



# Risk Management

PRG Advisory Committee

# Introduction

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- 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



# 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



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# 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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