



Risk Management

PRG Advisory Committee

Introduction

- Welcome
- Brennan Mendus, Risk Manager
- What I do for the organization.



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Today's Discussion Points

- What we will cover today:
 - What is Risk
 - Why have Risk Management dept.
 - City insurance coverages
 - Examples of city claims
 - Accident pictures
 - How we prevent claims



Insurance Types

- Property Insurance
- Liability Insurance
- Workers' Compensation Insurance
- Auto Insurance
- Ancillary Coverages



2019 Insurance Coverages

- Pinnacol –
 - Workers' Compensation
- CIRSA –
 - Property, Liability and Auto
- Ancillary Coverages
 - Volunteers,
 - Community Service Workers,
 - Boiler and Machinery

Ways to Measure Risk

- Premium Reductions
- Number of accidents
- How do we measure what never happens
 - Incident Investigations



How to Protect the City

- Certificates of Insurance
 - CGL
 - AL
 - Evidence of WC
- List the city as Additional Insured



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Claim Recovery

- Subrogation
 - Third Party Insurance
- Restitution
 - Issued by DAs office
 - Fonterra Park Restrooms set on fire



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Auto Damage Claim



Property Damage Claim



Workers' Compensation Claim

- Lacerations
- Chemicals in eyes
- Torn toenails
- Ankle Sprains
- Back Strains
- You get the picture



Form Driven

- Initial training received forms
- Accident Packet forms
- Incident Investigations
- PRG Incident Packet
- Certificate of Insurance
- Proof of Insurance
- Police Reports



Prevention Measures

- Starts with a Good Safety Slogan
- Ergonomics Program
- PPE
- Dept. Trainings
- Drug and Alcohol Testing
- Claims investigations
 - Prevent future occurrences



Safety Slogan



Giving Back

- \$92,000 Dividend check
- Reinvesting in City Safety Team
- Allocated to each department



Successful Programs

- City Safety Team
- Wellness Team
- Safety Incentive Program
- Safety Puzzles
- Safety Moments
- Tool Box Talks



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In the end

- Claims Happen
- Thank you for your time
 - Be Safe Out There.
- Questions
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