

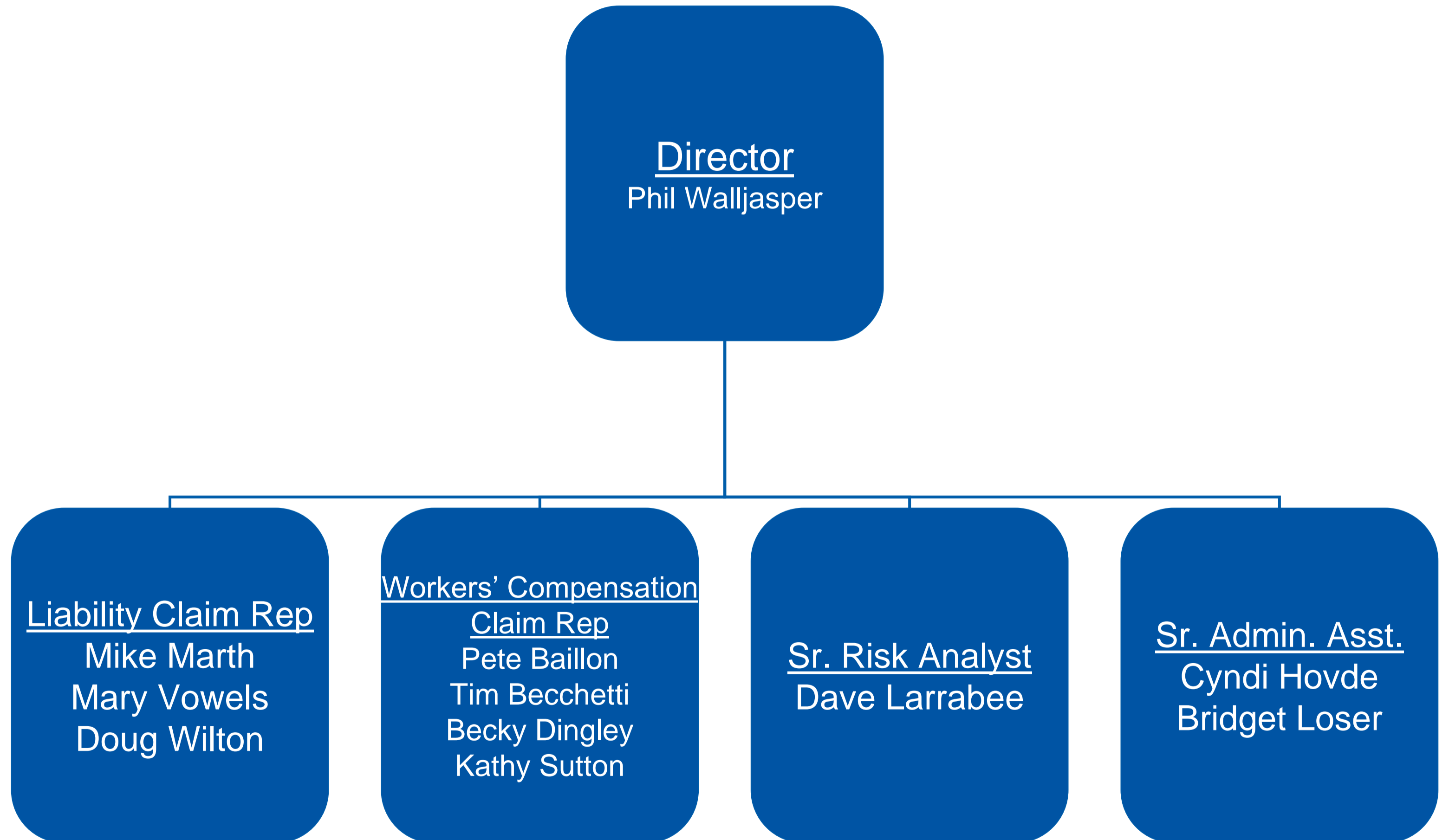
Risk Management Overview

2012

Department Functions

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

Department Structure



Risk Financing

- “Traditional Insurance”
 - Property
 - Fixed
 - Rolling Stock
 - General Liability (Robert Street)
 - Police Professional
 - Crime
 - FAHP
 - Rail
- Self-Insurance
 - Liability
 - Workers’ Compensation
 - Retentions
 - Reserves

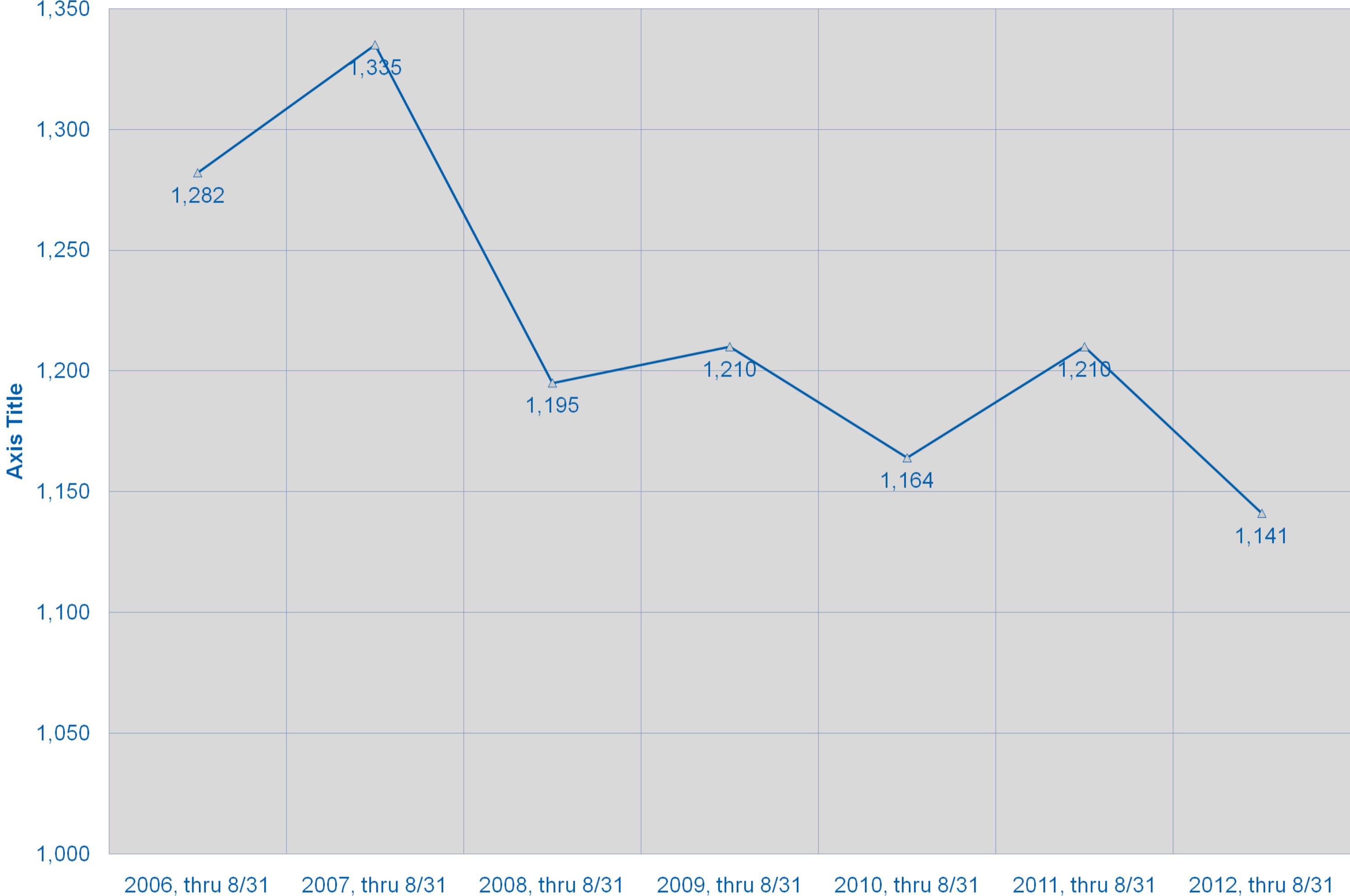
Risk Control

- Regular Risk Control Meetings
- Regular Executive Management Meetings
- Property Management
- Claim Audits
- Trend Analysis
- Training

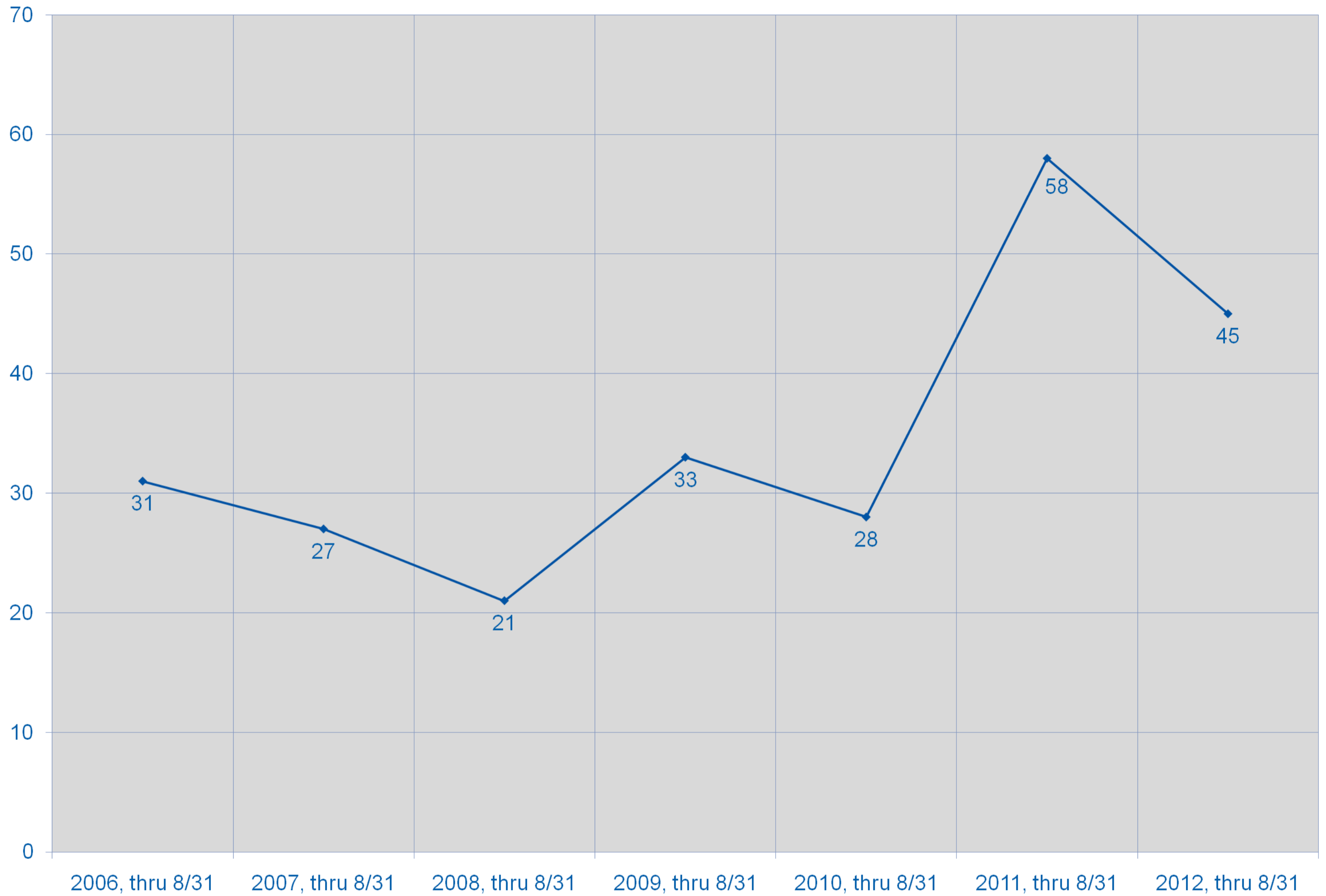
Key Indicators

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

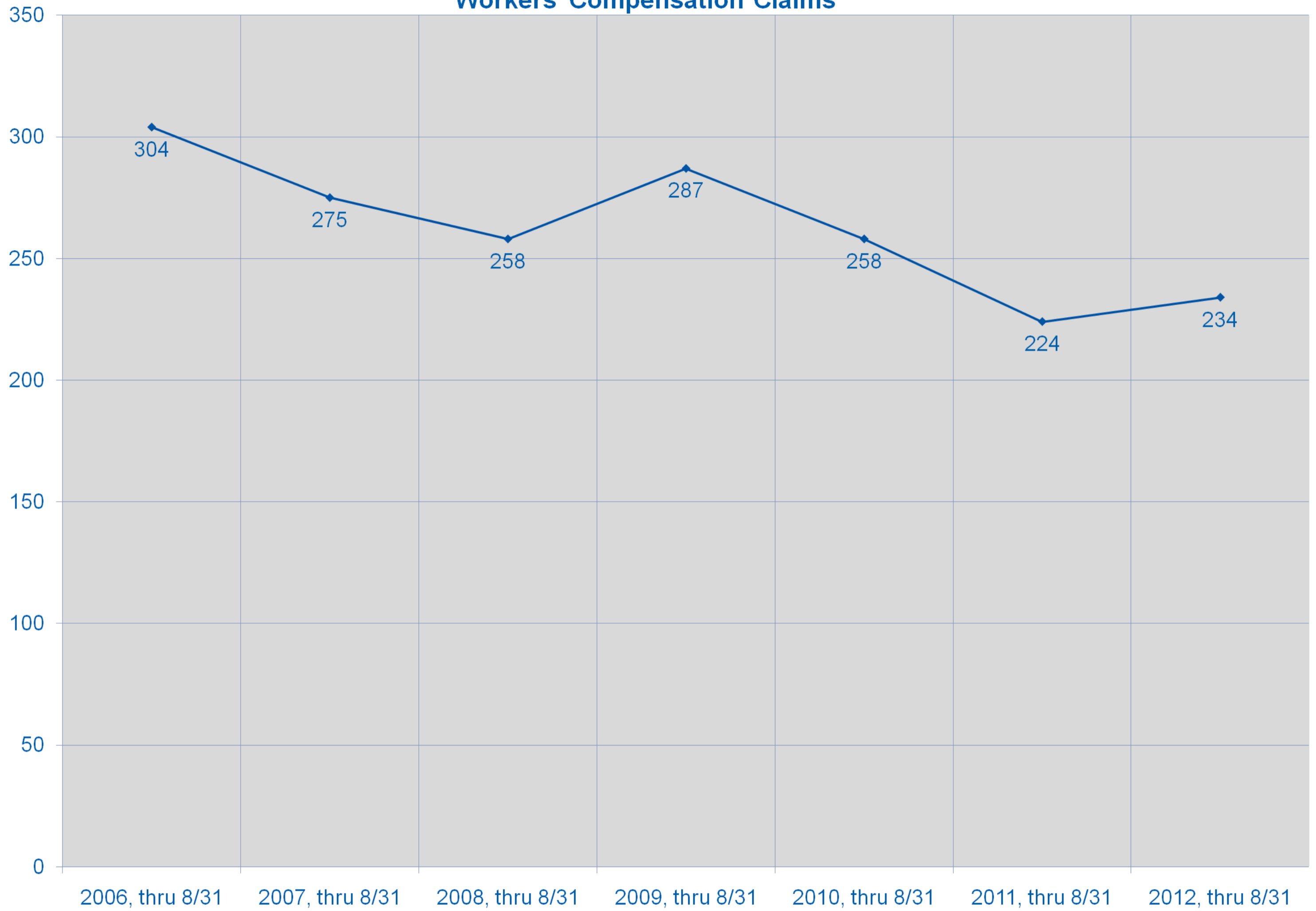
Auto/Bus Claims



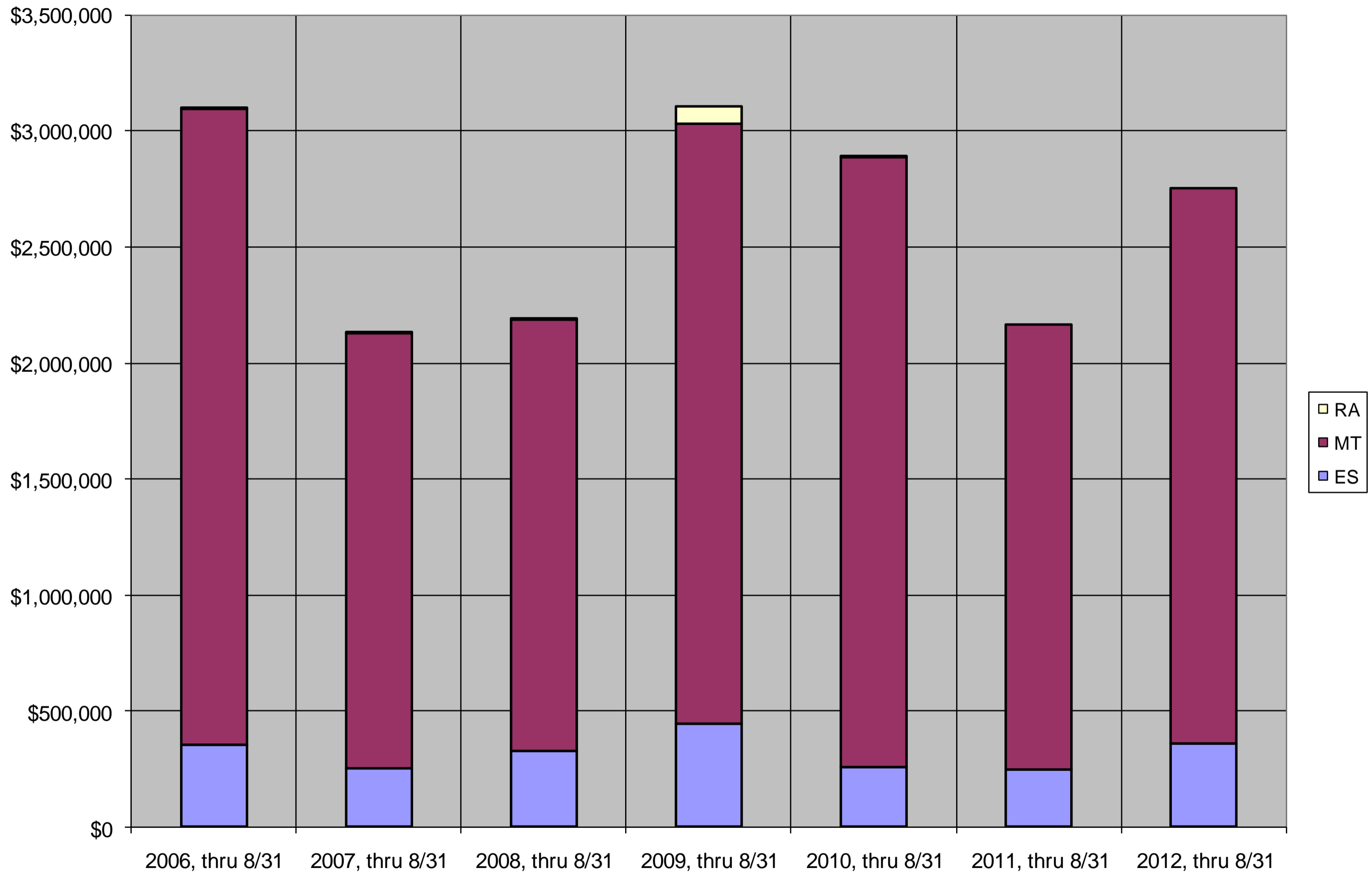
General Liability Claims



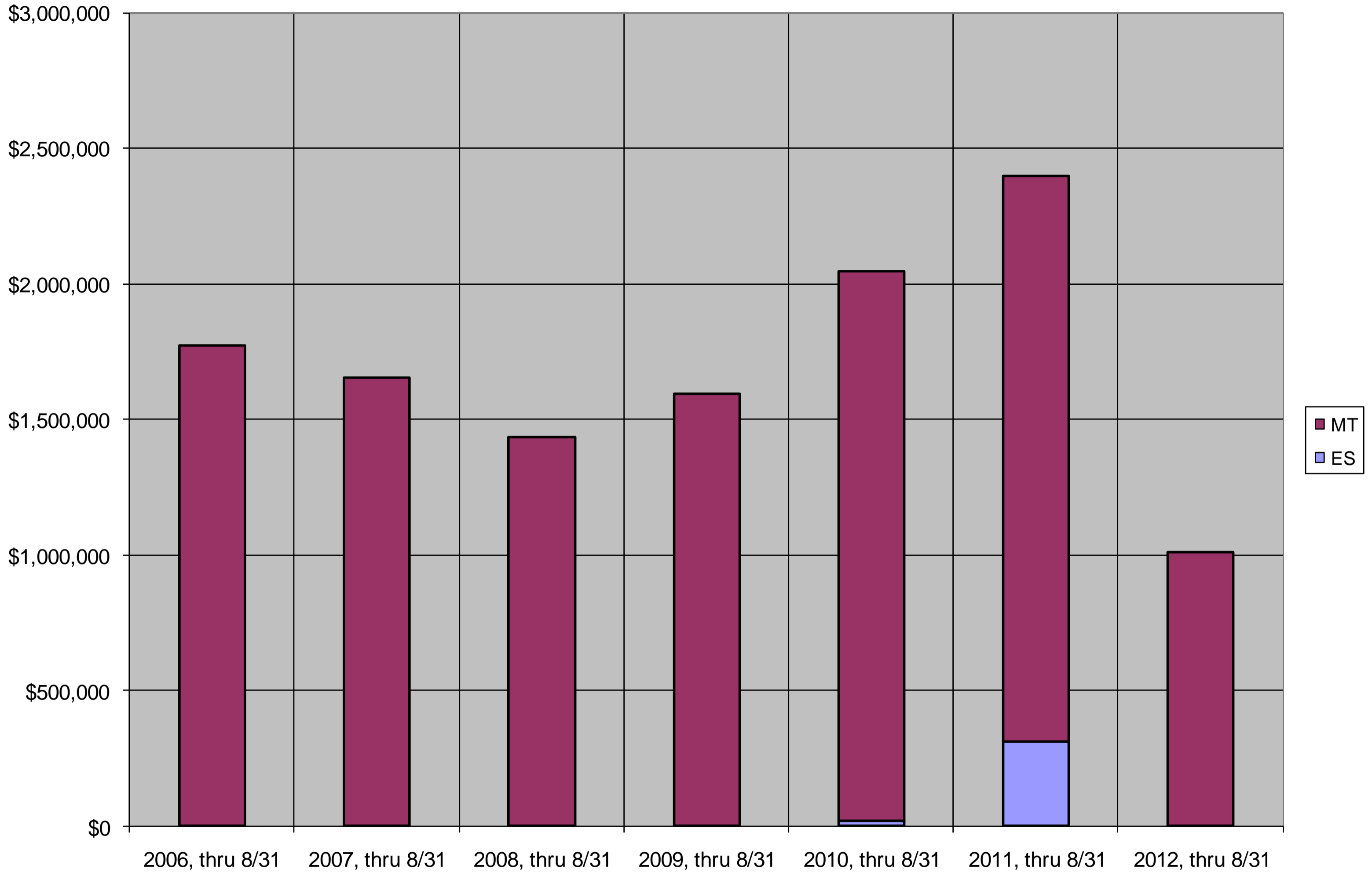
Workers' Compensation Claims



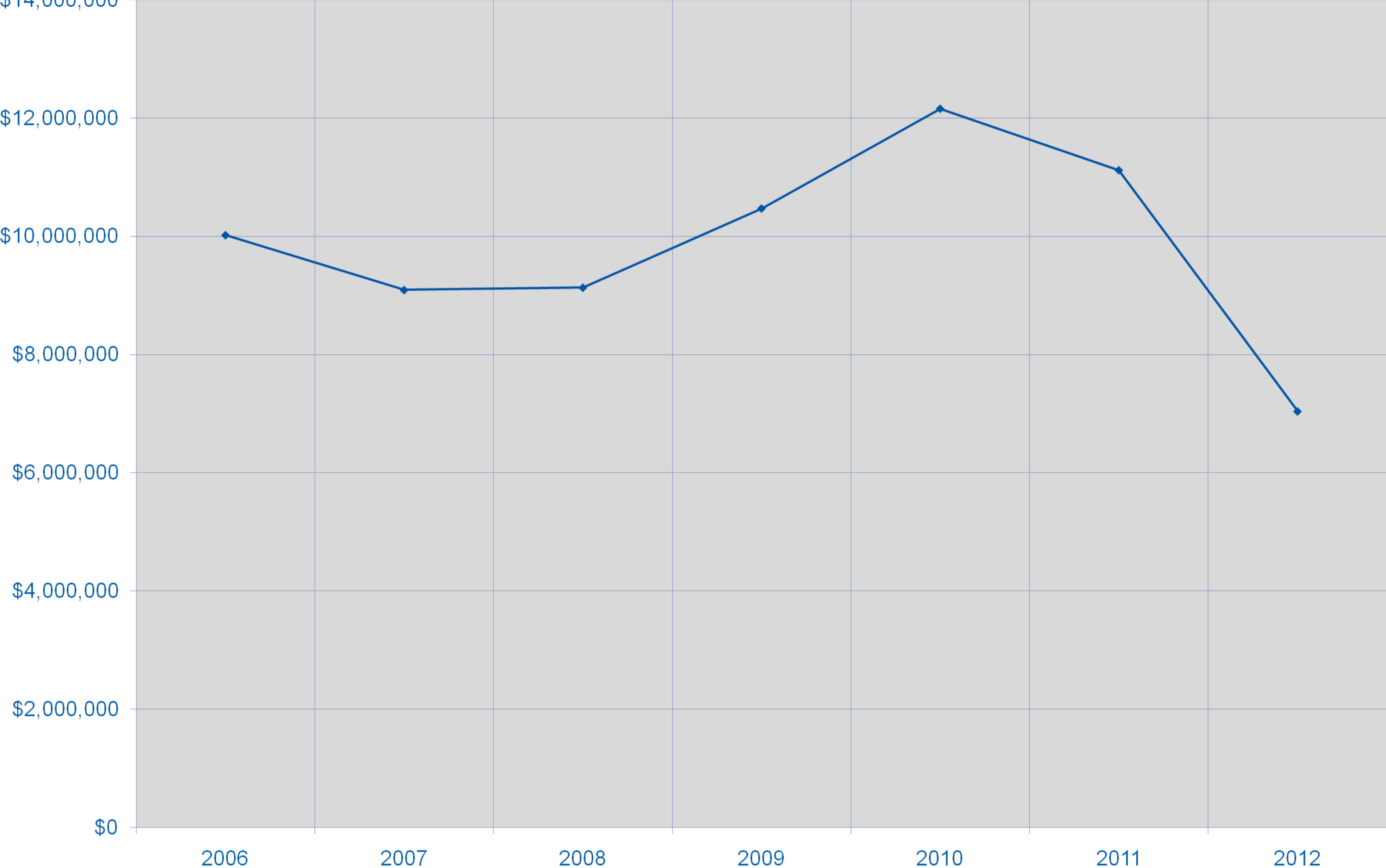
WC Claim Expense



Liability Claim Expense



Total Cost of Risk



Looking ahead

- Technology
- Risk Control
- Partnerships

Questions?