

Risk Management

PRG Advisory Committee

Introduction

Welcome

• Brennan Mendus, Risk Manager

• What I do for the organization.



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



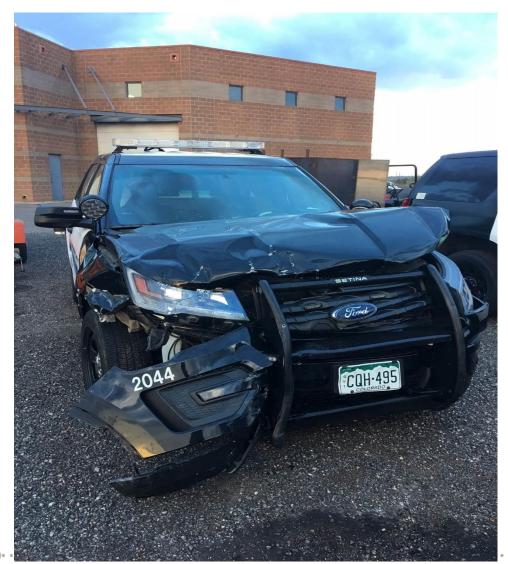
Claim Recovery

- Subrogation
 - Third Party Insurance

- Restitution
 - Issued by DAs office
 - Fonterra Park Restrooms set on fire



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



In the end

Claims Happen

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

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