

## RISK MANAGEMENT 2021 REVIEW

All figures through June 30, 2021

### **Significant 2021 Events:**

#### *Property & Liability-*

- Processed 10 liability claims
- Processed 20 new WC claims for 2021
- Reviewed 50 special events for liability exposures and insurance
- Processed 25 auto physical damage claims
- Completed worker’s compensation administration RFP
- Completed actuarial study

#### *Loss Control-*

- 5 safety training sessions for DPW, Parks, Utilities and F&C field staff (21 topics covered)
- Implementation of seasonal training classes online using the Onboard module.
- 2 training sessions DPW, Parks Utilities and F&C field staff (one topic covered)
- 2 training sessions (Utilities only) – one topic covered
- Risk Manager completed 1 city building inspections
- Development of learning plans to use in online training implementation (starting fall 2021)
- Hearing, Respirator and lead testing is scheduled for August 16 – September 2
- Completed work comp benchmarking reports for DPW, Fire, Police. Discussed the following with the departments: trends and comparable metrics.
- Completed safety program audit for: DPW, Police, Fire, PRFM and Utilities. Communicated safety program “gaps” with these departments.

### **Performance Data:**

| <u>Progr<br/>am</u> | <u>Criteria</u>                             | Actual<br>2018                   | Actual<br>2019                         | Actual<br>2020 | Projected<br>2021 | YTD 2021                             |
|---------------------|---|----------------------------------|--|----------------|-------------------|--------------------------------------|
| <b>6210</b>         | <b><u>Client Benefits/Impacts</u></b>       |                                  |  |                |                   |                                      |
|                     | Average workers compensation cost per claim | \$3305                           | \$14,289                               | \$4923         | \$7000            | \$8549                               |
|                     | Average cost per general liability claim    | \$58                             | \$114                                  | \$261          | \$400             | \$92                                 |
|                     | Average cost per auto liability claim       | \$1,261                          | \$2,223                                | \$1077         | \$2000            | \$1900                               |
|                     | <b><u>Strategic Outcomes</u></b>            |                                  |  |                |                   |                                      |
|                     | \$ value of claims paid                     | \$34,151 GL<br>+<br>\$132,227 WC | \$33,907<br>GL/AL<br>+<br>\$900,252 WC | \$263,194      | \$520,000         | \$8151 GL/AL<br><br>\$416,7813<br>WC |
|                     | \$ value of subrogation recovery            | \$16,125                         | \$31,985                               | \$10,862       | \$25,000          | \$48,820                             |
|                     | <b><u>Work Process Outputs</u></b>          |                                  |  |                |                   |                                      |
|                     | # of insurance policy renewals              | 10                               | 10                                     | 10             | 11                | 11                                   |
|                     | # of new insurance policies purchased       | 0                                | 1                                      | 1              | 0                 | 0                                    |

|             |   |   |   |     |     |          |
|-------------|---|---|---|-----|-----|----------|
|             | # of claims filed:  |   |   |     |     |          |
|             | General Liability   | 45  | 44  | 26  | 45  | 6        |
|             | Auto Liability  | 25  | 13  | 8   | 25  | 4        |
|             | Worker's comp – lost time   | 3   | 5   | 4   | 5   | 2        |
|             | Worker's comp – medical only  | 37  | 58  | 40  | 40  | 18       |
|             | Number of special events reviewed   | New Measure<br>New Measure<br>New Measure | New Measure<br>New Measure<br>New Measure | 47  | 100 | 50       |
|             | Number of contracts reviewed  | New Measure<br>New Measure<br>New Measure | New Measure<br>New Measure<br>New Measure | 192 | 200 | 119      |
| <b>6220</b> | <b><u>Client Benefits/Impacts</u></b>   |   |   |     |     |          |
|             | Total OSHA Recordable Incident Rate (# of recordable work injuries per 100 employees)                           | 5.8                                       | 10.4                                      | 8.5 | 4.5 | 5.2      |
|             | <b><u>Strategic Outcomes</u></b>  |   |   |     |     |          |
|             | Total OSHA Recordable Incidents with Days Away from Work, Job Transfer or Restriction (per every 100 employees) | 2.5                                       | 3.2                                       | 3.3 | 2.1 | 2.6      |
|             | <b><u>Work Process Outputs</u></b>  |   |   |     |     |          |
|             | # of topics covered during each safety class  | 18  | 21  | 21  | 20  | 9 online |
|             | # of people who attended safety training classes  | 178                                       | 177                                       | 60  | 165 | 170      |
|             | Ave employees per session   | 28  | 29  | 28  | 27  | online   |
|             | # of safety inspections conducted   | 129                                       | 133                                       | 124 | 130 | 55       |
|             | # of respirator fit tests conducted   | New Measure<br>New Measure<br>New Measure | New Measure<br>New Measure<br>New Measure | 29  | 110 | 0        |
|             | # of respirator medical exams conducted   | New Measure<br>New Measure<br>New Measure | New Measure<br>New Measure<br>New Measure | 68  | 45  | 0        |
|             | # of hearing audiograms conducted   | New Measure<br>New Measure<br>New Measure | New Measure<br>New Measure<br>New Measure | 269 | 265 | 0        |
|             | # of safety committee meetings attended or facilitated  | New Measure<br>New Measure<br>New Measure | New Measure<br>New Measure<br>New Measure | 55  | 60  | 30       |
|             | # of safety/loss prevention policies reviewed   | New Measure<br>New Measure<br>New Measure | New Measure<br>New Measure<br>New Measure | 6   | 5   | 5        |

|  |  |             |             |  |  |  |
|--|--|-------------|-------------|--|--|--|
|  |  | New Measure | New Measure |  |  |  |
|--|--|-------------|-------------|--|--|--|

**Areas of Primary Concentration for 2021**

Continue to monitor all areas of insurance to make sure the City is adequately covered for all potential losses. Work with Finance to determine appropriate level of property coverage to help mitigate increase in premiums for 2022 contract renewal. Continue to have safety training sessions and safety inspections to make sure all areas are in compliance. Handle all worker’s compensation claims as they come in and report to the state. Continue to have central safety meetings. Continue to process and investigate all claims that come into the City. Handle all issues with special events, insurance certificates and contracts. Complete our annual hearing and respirator testing for all applicable positions in the fall. Continue involvement in the EOC team working through all aspects of committee requirements.

**Budget Performance Summary**

The Property & Liability budget currently is at 85% spent. The majority of this status comes from our insurance premiums which are paid in full in January and enterprise departments only paying 6 months of expenses back. The Loss Control budget is fine at 40.2% spent.