



ADMINISTRATIVE PRACTICES MANUAL

SUBJECT: RISK MANAGEMENT - PROGRAM OVERVIEW

Successful risk management is contingent upon the identification, evaluation, and subsequent elimination, assumption or transfer of liabilities.

Department heads and their staffs meet a vital need of Dane County's Risk Management Program by developing an awareness, through continued review of their operations, for practices that could expose Dane County to unmanaged risk.

Although questions concerning insurance matters should be referred to the Risk Manager, the following is an general outline of identified risks and an explanation of how Dane County Risk Management addresses them:

GENERAL RISKS

A. Workplace Safety

- 1) Risks identified: Standards adopted by the State of Wisconsin Department of Commerce and the Occupational Safety .
- 2) Program Action: Dane County fully complies with OSHA standards adopted by the State of Wisconsin; Risk Management reviews and evaluates the standards established and develops compliance procedures

B. Liability

- 1) Risks identified: Claims made against the County by the members of the public who allege that they have suffered bodily injury or damage to their property.
- 2) Program Action: Dane County has general liability coverage with adequate limits to meet current judgment awards. In addition, Dane County strives to reduce the possibility of injury, and subsequent legal action, by maintaining the County's premises in a safe and orderly manner. For example, Dane County Administrative Practices Manual includes a variety of policies and procedures used to prevent and mitigate losses resulting from claims, such as:
 - Use of automotive equipment; owned, rented, leased or borrowed.
 - Injuries to members of the public received as a result of dangerous and defective condition of public property or resulting from County operations.
 - Damage to property of others resulting from Dane County's operations.
 - Injuries to members of the public, due to actions of Dane County's employees or agents. This program does not cover damage to County-owned, rented, leased or borrowed equipment.

C. Property (includes builders risk during construction projects)

- 1) Risks Identified: Damage or destruction to County property and property of others on County premises; by fire, lightning, explosion, riot, civil disturbance, smoke, windstorm, aircraft, vehicles, vandalism, malicious mischief, or water damage.
- 2) Program Action: Dane County's property insurance covers all County-owned buildings and their contents, including extended coverage, malicious mischief endorsements.

D. Errors and Omissions



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- 1) Risks identified: Actual or alleged liability resulting from omission or negligent error by an employee, elected or appointed official committed during the discharge of their duties individually or collectively.
- 2) Program Action: Dane County has insurance coverage to defend employees, elected or appointed officials in their name or on their behalf against negligent error or omissions performance of their assigned responsibilities, furnish payment for all premiums based on releases and appeals, and reimburse all reasonable expenses other than loss of earning. Individuals covered under other policies are excluded.

SPECIFIC RISKS

E. Law Enforcement

- 1) Risks identified: Claims made based upon acts committed (or allegedly committed) by sworn members of Dane County's law enforcement agencies during the discharge of their official duties.
- 2) Program Action: Dane County's general liability insurance covers the cost of defense and, if necessary, damages resulting from allegations such as excessive force, false arrest, false imprisonment, libel, slander, violation of property rights, assault/battery (occasioned in the course of making or attempting to make an arrest or while preventing an attempt to escape), and constitutional violations.

F. Nursing Home and Medical Professionals

- 1) Risks identified: Liability related to medical malpractice excluded by general liability policy.
- 2) Program Action: Dane County's medical malpractice insurance defends, and if necessary, covers damages arising from the performance of medical services.

G. Boiler and Machinery

- 1) Risks identified: Damage or loss to property caused by explosion of steam boilers, compressors, or air conditioning units.
- 2) Program Action: Dane County has insurance to cover the damage, loss, or repair costs including damage to third parties resulting from boiler, compressor or air conditioning unit explosion, including sudden and accidental tearing, crushing inward, cracking, breaking, or bulging.

H. Fidelity, Forgery and Robbery

- 1) Risks identified: Monetary loss to real or personal property or other resources as a result of fraudulent, dishonest, illegal or incompetent actions by County employees, appointed or elected officials.
- 2) Program Action: Dane County has Reimbursement of losses sustained as a result of: forgery, robbery, burglary, alteration of fiscal instruments, improper accounting procedures, destruction, disappearance or destruction including all County owned or leased premises including messenger and armored motor carrier services.

I. Data Processing

- 1) Risks identified: Fire, explosion, malfunction of environmental control equipment theft, vandalism, and internal sabotage.
- 2) Program Action: Dane County protects against financial loss resulting from disaster causing failure of data processing equipment or media either owned or leased by Dane County



SECTION: RM
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END OF NARRATIVE



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CLAIMS PROCESSING

RESPONSIBILITY

ACTION

Employee	1. Completes incident report in detail and submits to supervisor immediately after the occurrence.
Supervisor	2. Reviews report for accuracy. 3. Submits report with comments to department head.
Department Head	4. Reviews claim and/or report. 5. Includes separate report from department head, if necessary. 6. Submits claim and reports to Risk Manager (within 48 hours if possible).
Risk Manager	7. Reviews claim. If insured, sends to appropriate insurance company. Except for Worker's Compensation claims, all claims that are not paid by insurance are submitted to Public Protection & Judiciary (PP&J) with recommendation either to approve or deny. 8. Implements "Critical Incident" policy & procedure when applicable.
Public Protection & Judiciary Committee	9. Reviews submitted claims. 10. Makes recommendation to County Board as to whether submitted claims should be approved or denied.

END OF PROCEDURE