# 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

<u>Director</u> Phil Walljasper

Liability Claim Rep
Mike Marth
Mary Vowels
Doug Wilton

Workers' Compensation
Claim Rep
Pete Baillon
Tim Becchetti
Becky Dingley
Kathy Sutton

Sr. Risk Analyst
Dave Larrabee

Sr. Admin. Asst.
Cyndi Hovde
Bridget Loser



## Risk Financing

- "Traditional Insurance"
  - Property
    - Fixed
    - Rolling Stock
  - Crime
  - Workers' CompensationExcess

- 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

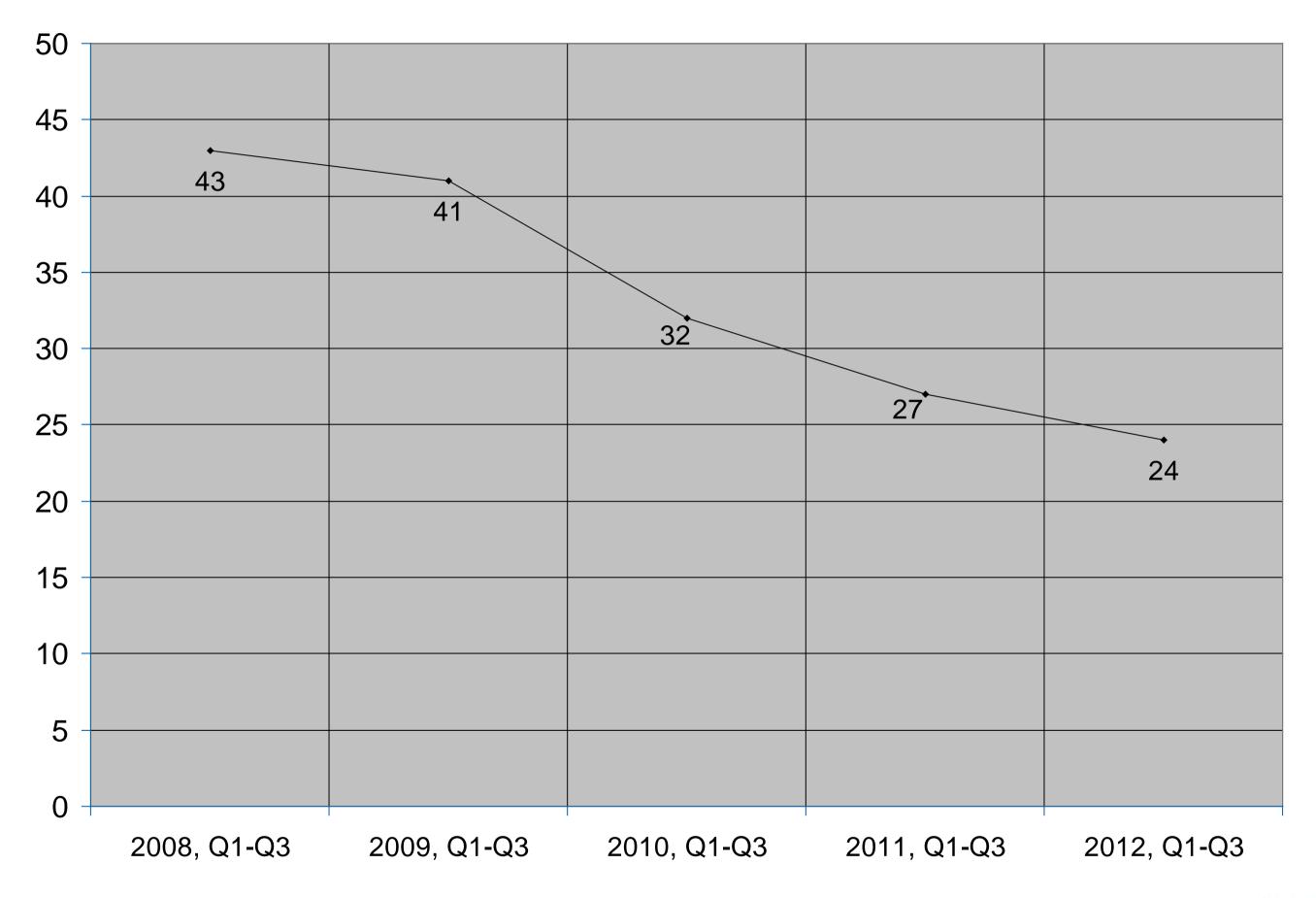


### Key Indicators

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

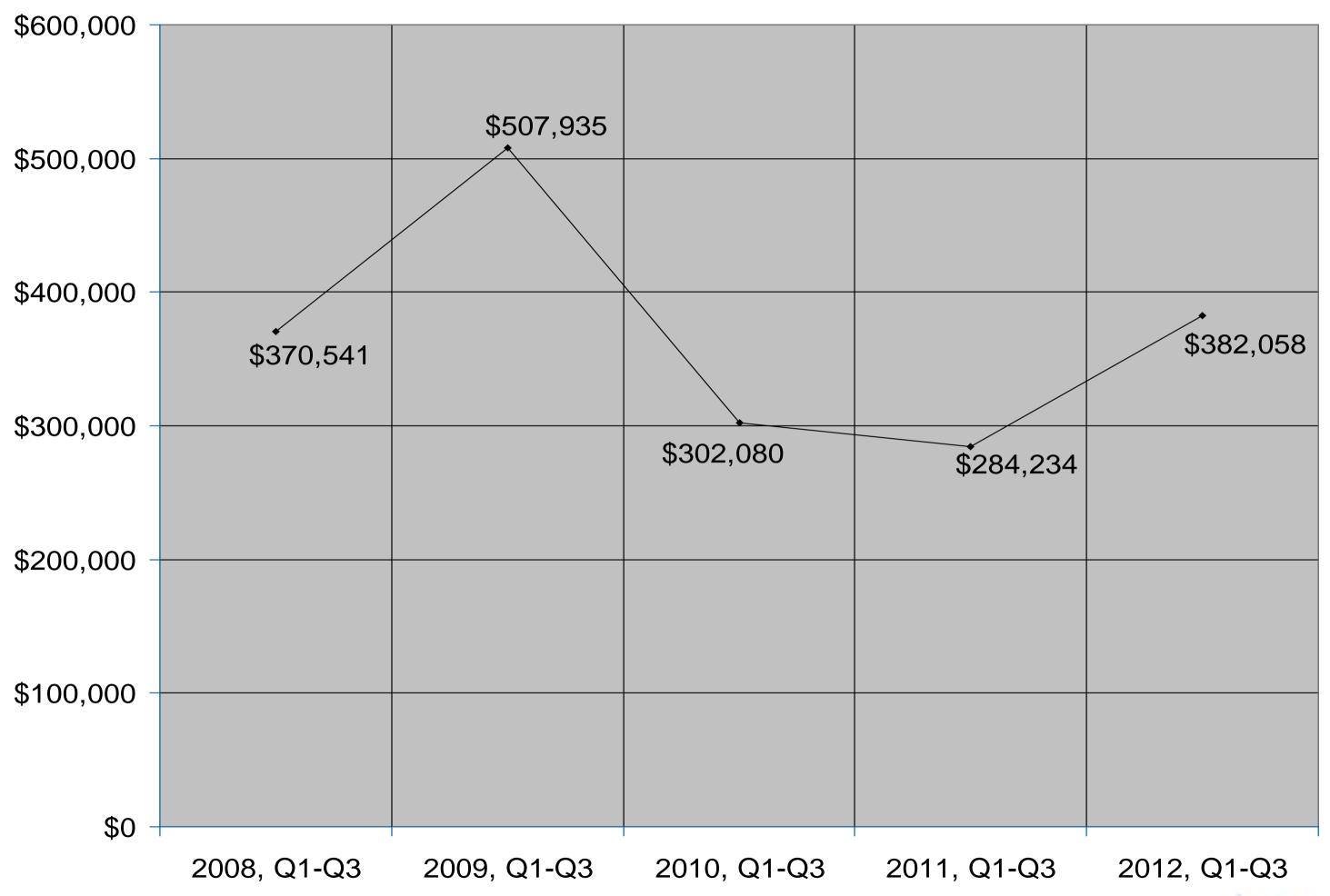


#### **New WC Claims**



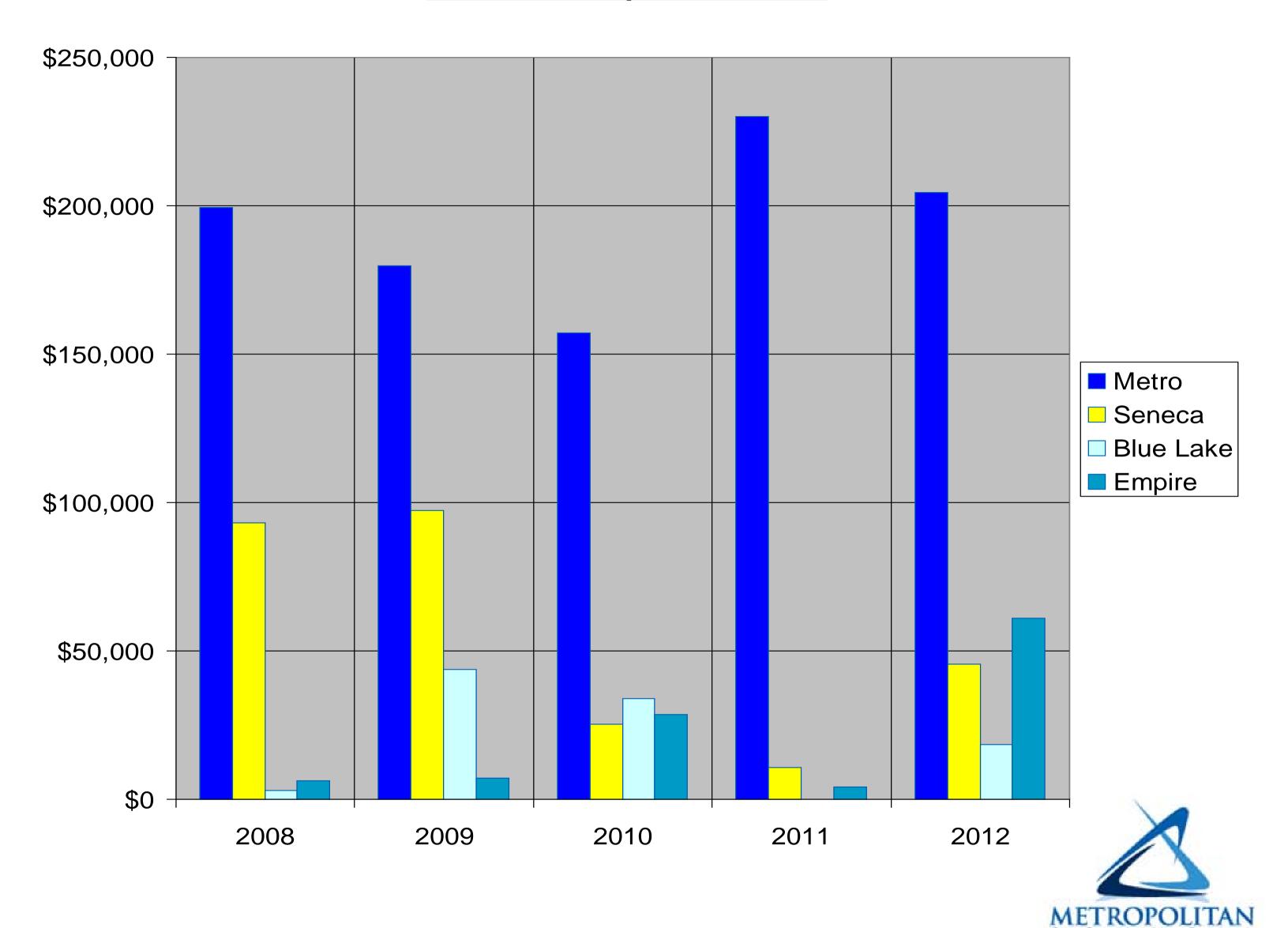


#### **ES WC Claim Expense**

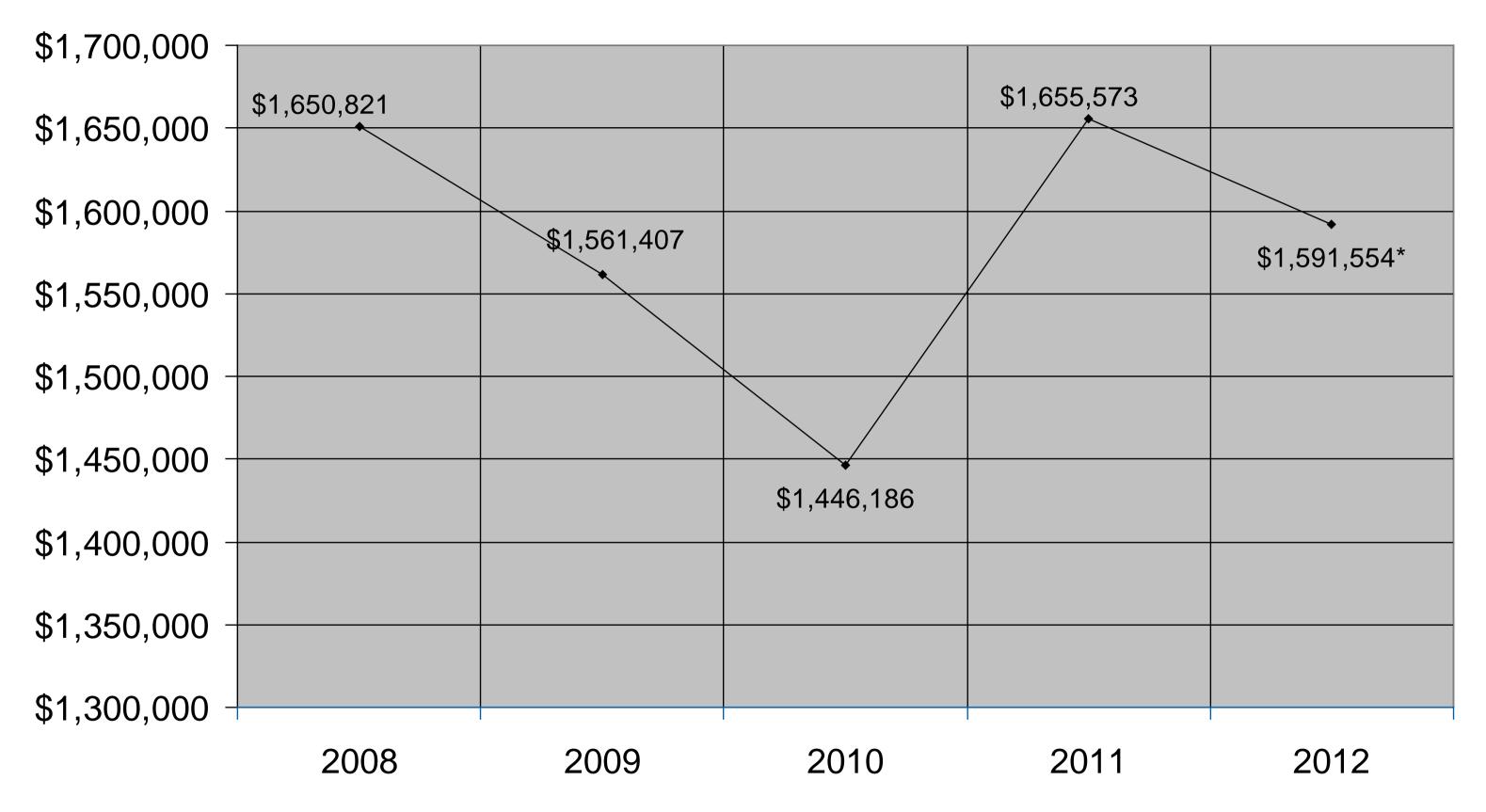




#### WC Claim Expense, Q1-Q3



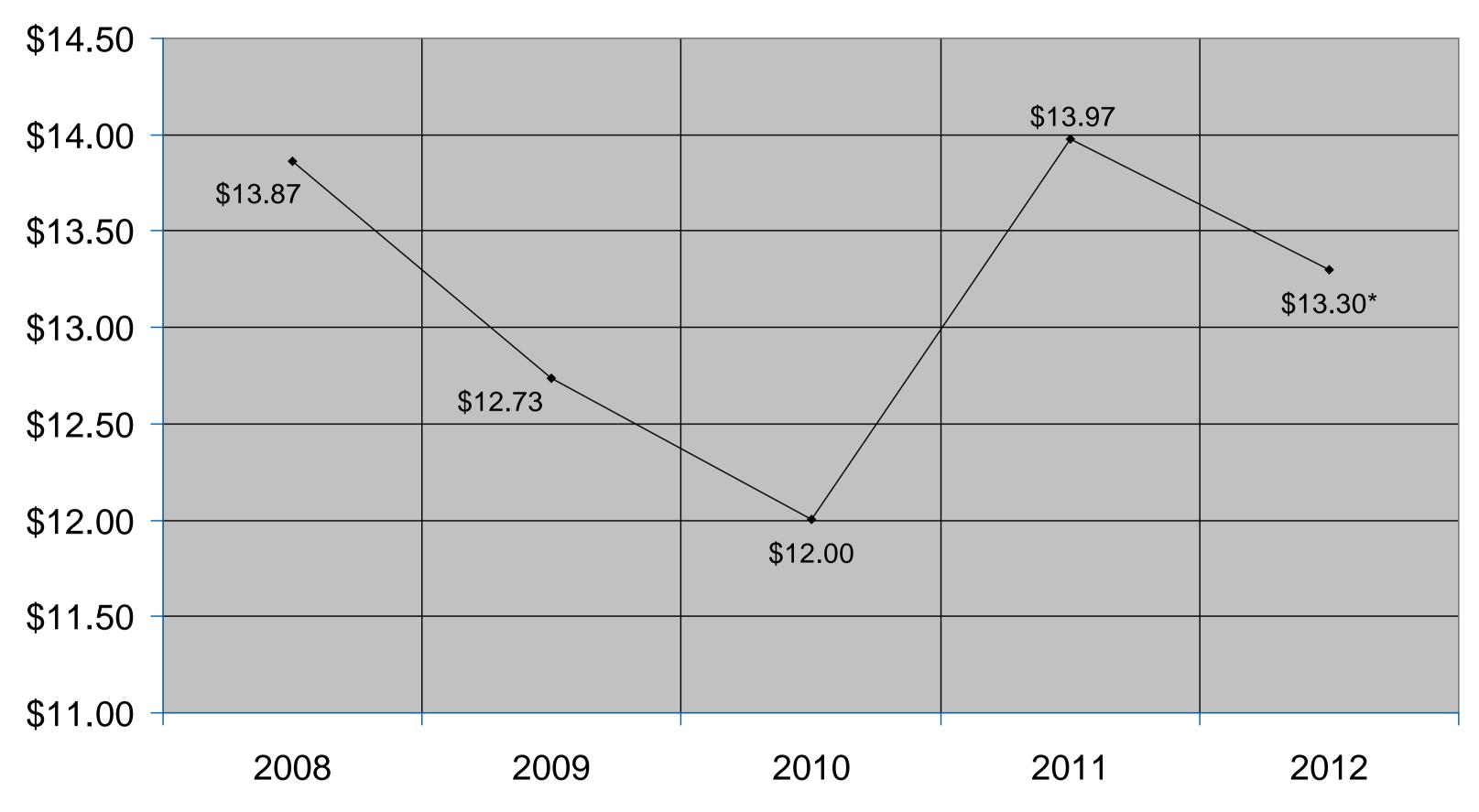
### **ES TCOR**



<sup>\*</sup>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?

