

RISK MANAGEMENT UPDATE

October - 2024

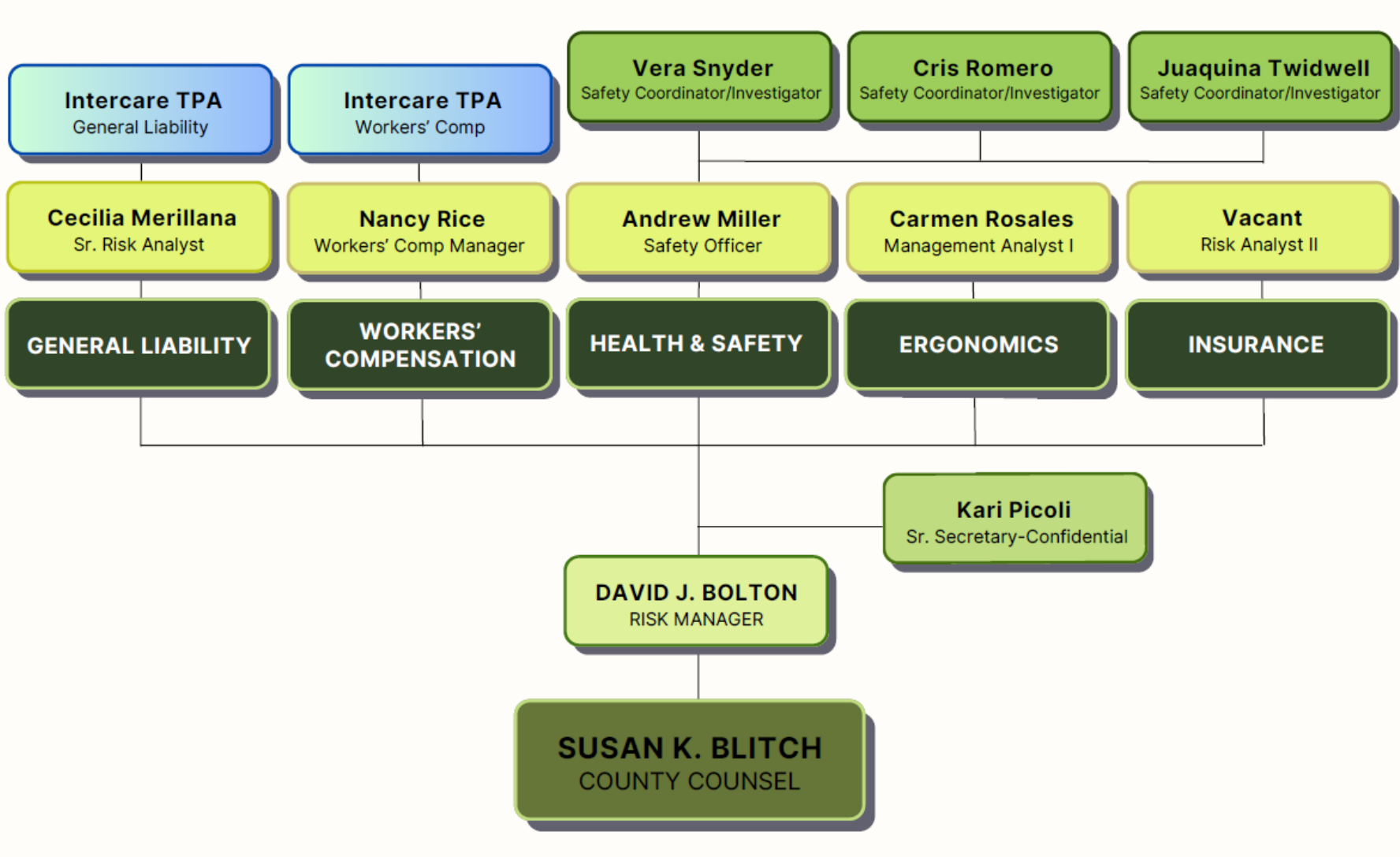


Risk Philosophy & Mission

We embrace a thoughtful and strategic approach to risk management where calculated risks lead to significant and positive changes for employees and our community. We strive to be a model of responsible risk-taking while prioritizing the health, safety, and security of those we serve.



Our Team



General Liability

- ▶ Manage Claims for Damages against the County
 - ▶ Process of receiving, investigating, deny/accepting
- ▶ Intercare is our Third-Party Claims Administrator
- ▶ 110 Open Claims
- ▶ 98 claims reported in FY23/24



Workers' Compensation

- ▶ Deliver healthcare and benefits to injured workers
- ▶ Every injury is investigated
- ▶ Intercare is our Third-Party Claims Administrator
- ▶ 344 injuries reported in FY23/24 (down from 374 in FY 22/23)
 - ▶ Trending downward again in FY24/25
- ▶ \$21,844.93 average cost per injury over 10-year period



Health and Safety

- ▶ Safety training
- ▶ Injury prevention
- ▶ CalOSHA compliance
- ▶ D.O.T. compliance
- ▶ Injury and accident investigations
- ▶ Plan and Policy creation and review



Ergonomics

- ▶ The science of fitting the workplace to the employee
- ▶ Available to new employees, employees who change workstations, or employees experiencing discomfort
- ▶ Focuses on neutral postures to prevent Repetitive Strain Injuries (RSI's)
- ▶ Conducted 273 ergonomic assessments in FY23/24



Insurance

- ▶ Manage and renew 18 lines of insurance for the County:
 - General Liability
 - Excess General Liability
 - Excess Workers' Comp
 - Property
 - Cybersecurity
 - Aircraft
 - Crime
 - Pollution
 - Medical Malpractice
 - Etc.



FY 24/25 Goals

- 1) Incorporate technology and automate risk processes
 - Analytics
 - Insurance certificate and endorsement review
 - Hazard assessments and safety audits
- 2) Action plans to reduce injuries and accidents
 - Target specific injury trends
 - Focus on departments or divisions with high injury rates
- 3) Update antiquated risk and safety policies
- 4) Improve safety training and engagement with departments
- 5) Evaluate insurance policies, coverages, and limits
 - Determine if coverage and self-insured retentions are adequate given loss history
 - Explore emerging trends and strategies



In closing, the Risk Management team is committed to being more than just a regulatory or compliance checkpoint. We aim to serve as a trusted partner in supporting the county's growth and development.

Any Questions?

