

<b>CITY OF APPLETON PERSONNEL POLICIES</b>	<b>TITLE: RISK MANAGEMENT</b>	
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I. PURPOSE

The purpose of this policy is to establish and administer risk management procedures, which will identify, evaluate, prevent and mitigate exposures of loss to employees, citizens, and property of the City.

II. POLICY

The City recognizes that through its diverse range of services and statutory obligations, it will be exposed to a variety of risks that could result in damage to property, injuries to employees or others, a loss of income, extra expenses or liability to others. It is the policy of the City of Appleton to manage all risks that could result in human or economical losses, in the most effective and economical way possible. Failure to follow this policy may result in disciplinary action up to and including discharge.

III. DISCUSSION

A successful risk management program depends on support from the Mayor, Council, Department Heads, **Supervisors** and employees. It is essential that department heads and all employees be actively involved with the day-to-day aspects of safety, loss control and risk reduction. The City will provide safe working conditions for its employees. Administrative policies, procedures and guidelines will be established to avoid, prevent, reduce, retain or transfer risks.

A. The goals and objectives of the City's Risk Management Policy are to:

1. Protect the City against the consequences of accidental losses.
2. Protect the City's assets against financial losses.
3. Identify, reduce, mitigate and eliminate all exposures.
4. Ensure a safe environment for employees and the public as services are provided.

5. Minimize possible interruption of vital public services.
6. Reduce the cost of accidents including insurance premiums through effective safety programs and practices.
7. Periodically assess the City's various exposures to loss and the adequacy of its risk avoidance, prevention, reduction, retention and risk transfer programs.
8. Minimize the long-term costs of all risk management activities, through cost-effective loss control, claims handling and risk financing.

B. The City's Risk Management Program will include:

1. Insurance Coverage Review:  
Review insurance on an annual basis to make sure that all aspects and types of coverage are appropriate and that the levels are adequate to cover the exposures and protect the City's assets.
2. Records Maintenance:  
Develop and maintain an effective Risk Management Record Keeping System to reduce the chances of unplanned assumption of risk and to enhance the overall efficiency of managing risks.
3. Contracts, **Requests for Proposal (RFP)** and Certificates of Insurance Review:  
Review contracts, hold harmless agreements, certificates of insurance, bid and insurance specifications, etc. to insure they conform to the City's Risk Management standards. All original insurance policies, certificates of insurance, contracts, etc. shall be kept in the City Clerk's Office with appropriate copies in the Human Resources Department.
4. Loss Control Program:  
Establish and maintain a loss control program to prevent or reduce the chance of loss. This program will be coordinated with the City's Safety Program and will encompass all areas of Risk Management including employee ~~t~~Training, ~~a~~Accident ~~i~~Investigation ~~&~~and ~~w~~Workers ~~c~~Compensation ~~m~~Management.
5. Incident/Loss Investigation  
Investigate accidents or losses to learn causes so that corrective actions can be taken to implement physical changes, improve operating procedures, improve safety and supervision, upgrade training and reduce the probability of a repeat event and the resulting loss of human and economic resources.
6. Claims Administration:  
Coordinate and administer the City's claims procedure in a timely, efficient and professional manner, thereby reducing the overall claims cost to the City.

#### IV. RESPONSIBILITIES

The Human Resources Department shall be responsible for the development and administration of a Risk Management Program, which will identify, evaluate, prevent and



control exposures of loss to employees, citizens, and property of the City.

A. The Human Resources Department shall:

1. Investigate or assist in the investigation of all ~~liability~~ and ~~w~~Workers ~~c~~ompensation claims.
2. Work with the City's insurance carriers and third party administrators.
3. Complete all necessary paperwork associated with a claim.
4. Maintain all necessary records and prepare reports as required.
5. Settle, adjust, deny or pay claims that are filed against the City.
6. Work with the City Attorney's Office regarding the resolution of claims and potential exposures.
7. Advise and assist other ~~d~~Departments with risk management and loss control to proactively address areas of potential exposures.
8. Utilize the appropriate insurance coverages and the City's Insurance Agents' expertise for insurance questions, contract review, etc as needed.
9. Develop, promote and train employees on safety and ~~personnel~~ **Human Resources** policies and procedures.
10. Coordinate and/or participate on the Health and Wellness Committee, the Central Safety Committee, ~~the Executive Safety Committee~~, Departmental Safety Committees and the Special Events Committee.
11. Coordinate the City's Workers Compensation Program.
12. Investigate or assist in the investigation of and coordinate the resolution of incidents involving employees or employee complaints.
13. Utilize physical and/or psychological exams for pre-employment, job transfers or promotions. Coordinate and maintain the audiometric testing and the respirator **and lead** surveillance programs.
14. Require the use of seat belts, utilize driver's license checks, and promote defensive driving.
15. Implement and promote risk reduction procedures. ~~in the Human Resources Department.~~

B. The Clerk's Office shall:

1. Receive and file all liability claims in accordance with the appropriate State or Federal law.
2. ~~Forward-Scan~~ a copy of each claim to the City Attorney and Human Resources Department for processing.
- ~~2.3.~~ **Review and file certificates of insurance, contracts and policies, and make recommendations regarding health and safety issues.**

C. Department Directors shall:

1. Maintain and promote safe and healthy working conditions.
2. Implement and maintain risk management and loss control procedures and practices within the departments.

3. Cooperate and assist the Human Resources Department and other staff in the investigation and resolution of claims.
4. Review all incidents involving their departments and following recommendations for improvements.
5. **Work with Risk to R**review all contracts, **RFPs**, agreements, leases and other documents to ensure they include hold harmless and indemnification wording and meet the City's insurance requirements.
6. Assure that **Department of Safety and Professional Services (DSPS) and Occupational Safety and Health Administration (OSHA)** guidelines are followed and equipment, facilities and programs have safety measures built into them.
7. Keep the Human Resources Department informed of conditions that may have an impact on the City's Risk Management Program.
8. Hold departmental Central Safety Committee representative accountable to goals outlined for all Central Safety Committee members.
9. Report changes in departmental activities or operations, new contracts and leases, the purchase or sale of property and equipment or a change in the value of equipment, buildings or property to the City Risk Manager as soon as possible.

D. The Risk Manager shall:

1. Develop or assist in the development of risk management policies and procedures and communicate them to the appropriate parties.
2. Monitor the existing risk management and loss control policies, programs and procedures and report the results to the appropriate parties.
3. Periodically assess the City's exposures to risks and the effectiveness of the existing risk management programs, and make recommendations for improvements.
4. Determine suitable insurance coverages, including reasonable limits and levels of retention. ~~within the framework of the Risk Management Program.~~
5. Negotiate, purchase, renew, revise and cancel insurance policies consistent with the financial and other needs of the City.
6. Serve as the lead contact and coordinator between the City, the Insurance Broker and the Insurance Companies.
7. Investigate or assist in the investigation of claims as needed.
8. Make sure claims by the City against others are filed and settled.
9. Maintain records on insurance, property values, vehicle and equipment schedules, claims and loss experience.
10. Minimize costs through a sound combination of risk financing, retention, transfer, control, avoidance, prevention and reduction techniques.
11. Allocate risk management costs on an equitable basis to all departments.
12. Arrange for citizens to meet with the Risk Management Staff and the Claims Review Committee to present a claim or information associated with a claim.
13. **Work with the Finance Department on actuarial audit, budget preparation,**



**cost distribution, reporting of claims and providing copies of loss runs.**

E. Supervisors shall:

1. Train all employees on safe work practices.
2. Hold departmental Central Safety Committee representative accountable to goals outlined for all Central Safety Committee members.
3. Ensure that each departmental staff member attends required supervisory or general employee training and safety training annually.

F. City Safety Committees shall:

1. Promote safe working conditions and practices to the City's employees.
2. Review all **h**Incident and **a**Accident **r**Reports and make recommendations regarding health and safety issues.
3. Serve as the primary contact for risk management and loss control activities in their departments.
4. Assist in risk identification inspections and audits, make corrective recommendations and follow up to make sure recommendations are implemented and followed.
5. Train all employees on safe working practices.
6. **Report areas of concern to the Risk Manager or City Safety Coordinator.**

G. All City Employees and Volunteers shall:

1. Promote safety among co-workers by communicating all risk and safety matters to others.
2. Aid new employees by training, communicating and promoting safe working practices.
3. Apply the principles of accident prevention in their daily work, and care for and use proper safety devices and equipment as required by their employment.
4. Become familiar with and follow safe work procedures during the course of their work activities.
5. Promptly report all accidents, injuries or occupational illnesses, regardless of the severity, to their supervisor.
6. Cooperate with and assist in the investigation of accidents to identify correctable causes and to prevent their recurrence.
7. Promptly report to their immediate supervisor all unsafe actions, practices or conditions they observe.
8. Keep work areas clean and as orderly as possible at all times.
9. Obey all safety and work rules and follow established work procedures.
10. Follow all of the City's policies.