

## **RISK MANAGEMENT AND LOSS CONTROL**

### **1.0 POLICY**

In effect to minimize the frequency and severity of losses, the City has a very aggressive Safety and Loss Control Program. It is comprised of committees, review boards, special programs, special training, and a commitment to safety in the workplace and the public in general. The following will provide insight to the functions of each component of the Loss Control Program.

### **2.0 RISK MANAGEMENT COMMITTEE**

The Safety/Risk Management Committee is responsible for monitoring the Safety and Risk Management Program. They will review outstanding claims periodically and make management and settlement recommendations to the City Manager.

### **3.0 CITY-WIDE SAFETY COMMITTEE**

The City Safety Committee has been developed to assist the Safety and Risk Manager in relaying valuable legislative and regulatory information relating to safety to all divisions within the City. The Committee is composed of representatives selected by their Division Head, who gather information discussed at the meeting, and disseminate that information to all division employees.

### **4.0 ACCIDENT REVIEW BOARD**

The Accident Review Board is made up of representatives of various positions in the departments with the larger fleets. They meet on a periodic basis to review the motor vehicle accidents in which City vehicles have been involved. The Supervisor's Motor Vehicle and Equipment Report, Police Department Report and Employee's Report of Accident are reviewed and points are assigned depending on the degree of preventability on the part of the employee. Points are also assigned for failure to wear seat belts. A standard instruction has been previously issued regarding the Accident Review Board and the point system it utilizes in evaluating accidents. It is being incorporated into this manual for the sake of continuity.

### **5.0 SAFETY ORIENTATION AND TRAINING PROGRAM**

5.1 Each Department will develop a safety orientation and training program for their new hires and present employees. This training will better assimilate hires into City employment, specifically addressing safety and health hazards found in respective departments or work areas, and the protection from those hazards. The training program will provide ongoing required OSHA safety training for all employees.

5.2 To assist supervisors in the training requirements, a Safety Orientation Checklist has been developed in orienting new employees. The checklist can also be used to reinforce safe work habits to existing staff.

5.3 Safety Orientation Checklist

5.3.1 **The attached checklist should be used to orient all new employees.** The new employee and the supervisor will sign it.

5.3.2 A copy of the checklist will be kept with the employee's file, return the original to the Human Resources Department to be filed in the employee's personnel file.

- 5.3.3 The use of this form with the safety orientation for all new hire employees is mandatory.
- 5.3.4 The supervisor will thoroughly instruct each employee in the safety requirements of the job. This checklist provides guidance in areas to discuss; however, the safety instruction should be specific to the employee's job.

## **6.0 SAFETY EQUIPMENT**

- 6.1 It is the City's intent to make available all necessary personal protective equipment required in performing routine operations. Those items include, but are not limited to:

- Safety Shoes
- Rain Gear
- Gloves
- Boots
- Protective Headgear
- Eye Protection
- Hearing Protection
- Visibility Vests
- Gas Monitoring Devices
- Welding Clothing and shields
- Breathing Apparatus
- Protective Clothing
- Life Preservers
- Special Application Tools

- 6.2 Requests for needed equipment not immediately available should be directed to the Supervisor. Failure to use available personal protective equipment is the employee's responsibility and may be cause for disciplinary action by the supervisor according to department and personnel policies.

## **7.0 ADDITIONAL SAFETY EQUIPMENT**

Other protective equipment is provided in order to protect employees from unnecessary exposures. This includes barricades, cones, warning signs, warning lights and many other specialty items. Consult with a Supervisor or the Management Services Office for more information. The supervisor and employee share equal responsibility in providing and using required safety equipment deemed necessary for employee and public safety.

## **8.0 RESPONSIBILITY FOR EMPLOYEES PERSONAL PROPERTY**

- 8.1 The City assumes no responsibility for personal property belonging to employees when kept or left on City premises or in City-owned vehicles unless such property is required to perform job related duties.
- 8.2 Occasionally, employees will be authorized or in some cases required to use personal equipment in the performance of their duties, but the City will assume no responsibility for loss or damage to the property unless the personal equipment use is authorized by the Department Head in writing in advance of any loss with copy on file in the Safety/Risk Management Office.

- 8.3 Personal items of City employees such as radios, clocks, pictures, and desk ornaments are examples of items for which the City will assume no responsibility for loss.

## 9.0 CLAIMS MANAGEMENT

### 9.1 Overview

The responsibility for claims management, processing, and settlement is delegated by the City Manager jointly to the Risk Management Committee and the Safety and Risk Manager. Oversight of the Safety and Risk Manager is provided by the Risk Management Committee. The Risk Management Committee consists of the Safety and Risk Manager, the Deputy City Manager, the Assistant City Manager, the Finance Director, and the City Attorney.

### 9.2 Notification and Reporting of Claims

All claims against the City of Wilson, or involving losses or damage to property, should be immediately reported to the Safety and Risk Manager. Safety and Health Office staff shall be responsible for notification for notification of the appropriate insurance carrier and the City Attorney.

### 9.3 Claims Settlement

- 9.3.1 In accordance with City Council Resolution R-044-96, claims settlement at varying levels of loss is performed by the Safety and Risk Manager, with advice and consent of the City Attorney, the Risk Management Committee, and the City Council. Consistent with existing insurance policies, local resolution, and state law, the authority to settle claims against the City is as outlined below:

Line(s) of Coverage: General Liability, Auto Liability, Property Damage

<u>Authority Granted to:</u>	<u>Claims up to:</u>
Safety and Risk Manager	\$ 2,000
Safety and Risk Manager	
With consent of City Attorney	20,000
Risk Management Committee	50,000
City Council	Limits of SIR

Line(s) of Coverage: Workers' Compensation

<u>Authority Granted to:</u>	<u>Claims up to:</u>
Safety and Risk Manager	\$ 5,000
Safety and Risk Manager	
With consent of City Attorney	20,000
Risk Management Committee	50,000
City Council	Limits of SIR

Line(s) of Coverage: Law Enforcement and Public Officials Liability

Authority Granted to:  
Risk Management Committee  
City Council

Claims up to:  
\$ 50,000  
Limits of SIR

9.4 Oversight

The Risk Management Committee meets once a month to review claims handling and settlement of claims by the Safety and Risk Manager, to settle claims within their level of authority, and to make recommendations to the City Manager for submission of claims to the City Council for claims above their level of authority.

9.5 Safety and Risk Manager

9.5.1 The Safety and Risk Manager should respond to any accident involving City vehicles with bodily injury or property damage in which a third party may make a claim against the City.

9.5.2 The Safety and Risk Manager shall ascertain that all reports and investigations regarding accidents are properly completed and submitted.

9.5.3 The Safety and Risk Manager shall investigate all claims against the City and adjust and administer them with the assistance and review of the City Attorney and Risk Management Committee.

Upon the determination that the City has a legal claim for damages against an individual, notification shall be given to the Finance Department to establish an accounts receivable. Appropriate action should be taken to collect payment from the responsible party; all agreements should be referred to the Accounting Technician. Under circumstances involving the negotiated settlement of disputed claim or the transfer of an uncollectible account to inactive ledger, the Safety and Risk Manager shall recommend appropriate action to the Risk Management Committee for approval.

9.6 City Attorney's Office

9.6.1 Meet on a regular basis with the Safety and Risk Manager to coordinate claims.

9.6.2 Provide legal counsel and representation to the Safety Risk Manager and to the City departments, division and employees involved in claims against the City.

9.6.3 At the request of the Safety and Risk Manager assume the prosecution of claims for damage to City vehicles or property in the event the responsible party does not respond to the collection attempts of the City.