

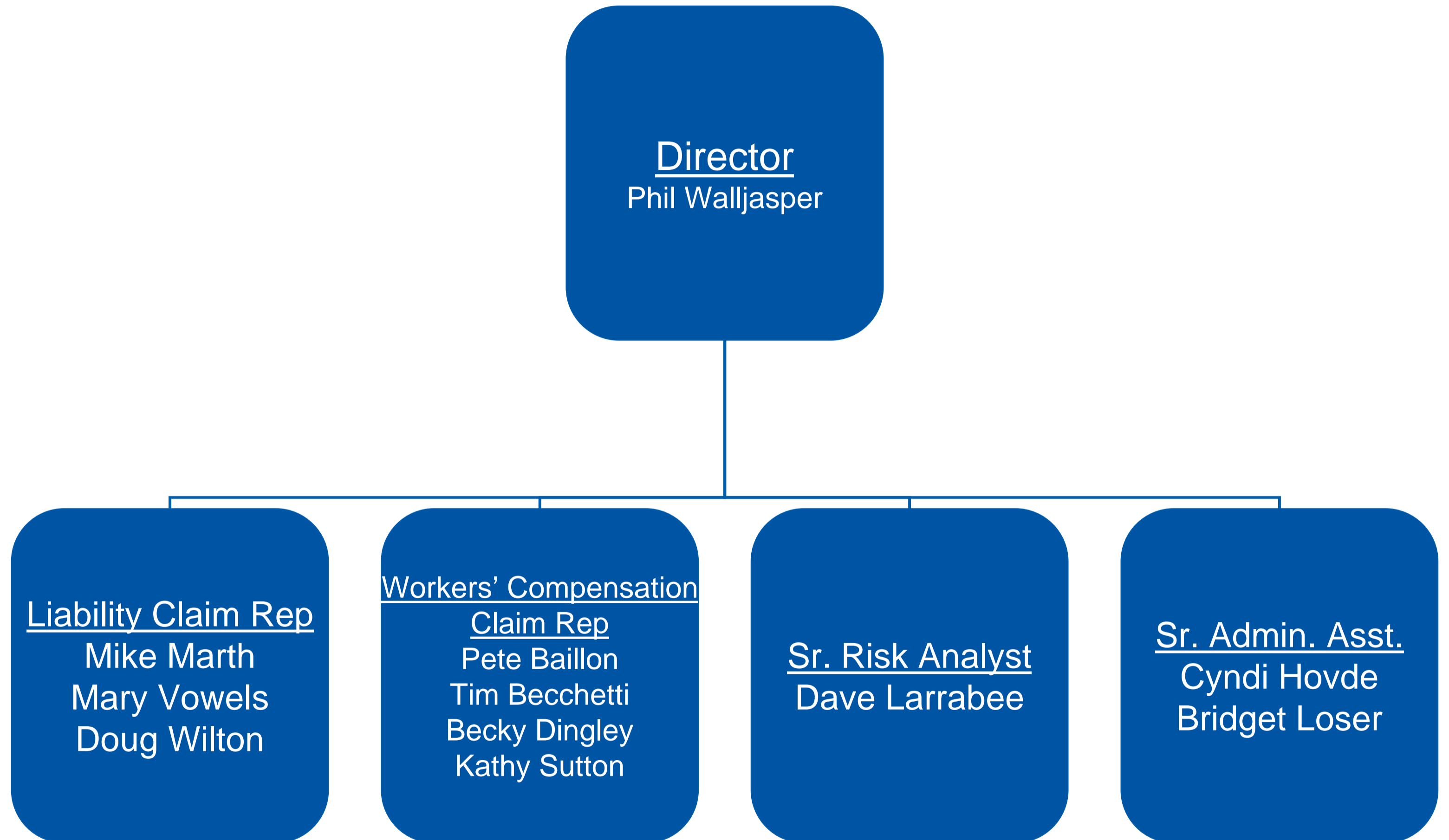
Risk Management Overview

2012

Department Functions

- Administer Self-Insured Claims
 - Auto Liability
 - Workers' Compensation
 - General Liability
- Risk Analysis
 - Contract Review
 - Projects
- Insurance Procurement
- Partner with other departments in managing risk

Department Structure



Risk Financing

- “Traditional Insurance”
 - Property
 - Fixed
 - Rolling Stock
 - Crime
 - Workers’ Compensation Excess
- Self-Insurance
 - Liability
 - Workers’ Compensation
 - Retentions
 - Reserves

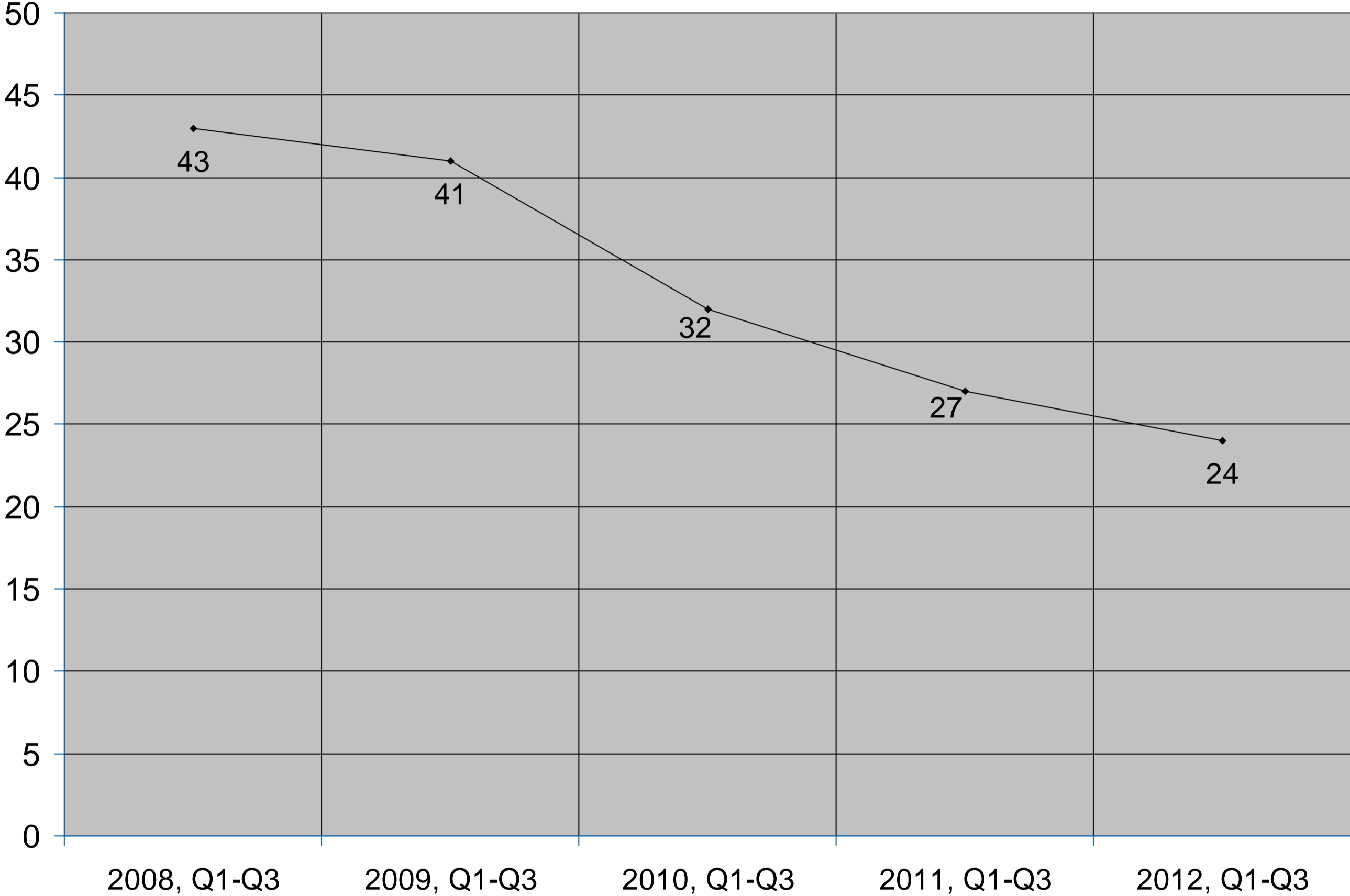
Risk Control

- Regular Risk Control Meetings
 - Workers' Compensation
 - Liability/Property
- Executive Management Meetings
- Property Management
- Claim Audits
- Trend Analysis
- Training

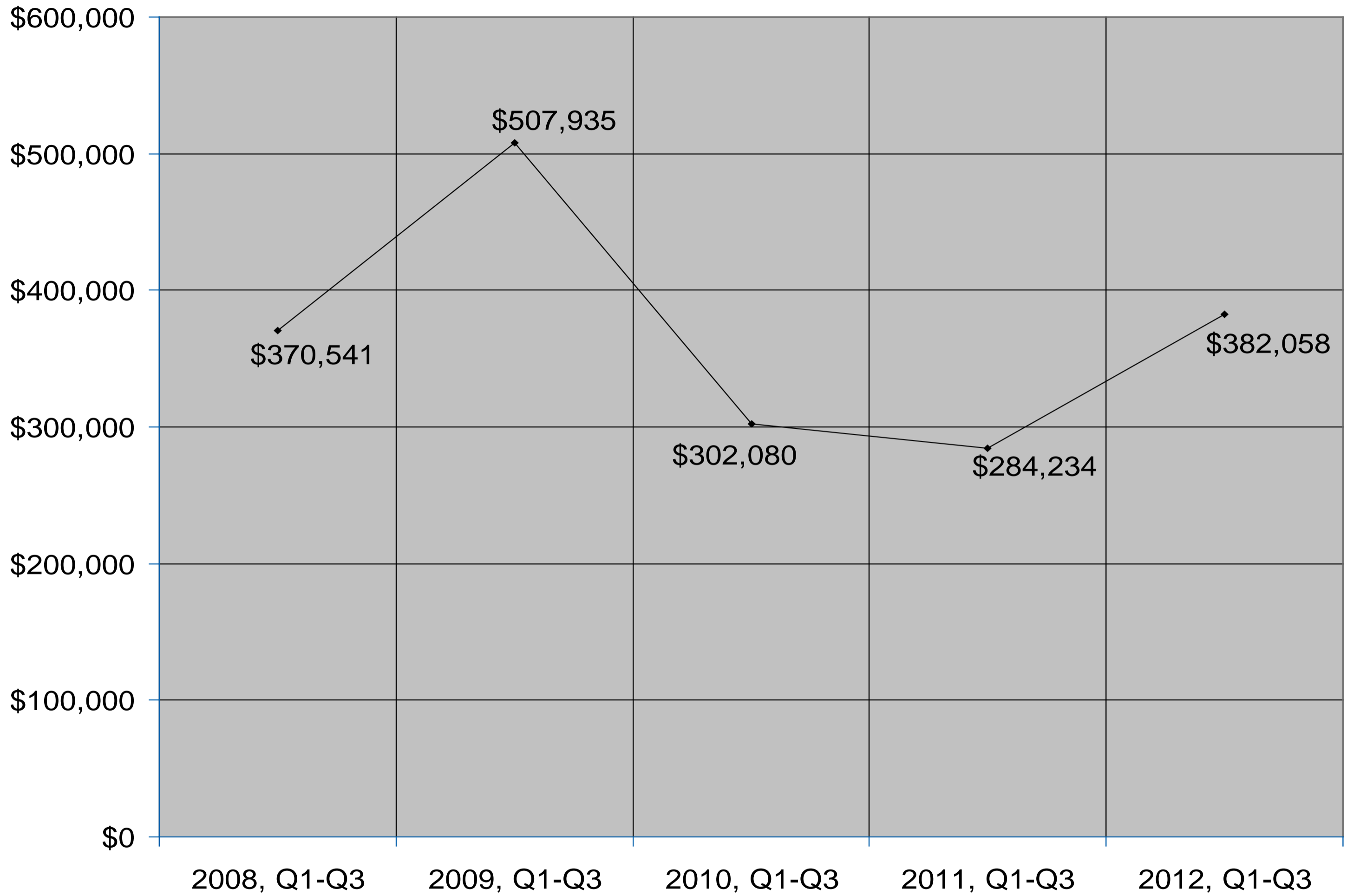
Key Indicators

- New Claims
- Claim Expense
 - Self Insured claims
- Total Cost of Risk

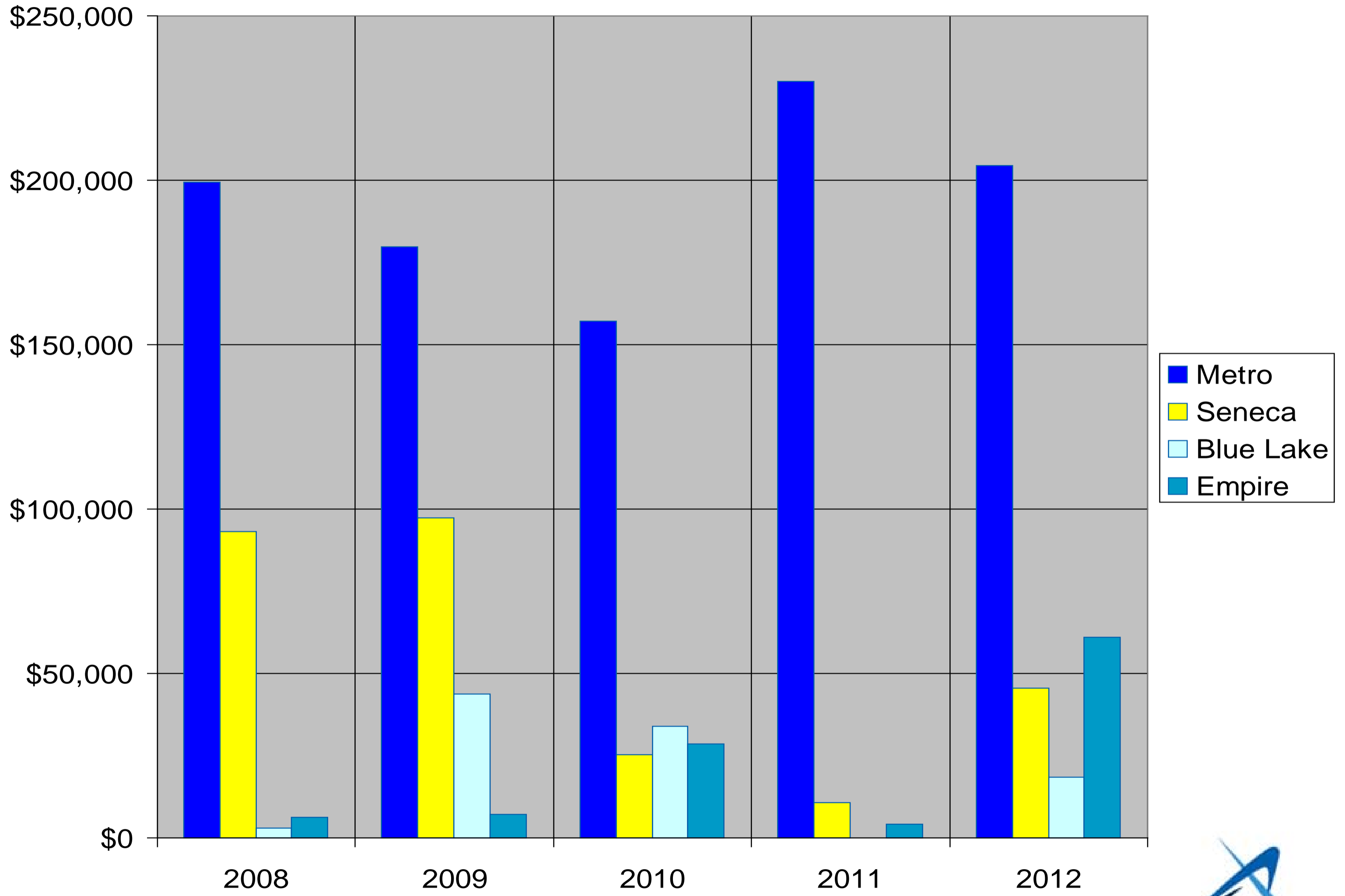
New WC Claims



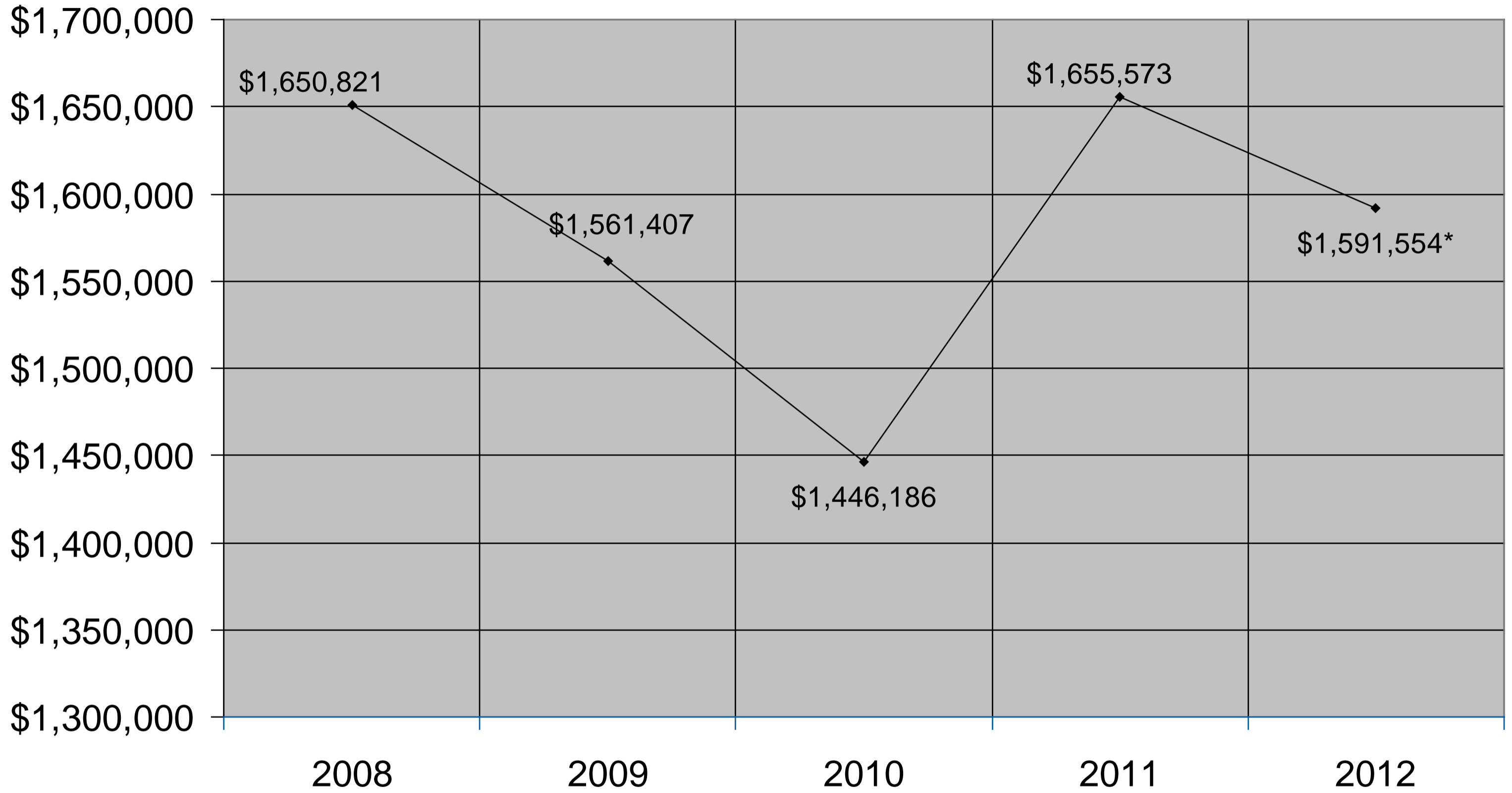
ES WC Claim Expense



WC Claim Expense, Q1-Q3



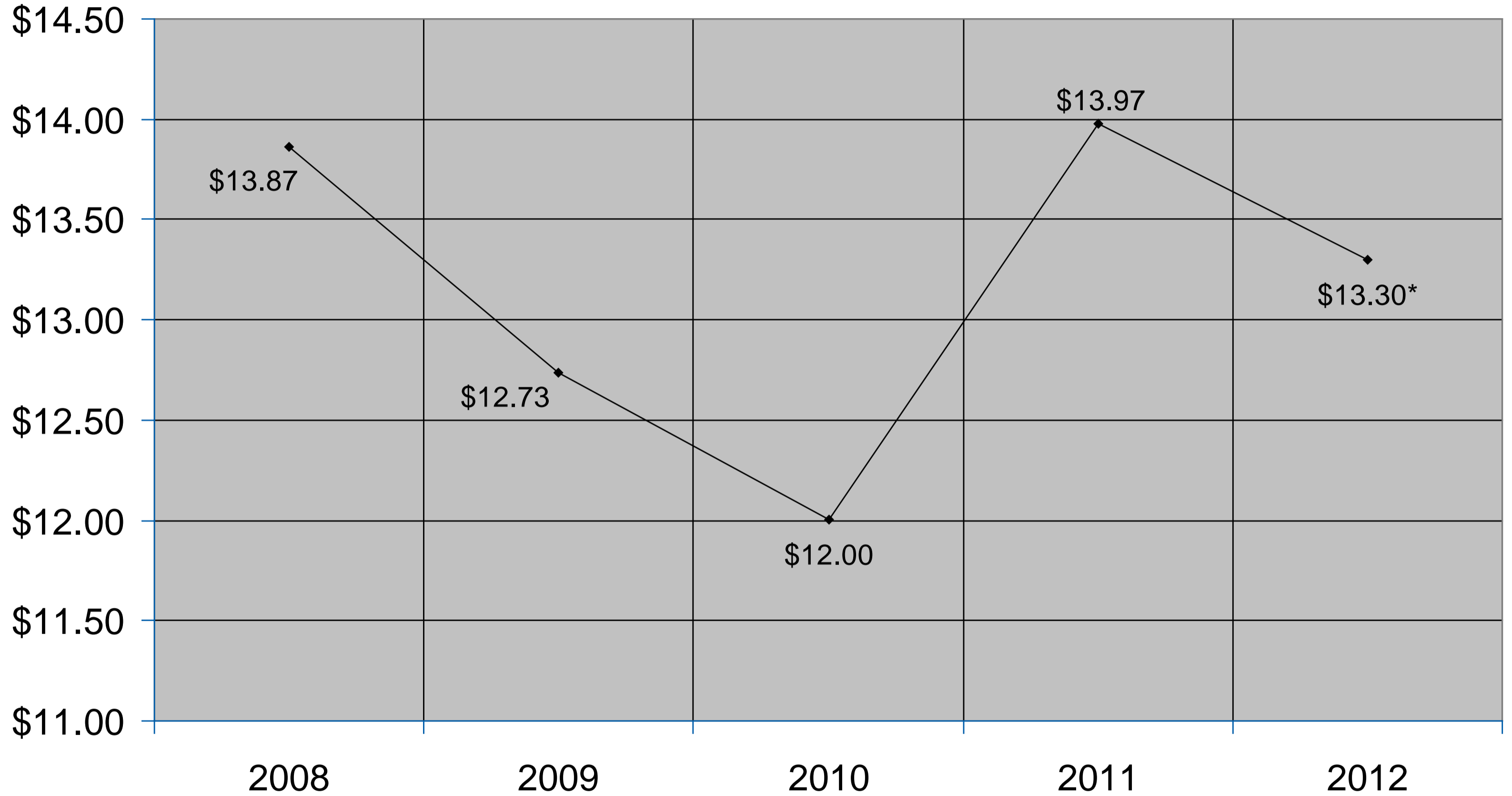
ES TCOR



*Based on projected YE claim exp.



TCOR per Budget Operations/\$1,000



*Based on projected YE claim exp.

Looking ahead

- Technology
- Risk Control
- Partnerships

Questions?