with private-sector companies and the emerging intellectual property issues can be difficult. For instance, Tony recently handled a conflict between a researcher and a private company over ownership of an idea.

With a little detective work, he found the root of the confusion began with the initial conversation between the two and might have been avoided if he’d been involved from the start.

“This is where risk management of contracts becomes crucial and having the Risk Manager involved in the early stages of the process is crucial,” he explained.

A top priority at Carleton is its mental health services for students. The federal government recently announced its plans for addressing the needs of those who suffer from mental health issues. But Carleton University was ahead of the curve, with an award-winning mental health framework already in place.

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Carleton has always had extensive services for students, including counselors on campus and referrals to available help 24 hours a day.

In 2008, Tony's annual enterprise risk assessment highlighted mental health services as increasingly important so the university embarked on a process to more fully co-ordinate its services and educate faculty and staff about students in distress and how to help them.

Striking a campus committee was the first step in developing risk mitigation techniques to deal with the issues arising from the health, well-being, and safety of the university community and, in particular, students.

The process took about a year, and the committee drew from research into best practices and consultations with stakeholders, as well as experts from Carleton, the Ottawa community and other universities.

In examining risk within the resulting framework, Tony found that the biggest issues were:

- 1) Privacy – what information could be shared with health services, student affairs, housing, university safety and parents;
- 2) Potential liabilities from implementing the framework;
- 3) How best to mitigate these risks.

The resulting framework garnered the CAUBO National First Prize in the Quality and Productivity Awards in 2011. The award recognized the transferability of the framework, its transformative value and its contribution to Carleton's objective that the university should do

After recovering and returning to work, Tony learned that reorganization would soon eliminate his management position. Remembering his positive experience with the insurance adjuster from the accident, Tony responded to an ad for a claims trainee at Co-operators. After 20 years in the insurance industry, Tony started consulting in risk management.

In 2001, Carleton saw the value of a specialized risk manager and recruited Tony. A one-man team, Tony's work touches on almost every area of the university.

Tony is a Fellow Certified Insurance Professional and a Fellow of the

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everything it can to ensure students are empowered to pursue their academic goals.

Tony is a Carleton graduate with a BA in history and political science. After graduation and foregoing an offer to attend law school, Tony began a career in retail sales management at Sears Canada. A year or so later, Tony suffered serious injuries as a result of a car accident and was hospitalized for several months.

Risk and Insurance Manager Society. He is the Past President of RIMS – Canadian Capital Chapter and sits on RIMS Canada Council's National Education Committee. He has been President of the Canadian Insurance Claims Managers Association, Ottawa Chapter.

His advice to those in risk management: “Understand your community. A great attribute of a good risk manager is the ability to persuade people to see the value of risk management... Why it's better to invest a little more upfront to avoid costly claims later.”



EDITORIAL

# Real World Strategies for Reducing Fires and Nuisance Alarms on Campus

BY EARL DIMENT

Fire is always a tragedy no matter where it occurs, but nowhere is it more tragic than on a university campus. To have a life cut short in the very place they have come to help insure their future is an irony that is hard to escape. Can there be a more important mission for anyone than to do everything possible to insure that doesn't happen?

Apart from the potential for tragedy there are some very practical reasons to reduce the risk of fire on your campus. A few years ago I was attending a conference for campus fire safety and had something put into perspective for me. A gentleman stood up and asked the crowd, "Is anyone having a problem with cooking fires?" Someone responded to him by saying, "Are you talking about fires or burned food?" Then a third person shouted, "What's the difference?"

What an Aha! Moment. During my 25 year career I worked with virtually every population in the city, from youth to at-risk adults. I've written, spoken, and lectured all over the country. But I'd never had that simple concept put into such a clear perspective.

From a logistical standpoint there is no fundamental difference between the two. The building is full of smoke, the evacuation occurs, and the fire department responds code three. The only difference is that they don't put the wet stuff on the red stuff. The other thing that is similar is the significant risk it creates to students, faculty, staff and first responders. Evacuations together with a code three response on a university campus can be a logistical nightmare and dangerous in the crowded foot traffic environment. The majority of line-of-duty deaths

for first responders are vehicle accidents and related heart attacks. In addition, when students are continually evacuating for incidents that don't involve an actual fire they become complacent about leaving the building when they hear the alarm. Apathy is a reality which is why every precaution needs to be taken to avoid fire alarms.

These responses also constitute a significant financial burden for the university and the fire service, which means the local taxpayer. A pretty standard cost per campus response when you include both the campus and fire personnel is around \$2,000.

Further compounding the issue is the fact that the population and infrastructure of a university is often equal to or even larger than the town surrounding it. The response capabilities of the local hall can be overwhelmed. This is not a problem that is limited exclusively to university towns. The fire service everywhere is having to address the issue of nuisance alarms and the additional call volume it's creating. Unattended cooking and microwave ovens are by far the leading causes for these runs. Because of that departments everywhere are starting to levy fines for these calls.

In the past some departments that charged for “false” alarms would not charge for a burned food event because they were not false, the alarm was doing exactly what it was intended to do. Sense smoke and sound an alarm. This policy is changing rapidly because of the overwhelming number of these runs. For example, Toronto Fire is now starting to charge for fire alarm response. Another disturbing aspect to this problem is that fire departments are starting to change their response strategies to lower their call volume. Some departments are even delaying responses to their local university until they get three independent calls on the same event. While this may work the majority of the time, it is a disaster waiting to happen.

In creating any prevention program we have four basic tools in the toolbox; Education, Enforcement, Engineering, and finally Evaluation. I include evaluation because not only does it help determine if your program is working, it tells you if it’s not and helps identify issues that may enhance what you are doing right and spotlight what you’re not. Any good program should include all of these four “E’s.”

Up until now, when attempting to create safe cooking practices, education has been our only real tool to help change behaviour and reduce these events. Unfortunately it is not having the kind of impact we would like to see on the two types of fires we are discussing here. There are two basic reasons for this. Cooking is something that happens multiple times daily, and university life has many distractions that exacerbate the problem. The other hurdle is that the university student population has historically proven to be a difficult demographic upon which to affect behavioral change through education.

To address the aforementioned issue we need to go to the source of the problem: human behavior; and to properly address human behavior we need an engineered solution. Fortunately there are now engineered solutions that address both unattended cooking fires and nuisance alarms due to microwave overcooking and the related alarms and fires they cause.

As I discuss both of these solutions in depth, keep in mind that they only constitute one “E.” To maximize these solutions there has to be: education so people understand what they are and how they work, enforcement so that people know there are serious repercussions for tampering with them once installed, and finally evaluation to ensure the engineered solutions do what they are intended to do.

The solution to the electric range is called Safe-T-element® (STE). STE utilizes a process called “high end heat limiting technology” (HEHLT). STE is now being used to eliminate unattended cooking fires in Universities throughout the Country.

STE comes as a retro-fit for existing stoves or can be pre-installed on a new range before delivery. Once installed, STE does three things; it virtually eliminates the chance of an unattended cooking fire, reduces the amount of energy needed to cook by as much as 50%, and reduces maintenance costs for the stove.

The STE cooking system consists of three basic components; a cast iron plate that clamps to the existing element, a circuit board with relays that correspond to the individual burners and the wiring system that connects them. The plate is attached to the existing burner with three clamps, one of which has a small heat measuring device. A wire runs from this device to one side of a relay on the control board. Then a wire runs from the other side of the relay up to the corresponding control knob for that burner. The circuit for each burner runs through the STE control board.

#### **SAFE-T-ELEMENT® ELECTRIC RANGE SOLUTION AT A GLANCE**

- utilizes a process called “high end heat limiting technology” (HEHLT)
- being used to eliminate unattended cooking fires in universities throughout the country
- comes as a retro-fit for existing stoves or can be pre-installed on a new range before delivery
- virtually eliminates the chance of an unattended cooking fire
- reduces the amount of energy needed to cook by as much as 50%
- reduces maintenance costs for the stove
- consists of three basic components; a cast iron plate that clamps to the existing element, a circuit board, and the wiring system
- once the cast iron plate reaches 350 °C the relay on the control board opens, cutting power to the burner that connects them
- the cast iron plate retains heat so the cooking process continues
- as the heat drops in the cast iron plate the sensor reads the drop in temperature and the relay closes returning power to the burner until it once again reaches 350 °C and the process repeats
- this means cooking is steady and efficient and at 350 °C the food will still cook like it always did, but now it will not reach the point of auto ignition which is 370 °C



Once the cast iron plate reaches 350 °C the relay on the control board opens, cutting power to the burner (without STE the bare coil can reach temperatures of 700 °C). The cast iron plate retains heat so the cooking process continues. As the heat drops in the cast iron plate the sensor reads the drop in temperature and the relay closes returning power to the burner until it once again reaches 350 °C and the process repeats. This means cooking is steady and efficient and at 350 °C the food will still cook like it always did, but now it will not reach the point of auto ignition which is 370 °C. This is also true of cooking oil, paper, towels, or any other common combustible that gets too close or comes in contact with the burner. McMaster University was the first university in Canada to install STE on each and every electric coiled range. Several other schools are in the process of specifying the product for new construction and in fact The University of Saskatchewan recently installed 200+ brand new ranges with the technology and will be including the product on its forthcoming expansions.

The other technology I want to talk about today is called Safe-T-sensor.™ This is a device for microwave ovens. It is composed of two components. A photo-electric smoke sensor and a corresponding power control unit that plugs into the wall. The sensor magnetically

attaches just above the vent on the microwave oven. There is a cord that runs from the sensor to the power control unit. This control unit is equipped with a power plug receptacle for the microwave. You simply plug the power control unit into the wall and then plug the microwave into the power control unit. Once installed, at the first sign of smoke from the vent the sensor detects the smoke and shuts power to the microwave. The unit is also equipped with an audible alarm to alert the resident that the unit has tripped. At this point the resident can simply push a small reset button and the power is restored to the microwave. Brock University was the first in Canada to begin implementing Pioneering's Safe-T-sensor™ product in volume.

Both of these technologies are fully tested and certified. The Canadian Association of Fire Chiefs recently passed a resolution in support of tested affordable technology for electric coil ranges to drastically reduce the number of stovetop cooking fires and burned food incidents by reducing the high-end temperature at which burners operate. The resolution further supports a modification of provincial, territorial and federal agency regulations to allow for new safety technology to be utilized and will promote it by whatever means necessary in an effort to reduce or eliminate stovetop cooking fires.

Both these technologies are produced by Pioneering Technology Corp., a Canadian company located in Mississauga, ON. Their mission is to make everyday products safer and more energy efficient. For the sake of full disclosure I have to let you know that I am the Chief Safety Officer for the company. We are all very proud of what we are accomplishing with these products in Canada, and around the world.

Both of these technologies have extensive track records in-field of doing exactly what they are designed to do. In addition, because of the energy savings that STE generates, there are incentives being offered from some hydro companies. If you want to research either one and see how they are being received and their track records in the field you can go to ([www.pioneeringtech.com](http://www.pioneeringtech.com)) for more information.

I mentioned earlier that there are schools in Canada that have already installed one or both of these products. Specifically those Universities are; McMaster University, University of Alberta, University of Manitoba, York University, Queen's University, Mount Allison University, University of Toronto, University of Moncton and the University of New Brunswick.

By utilizing these new technologies along with your regular prevention programs, including education, you will significantly reduce risk for your students and see significant cost savings related to these fires. These products work, regardless of the inappropriate or inattentive behaviors of your students. You will be helping protect your property and first responders from your local fire hall. In addition you will be helping to assure that your students will have a future to apply the tools that their education has provided them. 

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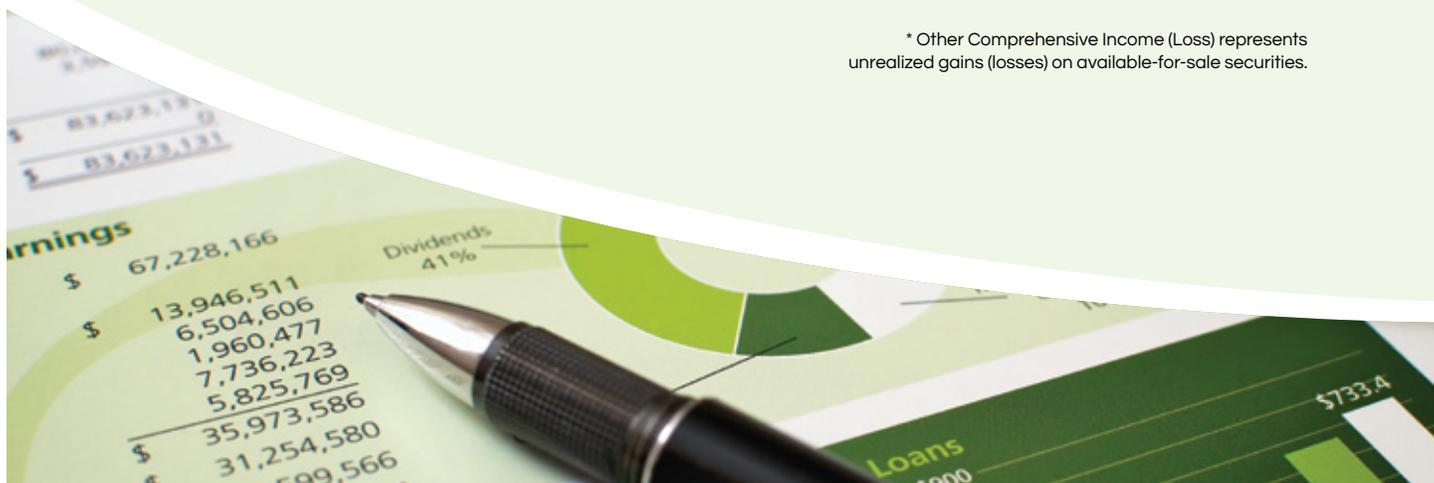
**EARL DIMENT** has spent 25 years in the fire service, the last 20 in prevention. During his career, he has worked with virtually every population in the city, from youth to at-risk adults. For the last 13 years of his career he was in charge of fire and life safety planning for the entire city. He's written, spoken, and lectured all over the country. Earl is currently the Chief Safety Officer for Pioneering Technology Corp., a Canadian company located in Mississauga, ON.

# Statement of Income & Expenses

For the year ended March 31, 2012

	2012	2011
Written Premium	\$ 24,337,197	\$ 23,970,925
Earned Premium	6,084,299	5,992,731
Less Reinsurance Costs	305,690	295,044
Net Earned Premium	5,778,609	5,697,687
Net Incurred Claims	3,577,191	7,649,268
Net Loss Ratio	61.90%	134.25%
<b>UNDERWRITING PROFIT LOSS (LOSS) BEFORE OPERATING EXPENSES</b>	<b>2,201,418</b>	<b>(1,951,581)</b>
Operating Expenses	959,019	859,958
Net Operating Expense Ratio	16.60%	15.09%
Combined Ratio	78.50%	149.35%
<b>UNDERWRITING PROFIT (LOSS)</b>	<b>1,242,399</b>	<b>(2,811,539)</b>
Income from Investment	307,401	339,873
Other Income	219,732	164,689
* Other Comprehensive Income (Loss)	1,539,962	342,972
<b>NET PROFIT (LOSS)</b>	<b>3,309,494</b>	<b>(1,964,005)</b>
<b>SUBSCRIBERS EQUITY (SURPLUS)</b>	<b>\$ 51,895,283</b>	<b>\$ 41,323,960</b>

\* Other Comprehensive Income (Loss) represents unrealized gains (losses) on available-for-sale securities.



# Upcoming Events

## **SATURDAY-SUNDAY, SEPTEMBER 8-9, 2012**

CURIE University & College Risk Management Meeting Agenda  
Delta Bessborough, Saskatoon

## **SATURDAY, SEPTEMBER 8, 2012**

CURIE Board Update

CURIE Round Table (closed meeting, members only; bring your questions and/or issues to discuss with your peers)

E & O Corp. vs E & O University Exposure

Residence Safety

Claims Update

Panel Discussion on Alcohol on Campus

Failure to Educate/Breach of Contract/Assault

## **SUNDAY, SEPTEMBER 9, 2012**

Engineering Services Update

- Youth Camps Canada
- Risk Register

Hot Topic

Behavioural Issues & Privacy

## **SUNDAY-WEDNESDAY, SEPTEMBER 9-12, 2012**

2012 RIMS Canada Conference  
TCU Place



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