

# Insurance & Enterprise Risk Management News



## WELCOME

Welcome to the first edition of the Insurance and Enterprise Risk Management News. We are producing this newsletter to provide information to the NYU community about the services we provide.

Over the past several years we have heard from many of you. During those conversations there have been many questions. We decided to produce this semiannual newsletter to provide information on our programs as well as a section on frequently asked questions we appreciate any questions you may have. We intend to publish the best questions in this newsletter. Questions can be sent to: [AskIandERM@nyu.edu](mailto:AskIandERM@nyu.edu).

The Insurance and Enterprise Risk Management department provides support for the entire NYU community. Our services are separated into three separate classes. The first class is Insurance procurement, second is Traditional Risk Management and the third is Enterprise Risk Management. Over the upcoming issues we will provide you with information about these programs as well how to access them.

In this issue we will be highlighting the following 2 areas, Workers' Compensation and Enterprise Risk Management, as well as the experts in the department who make this work every day. I hope you find the information contained in this newsletter informative and helpful to mitigating risk in your departments and schools.

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### FUN FACT

Starbucks pays more for employee health insurance than it pays for coffee.



**Michael Liebowitz**

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I have been at NYU for 10 1/2 years and have a total of more than 30 years of risk management experience. We ensure that all of the risks of the university are insured based upon the risk tolerance of the organization. The team you will be meeting below carry out the vision of keeping all of NYU's risks under management. NYU's Enterprise Risk Management program has been categorized as "Best in Class". It is an honor to come to work everyday and lead this group of highly experienced risk management professionals.

I am delighted to have joined the NYU Insurance & Enterprise Risk Department and bring my 25 years of experience in risk management and finance. In my role as an Associate Director, I partner with the University's schools, colleges, and administration to advance NYU's Enterprise Risk Management ("ERM") program.

NYU's ERM program facilitates risk identification, assessment of impact, and the development of mitigation strategies and management of risk, to support the University's mission and the NYU community. I also work with the University's schools, colleges, and administration in the design of their business continuity programs.

Prior to joining NYU, I was a Director in the Risk and Strategy Practice at a leading management consulting firm where I helped clients strengthen their enterprise risk and compliance programs. Earlier, I was the chief credit officer of an international subsidiary of a global property and casualty firm. I hold a Master's of Business Administration, a Bachelor's of Science, and am a member of the RIMS (the Risk Management Society) and the Global Association of Risk Professionals.

I look forward to working with the NYU community, and members should feel free to call me with any of their questions on ERM or business continuity.



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I have been with the NYU Insurance and Risk Management Dept. for the past fifteen years. My job duties are to maintain insurance coverage for the entire University. I gather information from the entire University in order to provide our insurance carriers with the required information in order to renew insurance policies as well as the placement of new coverage. I am the go to person to secure Builder's Risk Ins. for all of the construction and renovation projects for the University and the Hospital. I am also involved in the Student Film Program, Fine Art Exhibits throughout the University Galleries, issue all of the NYU owned and leased automobile insurance cards. I am here to assist as needed, so feel free to contact me with all of your insurance questions and/or concerns.

As Assistant Director, Claims, I manage litigated and non-litigated matters arising from all University and NYU Hospitals Center operations. This includes general liability, automobile, construction/labor law, environmental, cyber, property, builder's risk, film, workers compensation and professional liability matters.

I am involved in property and builders risk loss inspections, as well as all ADR's, negotiations, & conferences related to all of the mentioned claim areas from notice to disposition.

I have more than 30 years of claims and risk experience. I have led claims divisions for some of the major insurance carriers in the world, and have handled claims across all lines of business. I am excited to return to NYU as an alumnus and a resource.



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I'm a 40 year veteran of the insurance industry having done everything from adjusting automobile collision claims, to appearing in court to negotiate the settlement of complex claims. I've had the pleasure of being a member of the Insurance and Enterprise Risk Management Department for the past Ten Years. In my current role as Risk Manager, I answer questions like:

- How do I obtain a certificate of insurance as required to rent an off campus space?
- Are the insurance requirements to rent film equipment acceptable?
- What insurance limits are required for [type of construction] to take place?
- Is insurance from a given supplier of goods or services required under the following scenario?

Since November 2014, I answer these questions through servicelink. Contract reviews can be submitted through the servicelink form; or to the insurancecontractreview@nyu.edu email. I look forward to answering your question.

I have worked at New York University for 18 years and with the Insurance & Enterprise Risk Management Department for the last 8 years. I manage the university's insured/self-insured workers' compensation programs including assisting with planning, implementing and monitoring new procedures for all reported work-related injuries/illnesses. I serve as a liaison between university employees and various internal departments as well as the insurance carriers. I review claim history and identify how to make NYU a safer workplace.



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I've been with NYU for 19 years. My main responsibilities today involve certificates of insurance. This includes both incoming certificates from our vendors, and outgoing certificates needed by the NYU Community. We have thousands of vendors working for NYU, and we need to make sure these vendors have enough insurance in place, to be able to protect the University from losses that can occur while these vendors are performing their tasks for NYU. I track these vendors using a program called CertTrax.

If you need an outgoing certificate, I've created a "Certificate Request Form" that you can get here: [Certificate Request Form](#)

If you ever need anything regarding certificates of insurance, please either send me an email or give me a call.

I joined NYU in May 2016 after working in TV and commercial production as a production manager. I currently work in risk management of the student film program. I work with undergraduate and graduate students and faculty to review film shoots for safety and compliance with film production risk management procedures and guidelines.



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I joined New York University in 2017. In my role as Enterprise Risk Management Senior Risk Associate, I oversee University's risk register; assist risk owners with risk identification, risk assessment, and risk mitigation. I also conduct Enterprise Risk Management trainings to instill a risk aware culture.

Before joining NYU, I was an Internal Auditor and a Fraud Investigator working for Columbia University, New York Presbyterian Hospital, and NYC Department of Investigations. I hold a Master's degree in Public Administration from John Jay College of Criminal Justice and I am currently working on obtaining a Master's degree in Enterprise Risk Management from Columbia University. I am also a Certified Fraud Examiner.



## WORKERS' COMPENSATION

### WHO NEEDS TO KNOW

This Policy applies to all NYU employees (including Administrators and Professionals, Professional Research Staff, Bargaining Unit Employees, Faculty, and Student Employees).

### PROCESS AND PROCEDURE

1. Reporting. An employee must report a work-related injury or illness to his or her supervisor or the appropriate Human Resource Officer/Business Partner ("HRO") as soon as practicable (such as the same or next business day when possible).

2. Medical Care. For work-related injuries or illnesses that threaten the life and limb of the employee, or that otherwise render the employee non-ambulatory, the employee's supervisor or the appropriate HRO must call 911 immediately. For other work-related injuries, the employee can choose to seek treatment at the Student Health Center or another health facility. Please take note that, in order to be eligible for workers' compensation benefits, an employee must receive medical care for his or her work-related illness or injury. Please also take note that employees may apply for reimbursement for any "out-of-pocket" medical and medical-related expenses resulting from a work-related illness or injury (such as medical supply or mileage/transit costs to and from doctors' appointments), and should submit records of such expenses to the University's third-party administrator, Liberty Mutual, as necessary and appropriate.

3. Investigation. The employee's supervisor or the appropriate HRO must investigate an employee's claim of a work-related injury or illness, and complete the NYU Work Related Notice of Incident/Injury Form, with the assistance of the employee (where possible), as soon as practicable (such as within twenty four (24) hours of receiving notice of a work-related illness or injury). The supervisor or the appropriate HRO must complete the form whenever the employee suffers a work-related injury or illness, even if the employee did not lose time from work on account of the injury or illness, and even if the employee does not intend to pursue a workers' compensation claim.

4. Workers' Compensation Benefits. If and when an employee starts receiving workers' compensation benefits, and how much he or she will receive in benefits,



depends on applicable law and the duration, nature, and extent of the injury/illness. Upon reporting a work-related injury/illness and filing a claim for workers' compensation, the employee will receive additional documentation from the University and/or Liberty Mutual on his or her eligibility for and receipt of workers' compensation benefits, as applicable.

5. Return to Work. If an employee seeks to return to work from a work-related injury, he or she will be required to provide the University's Office of Equal Opportunity ("OEO") or the appropriate HRO with written confirmation from his or her medical provider of his or her ability to return to work, with or without restrictions. Such documentation shall consist of the medical provider completing either NYU's Work-Related Injury / Illness – Physician's Status Report, or an equivalent form that at a minimum identifies any restrictions of the employee (including the basis for and duration of such restrictions). Insurance and Enterprise Risk Management will consult with OEO and the employee's department to address the prescribed restrictions, in accordance with applicable law and University procedure.

For more on the procedures and responsibilities for reporting work-related injuries and illnesses (both under applicable workers' compensation law and the Occupational Safety and Health Act (OSHA)), please consult NYU's Safety Policy Manual entitled "Employee Occupational Injury and Illness Reporting Policy."

For applicable workers' compensation posters, please visit NYU's Workers' Compensation webpage.

<https://www.nyu.edu/employees/resources-and-services/financelink/insurance-and-risk/available-coverage/workers-compensation.html>

