

Benchmarking, Best Practices, and Performance Measurements for Public Entity Risk Management

Guidelines

**A Research Project Conducted by the
Colorado Chapter of the
Public Risk Management Association
with the assistance of Self-Insurance Specialists, Inc.**

**Prepared under a grant provided by the
Public Entity Risk Institute**

NOTICE

This material is provided free of charge, as a public service of the Public Entity Risk Institute, 11350 Random Hills Rd., Fairfax, VA 22030. Phone (703) 934-6046. Web: www.riskinstitute.org. This publication is not copyrighted.

The Public Entity Risk Institute (PERI) provides these materials as is, for educational and informational purposes only, and without representation, guarantee or warranty of any kind, express or implied, including any warranty relating to the accuracy, reliability, completeness, currency or usefulness of the content of this material. Publication and distribution of this material is not an endorsement by PERI, its officers, directors or employees of any opinions, conclusions or recommendations contained herein. This material was prepared by an independent grantee with grant funding provided by PERI, and PERI has not verified the information provided. PERI will not be liable for any claims for damages of any kind based upon errors, omissions or other inaccuracies in the information or material contained on these pages. Neither PERI nor its grantee is engaged in rendering professional services of any kind, and the information in these materials should not be construed as professional advice. Users bear complete responsibility for any reliance on this material, and should contact a competent professional familiar with their particular factual situation if expert assistance is required.

Benchmarking, Best Practices, and Performance Measurements for Public Entity Risk Management

Guidelines

**A Research Project Conducted by the
Colorado Chapter of the
Public Risk Management Association
with the assistance of Self-Insurance Specialists, Inc.**

Initial Publication: November 1999

Colorado Chapter of the Public Risk Management Association

Colorado PRIMA is the state chapter of the Public Risk Management Association. PRIMA is a nonprofit education and training organization for public entity risk management practitioners. PRIMA promotes and encourages effective risk management in public agencies and promotes and advances the profession of risk management as an integral part of public administration.

Public Entity Risk Institute

The Public Entity Risk Institute's mission is to serve public, private, and nonprofit organizations as a dynamic, forward thinking resource for the practical enhancement of risk management. PERI pursues its mission by:

- § Facilitating the development and delivery of education and training on all aspects of risk management, particularly for public entities, small nonprofit organizations, and small businesses.
- § Serving as a resource center and clearinghouse for risk management, environmental liability management, and disaster management information.
- § Operating an innovative, forward-looking grant and research program in risk management, environmental liability management, and disaster management.

How to Apply for a Grant--For information on how to apply for a grant, visit PERI's Web Site and look under Grant and Research Program.

Funded Projects--For a description of all projects funded by PERI, look under Grant and Research Projects on our Web Site.

Clearinghouse--The Clearinghouse on PERI's Web Site contains information on nearly 1,000 resources in risk management.

Public Entity Risk Institute
11350 Random Hills Road, Suite 800
Fairfax, VA 22030
Phone: (703) 934-6046
FAX: (703) 352-7085
Web: www.riskinstitute.org

TABLE OF CONTENTS

| | |
|--|------------|
| Preface | vi |
| Introduction | vii |
| Acknowledgments | ix |
| The Benchmarking Process | 1 |
| Best Practices in Risk Management | 7 |
| Performance Measurements in Public Entity Risk Management | 8 |
| Endnotes | 10 |
| Bibliography | 11 |
| Sample Better/Best Practices | 12 |
| Benchmarking Chart | 16 |
| Property Exposures | 17 |
| Workers' Compensation | 19 |
| Auto Liability | 21 |
| Public Officials Liability | 22 |
| General Liability | 23 |
| Law Enforcement | 26 |
| General Safety | 27 |
| Risk Management Administration | 28 |
| Environmental Health | 29 |
| Emergency Management | 30 |

PREFACE

This benchmarking guideline takes risk management beyond the traditional cost of risk measurements. If risk management's purpose is simply to reduce the and overall costs, then measuring the cost of risk is enough. However, if one embraces the philosophy that risk management contributes in more ways than reducing costs to the public entity, then we need additional measurements.

Benchmarking for quality takes risk management to the next level. Qualitative evaluation is important to validate the process. Although we often think in terms of non-financial measurements for quality, in risk management a quality program often results in better financial outcomes.

This benchmarking guideline is intended to guide public entity risk managers through the benchmarking process. It includes definitions and basic steps, as well as sections on the process, better/best practices, performance measurements for public entity risk management, and a chart summarizing identified better/best practices with numerous suggested measurements.

The benchmarking process is a journey. We learn during and from the process. We must not be so caught up in the numbers, that we forget the journey. We are reaching toward excellence, improving quality as well as financial results. Positive results can be achieved by manipulating the numbers. This is not our goal. True improvement and excellence are part of the journey and a process by-product. Benchmarking is more an art than science. We begin with paint-by-number and end with a masterpiece.

□ □ □

INTRODUCTION

The Colorado Chapter of the Public Risk Management Association (Colorado PRIMA) recognized an ever-growing need for a reliable resource of benchmarking, best practices, and performance measurement standards and guidelines for public entity risk management departments. In November 1998 the chapter submitted a Grant Proposal to the Public Entity Risk Institute (PERI) for funding a study to develop a set of practical guidelines, researched and validated by experts in risk management. PERI approved the grant. This Guideline is the result of that research.

This project included extensive research on the subject both in written publications and on the Internet. We found many documents on benchmarking, best practices, and performance measurements in the private sector. A few documents are available in the public entity arena. However, only limited information on public entity risk management in these three areas—benchmarking, best practices, and performance measurements—is available. We requested information on Riskmail, an Internet risk management subscription with over 3,500 members, and only received two responses: neither provided any public entity benchmarks or performance measures. One response gave an example of a best practice. Most information in the private sector, as it relates to risk management, was cost of risk driven rather than benchmarking for improvement. Thus, we developed our own model.

We interviewed risk managers and formed a committee to develop best practices and performance measurements. We also reviewed numerous risk management studies and surveys including cost of risk analyses. Our purpose was to determine what to measure and how to measure it, creating consistency among public entities and producing quality measurements more efficiently. The results of this process are in the chart section of these Guidelines. We include traditional cost of risk measurements as well as qualitative evaluations of risk management effectiveness.

We hope that these Guidelines will facilitate the training of public entity risk managers on the benchmarking process. We have established a pilot program with ten public entities, and will be monitoring the process and results for the next two years.

In addition to these Guidelines, this research project will report on how the guidelines are received and understood, as well as the status of the pilot program after one year and after two years.

Our goal for this project includes not only researching a relatively new field, but also disseminating gathered knowledge. This research provides ways to measure performance and a process for improvement for public entity risk management and its professionals. Additional benefits include increasing public awareness of the risk management field and improved understanding of risk management by elected and appointed public officials. It also provides

solid documentation for insurance underwriters on best/better risk management practices. We expect this research will lead to long-term quality improvements in risk management practices, more efficient operations, and overall cost reductions with better services.

Our goal for these Guidelines is to make them a practical and useful resource, easy to use, and to customize for each public entity. Small entities without full time risk managers and entities who participate in pools can adapt these guidelines for their purposes.

¶ ¶ ¶

ACKNOWLEDGMENTS

We wish to thank the Colorado PRIMA Board of Directors and their employers for their commitment and contributions to this project:

| | |
|-----------------------|----------------------------------|
| Deb Carson, ARM | City of Longmont |
| Cindy Davis | University of Colorado |
| Stewart Ellenberg | City of Fort Collins |
| Patrick Priest, CPA | CIRSA |
| Pat Skahill, ARM | Arapahoe County |
| Hilary Fletcher Smith | Pitkin County |
| Brennan Mendus | Douglas County Schools |
| Lynn Wolfe, ARM | St. Vrain Valley School District |

We also wish to thank additional Benchmarking Committee Members for their valuable input:

| | |
|-----------------|----------------------------------|
| Sally Arnold | Self-Insurance Specialists, Inc. |
| Karen Graham | Arthur J. Gallagher & Co. |
| Eric Harris | City of Boulder |
| Charles Murray | Colorado School District #11 |
| Dorothy Stevens | Marsh, Inc. |

Much of the material that follows is based on information contributed by the above Board Members, Committee Members, interviewed public entities, Internet web sites, and resources in our Bibliography. We gratefully acknowledge all contributors.

This Guideline was compiled and edited by Sally A. Arnold, CPCU, ARM, ARe, Self-Insurance Specialists, Inc., 6909 S. Holly Circle, Suite 204, Englewood, Col. 80112. Phone (303) 741-5683.

q q q

THE BENCHMARKING PROCESS

This guideline is intended to provide direction on benchmarking a public entity risk management program. For years, public entity risk managers have shared ideas. Benchmarking is a more formalized approach to what has been done all along: sharing and adopting best practices.

Volumes have been written on the benchmarking process, and each author has his or her own definition. Many of these definitions conflict. We chose the following definition in order to reach agreement on various benchmarking processes:

- Benchmarking -- The Process of identifying, learning, adapting, and measuring outstanding practices and processes from any organization to improve performance.(1) This definition supports a commitment to quality.
- Benchmark -- A standard or point of reference used in measuring and/or judging quality or value.

Philosophy

This study goes beyond the traditional benchmarking of simply comparing numbers. It seeks best practices and standards to use as goals for improvement. It seeks to find qualitative measures in addition to quantitative ones.

Benchmarking which focuses on measurable results usually focuses on measuring loss costs, rather than determining the cause of good results. We want to move from comparing financial data to comparing specific functions and procedures. Operating ratios fall short of providing meaningful direction. Financial result measurements are important; however, they fail to look at best practices of other organizations, that, when adopted, will improve the entity's future results. Their focus is on numbers, rather than actions.

The endeavor to improve is the focus of this project. We want to identify the costs, what drives these costs, what best practices can reduce those costs, and adopt the practices to reduce the performance gap.

The following examples illustrate how benchmarking public entity risk management functions works:

Examples of Public Entity Risk Management Benchmarking

| Risk Management Function | Basic Practice | Possible Better/Best Practice | Performance Measurement |
|---|---------------------------------------|--|--|
| Identify real/personal property exposures | Review values & adjust for inflation. | Obtain appraisals every 3 years. Identify COPE (construction, occupancy, protection, exposure). Flood zones identified. Mitigation tracked. System for reporting acquisitions/disposals to risk management. | <ul style="list-style-type: none"> • \$s incurred per million sq. ft. • Monitor appraisal process. Utilize checklist to determine if all is completed. |
| Public Official Liability Training | | Training includes all public officials, as well as volunteer & citizen boards. Topics: <ul style="list-style-type: none"> • immunity laws • ethics • media relations • child protection laws • incident command • sexual molestation • employment liability • sexual harassment • HR policies • employee complaints. Training records maintained. Formalized relationship with HR, risk management, legal. | <ul style="list-style-type: none"> • # POL claims per FTE • \$s paid per FTE • Premium per population (student) |
| Contract Administration | Legal/purchasing handle | Contract identified for risk management review. Standardized contracts. Procurement policy and requirements. Insurance clause. Scope of work/check list of coverage/limit. Identify who keeps final contract. Certificates of insurance <ul style="list-style-type: none"> • review • tracking • additional insured • risk categories for limits • payment contingent on certificate. Handbook of insurance requirements <ul style="list-style-type: none"> • standard clauses • indemnification (to the extent permitted by law) | <ul style="list-style-type: none"> • # days in Risk Management • % reviewed or approved by Risk Management |

| | | | |
|----------------|---|--|--|
| | | <ul style="list-style-type: none"> • term • sole proprietor, small business. | |
| Return to Work | RTW after WC injuries takes place occasionally. | Formalized program. Workers comp, FMLA, disability integrated. RM places in other depts and RM pays. Supervisors are trained on RTW biannually. Data bank of possible RTW positions maintained and updated annually. | <ul style="list-style-type: none"> • % workers released for modified duty returned within 3 days. |

Benchmarking will help identify a risk management program's strengths and weaknesses. It lays the groundwork for improvement. Benchmarking provides value when we are willing to change. We recognize a need for improvement and the will to start making changes. Simply collecting the data is not enough. We need to use it to improve.

Benchmarking is a component of total quality management. Use the benchmarking data for improvement, not to criticize poor results.

Benchmarking is more an art than a science. Calculating the cost of risk is scientific. Selecting an area to benchmark, a partner with best practices, a measurement tool, and determining how to reduce the gap are an art. Benchmarking is not an end-all process. It is the beginning of change. Just benchmarking financial results will not help us. We need the process in order to improve and thus improve the financial results. Benchmarking is more than a measurement tool, it is a performance improvement tool. We begin with basic paint-by-number and with each stroke we create an original oil painting.

In the private sector, the mission of benchmarking is to gain an advantage over competition.(2) If public entities do not compete as in the private sector, why would we want to benchmark? The answer is in a basic commitment to quality, humanitarian concern, pursuit of cost reduction, and competition for budget dollars and resources.

What is Risk Management?

Dr George Head, Insurance Institute of America, defines risk management as "a process that includes the four functions of planning, organizing, leading, and controlling business losses on that organization at reasonable cost."(3) Using this definition, we find that risk management functions can and do vary from entity to entity. In order to benchmark, we need to compare consistent data from one organization to another. Therefore, it is important to keep in mind differences both in organizations and risk management departments and functions as we proceed in the benchmarking process.

Risk management includes:

- identifying loss exposures,
- examining techniques to treat those exposures,
- selecting the apparent best technique,
- implementing the chosen technique, and
- monitoring and improving the risk management program.(4)

Risk management is more than reducing claims and saving dollars. It has qualitative aspects which are humanitarian in nature. For example, a risk manager adds value when motivating and employee to return to work in a productive role after a work-related injury.

Mission and Goals

Before beginning the benchmarking process, we must understand our mission and goals. We would expect the mission and goals for risk management to vary from entity to entity. However, some of the basic purposes of risk management will not. Risk management focuses on controlling losses and costs, but it also provides an overall resource to the entity, staff, and the general public. It helps control risk, while managing costs.

Risk management goals must support the overall organization goals. Benchmarks must relate to risk management goals. We need to measure things which indicate if we are accomplishing our goals.

According to Watson(5), benchmarking needs to support the organization's strategic objectives. The benchmarking process provides challenging, but attainable goals. To benchmark, one must be able to admit there is room for improvement.

Cultural Readiness

Public entities are under the constant scrutiny of the public eye. They are run by elected officials who are concerned about responsiveness to their constituency. Politics influence some decisions. Because of this, public entities operate in a different environment from the private sector.

A high level of trust among employees and management leads one to an openness and willingness to change and improve. Distrust, on the other hand, can hinder the benchmarking process. If one is more concerned about perception than making improvements, the process will be less than optimal. A results-oriented environment supports the process.

Communications and management style are also important to the benchmarking process. Sharing ideas will promote the process; secretiveness will hinder. Democratic styles tend to make benchmarking easier, whereas authoritarian--and sometime bureaucratic--styles prevent successful benchmarking.

Evaluate your entity's cultural readiness, before beginning benchmarking. Discuss it with your supervisor to be sure you have support. Get commitment from senior management. You need support to implement change. Consider you entity's readiness when selecting areas to benchmark. Your organization may be ready for change in some areas, and not in others.

Benchmarking Process

Authors disagree on the benchmarking steps. As a benchmarking committee we selected the "Seven-Step Benchmarking Model."⁽⁶⁾ These steps simplify benchmarking as a process and allow us to focus on risk management practices and improvements.

Using this 7-step process and the chart section of this Guideline, each public entity can benchmark its risk management practices. The steps are outlined in the model. Risk management practices are provided in the Chart, along with better/best practices and performance measurements.

Seven-Step Benchmarking Model

1. Identify what to benchmark.
2. Determine what to measure.
3. Identify who to benchmark.
4. Collect the data.
5. Analyze data and determine the gap.
6. Set goals and develop an action plan.
7. Monitor the process.

Step 1: First identify an area that needs improvement and use this to benchmark. For example, perhaps you want to better manage risks assumed under contracts. Limit the scope of your benchmarking. Don't try to measure too much, too soon. (Consult the Chart at the back of this Guideline for assistance.)

Step 2: Use the Benchmarking Chart at the back of this Guideline to select a measurement. For example, the number of liability claims per full time equivalent employee. You may want to develop your own measurement as an alternative (see Performance Measurements in Public Entity Risk Management section).

Step 3: Select your benchmarking partner. One of the most effective ways to implement change is to learn from the successful experience of others.

To simplify the process, you might want to select partner which is similar is size and exposures. For example, if you are comparing a county's workers' compensation loss information, use another county of similar size and exposures. Consider if either county is urban or rural, mountains or plains. Does it provide search and rescue, fire protection, law enforcement? These will affect workers' compensation losses and thus your comparisons. If you select a performance measurement that includes loss data or other cost of risk factors, whether you and your partner self-insure or purchase first dollar

insurance has a dramatic effect on the results. The section on Sample Better/Best Practices may help you identify a possible benchmark partner.

After selecting your partner, you will need to get to know their best practice. This will probably include several phone calls, personal visits, e-mails, and mailing documents. What works in one place may not work in another. You will need to become familiar with the entity to see how to adapt its best practice to fit your entity.

Step 4: Collect the data. Document your data source. Each comparison should use the same data source for simplicity and consistency.

Step 5: Analyze data and determine the gap.

The Benchmarking Chart is by no means all-inclusive. It is a sample to aid in the benchmarking process. A risk manager, or the person with risk management responsibilities, can select 1 or 2 areas to benchmark. The "gap" column allows you to place a "check" for an area which can be improved. The "Priority" column allows you to identify the most important areas by number, with 1 being the highest priority.

Step 6: Set goals and action plans.

Step 7: Monitor the process, adjust, and return to Step 1.

□ □ □

BEST PRACTICES IN RISK MANAGEMENT

Best Practices for this Guideline are defined as:

Best Practices -- The tools and activities used in the benchmarking process.

The Benchmarking Chart section of this Guideline provides numerous better/best practices for public entity risk management. An entity may select from this chart or elect a best practice of its own choosing. The purpose of this Chart is to simplify the process, not to limit the selection. The sample better/best practice list provides organizations against which one can measure its performance. You may need to review several entities before selecting the "right" benchmark partner. In fact, an entity may even want to select a private organization, if its risk management function is similar in nature. It might even choose to compare itself over time rather than comparing itself to another entity. This only works if you are already adopting better/best practices.

q q q

PERFORMANCE MEASUREMENTS IN PUBLIC ENTITY RISK MANAGEMENT

Performance measurements are at the heart of any benchmarking process. This guideline uses the following definition:

Performance Measurement -- The measuring of practices and processes against your pre-determined goals.

Sample performance measurements are provided in the Benchmarking Chart. You may select any of these performance measurements, or determine your own appropriate measurements for benchmarking. You may select a quantitative and/or a qualitative measurement. Keep in mind that a calculation which appears to be quantitative may actually be measuring the quality of your risk management program. For example, an excellent return to work program will reduce claims and losses. You may not be able to determine an appropriate qualitative measure, or the cost of using a qualitative measure may be prohibitive. Do not let this deter you from benchmarking. Simply select another measure.

Performance measures ought to relate to your entity's strategic goals and objectives. They should provide timely, relevant, and concise information to help assess progress toward goals. Avoid collecting data because it is readily available, easy to measure, or makes one "look good." Instead, use performance measurements which accurately reflect the entity's performance, accomplishments, and progress toward goals.

Avoid punitive performance measures. Measurements should help identify what is working and improve on areas, rather than being a "gotcha" system.

Be careful not to develop misleading or erroneous information. Focus on the right things. If you are measuring claim count and you do not include your claims which are closed without payment, don't include those claim numbers from your benchmark partner.

Keep in mind, "What gets measured, gets done."⁽⁷⁾

After you select your performance measurement, you will need to gather data. This can be difficult. Data need to be complete, consistent, relevant, and organized.

- Complete -- In workers' compensation, for example, all losses are included, not just the ones reported to the State.
- Consistent -- Data need to be trended for inflation.
- Relevant -- Data should be relevant to what you are measuring. For example, liability losses need to include loss payments plus defense and investigation costs. Property values need to use replacement cost, rather than book value.
- Organized -- Data can be by accident year or in ascending or descending order, depending on your needs.

You will need to verify that your benchmarking partner is using the same type of data.

For example, when using incurred loss data (paid losses plus reserved losses), the losses should be actuarially developed to their estimated ultimate value. Losses are then compared to payroll units (usually \$100 of payroll). Similarly, claim counts should be actuarially developed and compared. A public entity might be tempted to compare itself to one in another state. However, if you are comparing loss costs or insurance premiums, differences in statutes can create large differences in loss and insurance costs.

Carefully define what you're going to measure.

Performance measurements should be:(8)

- Valid,
- Reliable,
- Understandable,
- Timely,
- Consistent,
- Resistant to perverse behavior,
- Nonredundant,
- Sensitive to data collection costs, and
- Focused on controllable facets of performance.

Keep in mind we are breaking new ground. Do not get frustrated with the inability to have a perfect system. Benchmarking is a process. Benchmarking in public entity risk management is very new and we do not have all the answers!

q q q

ENDNOTES

1. Benchmarking Study Report, *Serving the American Republic: Best Practices in Performance Measurement*, National Performance Review, Al Gore, Vice President of the United States, June 1997, p. 29.
2. Watson, Gregory H., *The Benchmarking Workbook*, Productivity Press, Portland, OR, 1992, p.3.
3. Head, George, *Essentials of Risk Management*, Insurance Institute of America, Malver, Pa., Third Edition, 1997, Vol. 1, p. 1.
4. Ibid.
5. Watson, p. 6.
6. Chang & Kelly, *Improving Through Benchmarking: A Practical Guide to Achieving Peak Process Performance*, 1994.
7. Benchmarking Study Report.
8. Ammons, David M., *A Brief Guide for Performance Measurement in Local Government*, National Center of Public Productivity, Rutgers University, 1997.

BIBLIOGRAPHY

Ammons, David N. A Brief Guide for Performance Measurement in Local Government. New Brunswick, NJ: National Center of Public Productivity, Rutgers University, 1997.

Ammons, David N. Accountability for Performance: Measurement and Monitoring in Local Government. Washington, DC: International City/County Management Association, 1995.

Bogen, Christopher E. and Michael J. English. Benchmarking For Best Practices: Winning through Innovative Adaptation. New York: McGraw-Hill, 1994.

Chang, Richard Y. and P. Keith Kelly. Improving through Benchmarking: a Practical Guide to Achieving Peak Process Performance. Irvine, CA: Richard Chang Associates, 1994.

Head, George L. Essentials of Risk Management. 3d ed. Malvern, PA: Insurance Institute of America, 1997. 2 v.

National Performance Review. Serving the American Public: Best Practices in Performance Measurement: Benchmarking Study Report. Washington, DC: National Performance Review, 1997.

Watson, Gregory H. The Benchmarking Workbook: Adapting the Best Practices for Performance Improvement. Cambridge, MA: Productivity Press, 1992.

q q q

SAMPLE BETTER/BEST PRACTICES

| | |
|---|---|
| <p>Annual Report An annual report is a format for getting a risk management message to management. It provides valuable information including loss data, insurance coverage and premiums, and current risk management activities.</p> | <p>Arapahoe County—Pat Skahill (303) 795-4639</p> |
| <p>Chemical Inventory—Self-Assessment The Colorado Department of Public Health and Environment published an excellent document to aid school districts in chemical management. St. Vrain completed the Self-Assessment and implemented the recommendations for safer schools.</p> | <p>Colorado Department of Public Health and Environment, St. Vrain Valley Schools—Lynn Crary (303) 682-7311</p> |
| <p>Claim Reporting City philosophy of excellent customer service created the opportunity to provide citizens and other potential claimants with a standardized claim form and instructions for filing within the requirements of the Colorado Governmental Immunity Act. Instructions are provided in both English and Spanish.</p> | <p>City of Longmont—Deb Carson (303) 651-8435</p> |
| <p>Contract Review Form To ensure risk management review of contracts, a risk manager sign-off is included on the contract review form.</p> | <p>Arapahoe County—Pat Skahill (303) 795-4639</p> |
| <p>Department Review Report (Safety Suggestions) Reports are generated by Safety Coordinator when a corrective action is needed. The report includes observations and recommendations. It is generated within five days, reviewed by Risk Management, and distributed to appropriate department heads within two days. Follow up is monitored by Safety Coordinator on a routine basis. The report is closed when corrective action is completed and documented.</p> | <p>Pitkin County—Hilary Fletcher Smith (970) 920-5194</p> |
| <p>Ergonomics Program Arapahoe County s ergonomics program provides for an ongoing budget, a process for determining need, and a tracking system for updating furniture that doesn't meet current ergonomic standards.</p> | <p>Arapahoe County—Pat Skahill (303) 795-4639</p> |

| | |
|--|---|
| <p>Facility Changes This report form allows for easy reporting of new or changed property values/uses.</p> | <p>Arapahoe County—Pat Skahill (303) 795-4639</p> |
| <p>Fall Protection Program The program identifies standard policy and procedures, as well as, hands-on training needs. It provides for multiple departments (Translator, Communications, etc.).</p> | <p>Pitkin County—Hilary Fletcher Smith (970) 920-5194</p> |
| <p>Liability Claim Review Committee El Paso County has a very successful Claim Review Board. Based on the amount of the claim, up to six members of the Claim Review Board make decisions on defense and settlement. The Claim Review Board includes County Attorney, County Administrator, Director of Finance, a County Commissioner, Risk Manager, and the involved department head.</p> | <p>El Paso County—John Zimmerman (719) 520-7485</p> |
| <p>Loss Prevention Awards Awards are given to employees who identify safety concerns and provide suggestions to correct the problem. Additionally, employees are eligible for annual safety awards (varying award depending upon risk category). Departments are eligible for annual safety awards if losses are below agreed upon loss goal. If an employee is involved in an accident, Safety Team members review loss and determine eligibility for award.</p> | <p>Pitkin County—Hilary Fletcher Smith (970) 920-5194</p> |
| <p>Loss Sensitive Cost Allocation The City has a fairly new, but very sophisticated, cost allocation program. Workers compensation claims are summarized in detail for all departments. The claims are even sorted by the supervisor of the injured worker.</p> | <p>City of Boulder—James Tydings, Esq. (303) 441-3020</p> |
| <p>Motor Vehicle Policy This set of policies provides for a systematic evaluation of driving records for new and current employees. It uses trigger points for various actions, based on the points accumulated on a driving record.</p> | <p>Arapahoe County—Pat Skahill (303) 795-4639</p> |
| <p>Parks Department Inspection Procedures The City has developed an effective inspection procedure for parks.</p> | <p>City of Boulder—Eric Harris (303) 441-4170</p> |

| | |
|---|---|
| <p>Physical Testing for Law Enforcement Personnel</p> | <p>City of Longmont—Deb Carson (303) 651-8435</p> |
| <p>Post Employment Offer Medical Inquiry The window of opportunity for asking medical questions of a future employee is post offer, pre-hire. Medical information that causes one to question if the job may cause harm to the future employee or to another would be reason to seek further information. Such information may also be helpful in apportionment of future workers compensation claims.</p> | <p>City of Longmont—Deb Carson (303) 651-8435</p> |
| <p>Property Schedule (Facility Information) Keeping property valuation schedules current is important at insurance renewal time. The schedule is easily updated utilizing Marshal Swift Modifiers provided annually by the City's insurance broker. This schedule is supported by several notebooks with pictures of each facility and individual property surveys.</p> | <p>City of Longmont—Deb Carson (303) 651-8435</p> |
| <p>Risk Management Service Description—Mission Statement and Goals A specific service description including mission statement and goals was developed to identify the department's focus and to further align departmental and organizational behavior.</p> | <p>Pitkin County—Hilary Fletcher Smith (970) 920-5194</p> |
| <p>Safety Committees Safety and safety related issues need to be communicated throughout an organization. This committee structure enhances the flow of information throughout the County.</p> | <p>Arapahoe County—Pat Skahill (303) 795-4639</p> |
| <p>Safety Handbook This comprehensive safety handbook covers written safety policies and procedures including explanation of responsibilities in the event of an accident, claim procedures, forms, and contacts. It also provides written policies for all the county's safety programs. Training is provided for every program. New employees receive specific handbook orientation.</p> | <p>Pitkin County—Hilary Fletcher Smith (970) 920-5194</p> |

| | |
|--|---|
| <p>Safety Incentive Awards Program Arapahoe County has two programs. One allows for suggestions and one provides for additional "eyes" focused on safety. The Executive Safety Committee rewards employees with cash prizes for particularly good suggestions. SHARP (Stay Healthy and Accident-free Rewards Program) provides annual prizes based on an individual's participation in safety programs. Also, it promotes morale by including the County logo on prizes.</p> | Arapahoe County—Pat Skahill (303) 795-4639 |
| <p>Safety Training Checklists To ensure that all new employees receive job-related safety training from the time they start work, risk management assembled lists of safety related topics by job type. The safety officer meets with each new employee and his/her supervisor to review the list, make notations, and agreements between supervisor/employee/safety officer for further job-related safety training.</p> | City of Longmont—Deb Carson (303) 651-8435 |
| <p>Swimming Pool Safety The City focuses on training, staffing, and pool chemical monitoring. Life guard training is intense and carefully managed. Staffing is adjusted based on swimmer experience and age. Pool chemicals are manually tested according to schedules. Pools with the greatest usage have gas detectors linked to automatic dialers connected to the Police Dispatch Center.</p> | City of Lakewood—Jim Patton (303) 987-7661 |
| <p>Training and Tracking Training is designed to support written policies and procedures. Tracking of these activities is provided to each employee in order for them to take responsibility for participating in recommended training. This information can be accessed electronically at any time by an employee, and is provided at department meetings or on request.</p> | Pitkin County—Hilary Fletcher Smith (970) 920-5194 |
| <p>Workers Compensation Cost Containment The City enjoys a workers compensation experience modifier of .49. It has not had a workers compensation claimant represented by an attorney in over a year. The City has a mini ppo for designated providers giving employees a wide range of treatment choices. The City's philosophy emphasizes communication and customer satisfaction.</p> | City of Westminster—Pierrette Ray (303) 430-2400 X2156 |

BENCHMARKING CHART

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

Property Exposures

| | | | | | |
|--|--|---|--|--|--|
| Real Property Personal Property Vehicles | Review documents related to property values. Adjust valuations for inflation and/or replacement cost | Appraisals every 3 years. COPE (construction, occupancy, protection, and exposure) on all locations. Flood zones identified utilizing topographical map. Track mitigation techniques. System for reporting acquisitions/disposals and annual valuation adjustments, including matching valuations to insurance valuation methods—replacement cost, functional cost, etc. Complete property exposure checklist. Purchase blanket insurance coverage. Safety/audit inspection program. Property security: alarms, sprinklers, including retrofitting older properties. | Monitor appraisal process. Utilize checklist to determine if all is completed. # of Claims per FTE \$ s incurred per FTE # of Claims per 1 million sq. ft. \$ s incurred per 1 million sq. ft. Yes/No % of facilities inspected. # of inspections # of recommendations % remediated % of property included | | |
| Electronic data processing equipment | Off-site storage | Disaster recovery plan. Records and EDP management. Secured access. Back up policies for all computers including personal computer hard drives. Manual processes to back up computer process (contingency plans). Practice your plan. | Monitor. Utilize checklist to determine if all is completed. | | |
| Valuable papers, accounts receivable. | Identify and inventory. | Records Management. Fire proof vaults/cabinets. | Monitor. Utilize checklist to determine if all is completed. | | |
| Business interruption. | Purchase insurance. | Complete BI worksheet. | | | |
| Crime exposures: Money and securities, forgery, etc. | Complete cash handling questionnaire annually. Segregation of duties. | Identify areas and amounts for cash handling. Employee background checks (CBI & FBI). Cash handling audits. Video surveillance at cash locations. | Monitor. Utilize checklist to determine if all is completed. | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---|---|---|--|------------|-------------------------|
| | | Electronic funds transfers—ability to initiate transfers is restricted through use of passwords or codes, unique passwords assigned, pass-words changed periodically, password assignments and changes securely communi-cated, passwords deleted on termination, immediate reporting of unauthorized attempts, online transactions limited to normal business hours, transfers confirmed, call back procedures, pre-numbered request forms. | | | |
| New construction / acquisitions. | | Blue print review. Send to safety engineer. Safety and security assessment including life safety codes. Contractual risk transfer in contracts. Environmental audits. Automatic insurance coverage for new acquisitions. Builders risk coverage. | Monitor. Risk Management review and sign off. | | |
| Property of others. | Insure small amount. | Maintain and update annually personal property inventory, including seizures, fine arts, exhibitions. Employees submit lists of personally owned equipment necessary to perform their jobs, including personal computers, tools, weapons, etc. Guidelines in place. | Monitor. Utilize checklist to determine if all is completed. | | |
| Intellectual property (patents, copyrights, trademarks, trade secrets). | | Identify exposures. Apply appropriate loss control techniques. Purchase insurance. | | | |
| Boiler and machinery. | Annual inspections and follow-through on recommendations. | Joint Loss Agreement on insurance policies (both property and boiler). Inventory of equipment. Purchase blanket insurance. | Monitor. Utilize checklist to determine if all is completed. | | |
| Fine arts. | Insure to value. | Alarms, security. Reappraise periodically. Evaluate if purchasing insurance is prudent. | | | |
| Property in transit | Insure to value. | Transit guidelines in place. Evaluate exposure. Determine insurance needs | | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

| | | | | | |
|--|--|--------------------|--|--|--|
| | | and who purchases. | | | |
|--|--|--------------------|--|--|--|

Workers' Compensation

| | | | | | |
|-------------------|---|--|---|--|--|
| Hiring practices | New employee safety orientation. | <p>Post-offer pre-placement physicals, including medical questionnaire, range of motion impairment ratings. Baseline physicals. Maintain data base.</p> <p>Job description lists essential functions; physical requirements. Functional capacity evaluations performed. Periodic review.</p> <p>Drug testing: CDL required, pre-employment, random , return to work, post accident, reasonable suspicion, hair analysis.</p> | <p>Monitor. Utilize checklist to determine if all is completed.</p> <p>Monitor.</p> | | |
| Return to work. | | <p>Workers comp/FMLA/ disability integration. Risk management places in other departments and RM pays . Supervisors are trained on RTW every 2 years. Data bank of possible RTW positions is maintained and updated annually.</p> | <p>% of injured workers released for modified duty, returned within 3 days.</p> | | |
| Claims management | Review claim and forward to insurance company or TPA. | <p>Risk Manager meets every employee with lost time. Contact daily 1st wk. Weekly thereafter.</p> <p>Supervisor training.</p> <p>Survey every injured employee post claim re: designated medical provider, physical therapist, hospital, and risk management staff.</p> <p>Electronic claim reporting.</p> <p>Get well card to employees on w.c.</p> <p>Staffing Medical Internal staff: risk management, human relations, legal, supervisor, management (past 2 weeks,</p> | <p>Monitor. % of claims with attorney involvement.</p> <p>Every 6 months.</p> | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|------------------------------------|--|--|------------|-------------------------|
| | | <p>out 5 days).</p> <p>Technology to track and minimize data entry.</p> <p>Policy on multiple w. c. claims. (Communications, accountability)</p> <p>Claimant visits.</p> <p>Meals-on-wheels for injured workers.</p> <p>Nurse case management.</p> | <p>Yes/No Tracking.</p> <p>% of injured workers visited.</p> | | |
| Performance evaluation. | Annual basic review. | Includes safety and workers' compensation. | Yes/No. | | |
| Accident investigation | Risk management reviews paperwork. | <p>Committee including management.</p> <p>Peer review.</p> | <p>Yes/No.</p> <p># of recommendations.</p> <p>% of remediations completed.</p> <p>Yes/No.</p> | | |
| Loss analysis (all exposures) | Review loss data. | Distribute data to managers. Allocate loss costs to departments/divisions. | <p># of claims (frequency)</p> <p>Incurred \$ s per \$ payroll.</p> <p>Experience Modifier</p> <p># claims/FTE</p> <p># LT claims/FTE</p> <p>\$ s incurred/FTE</p> <p>\$ s incurred/\$100 payroll</p> <p>Lag time:</p> <p>Accident to RM (2 days or less for 95% of claims).</p> <p>Accident to adjuster.</p> <p>% loss time claims/total claims.</p> <p>Legal expense as % of incurred losses.</p> <p>Average value of claims.</p> <p>Average value of closed claims.</p> <p>\$ s incurred as % of manual premium (loss ratio).</p> <p>Ave. days LT claim open.</p> <p>Ave. settlement value.</p> <p>Ave. # loss days per claim.</p> <p>LT cost as % of total WC claims cost.</p> | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

Auto Liability

| | | | | | |
|---|--|---|---|--|--|
| Driver qualification. | MVR checks prior to hiring Annual MVR checks. | Standards. Policy. MVR checks semiannual. Security cameras on school buses. Black box to track driving information. | Yes/No Yes/No Yes/No % of buses having security cameras. # auto accidents per miles driven. | | |
| Driver training. | | Training required for fleet permit. Specialized training: - pursuit - winter driving - fueling practices - post accident - rodeos - cell phone usage | # of auto accidents per miles driven. | | |
| Fleet Inventory/ Maintenance/ Special needs | Preventative maintenance program. | Meticulous maintenance and computerized supporting records. Equipment for special needs: -avalanche beacons -bus retarders -automatic chains -automatic sanders. | Monitor. | | |
| Emergency procedures. | Communication link. | Accident Procedures Training Universal precautions First Aid Equipment procedures Communications— technology | | | |
| Vehicle usage policy. | | Written policy on : -Passengers/ride alongs -Use of personal vehicles for business -Out of state travel Qualified driver list. | Monitor. Utilize checklist to determine if all is completed. | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

Public Officials Liability

| | | | | | |
|----------------------|--|---|---|--|--|
| Training / Education | | <p>Include volunteer and citizen boards and commissions.</p> <p>Topics:</p> <ul style="list-style-type: none"> -immunity laws -ethics -media relations -child protection laws -incident command -sexual molestation -employment liability -sexual harassment -HR policies -employee complaints <p>Training records maintained.</p> <p>Formalized relationship with HR, risk management, legal. (See CIRSA video.)</p> | <p># of claims per FTE</p> <p>\$ s paid per FTE</p> <p>\$ s incurred per \$100 payroll</p> <p># claims per population (student)</p> <p>\$ s incurred per population (student)</p> <p>Liability premium per population (student)</p> | | |
| Ombudsman. | | Handles employee relations, others. | | | |
| Grievance process. | | Built into code procedure for handling complaints. | | | |
| Legal | | Assign 1 attorney for RM policies. | | | |
| Volunteer boards. | | Policy and procedures for outside boards and commissions. | | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

General Liability

| | | | | | |
|---------------------------------|------------------------------|--|--|--|--|
| <p>Claims management</p> | <p>Settlement authority.</p> | <p>Training. -how to handle notice of claim. -immunity act and notice procedures -investigation and checklist.</p> <p>Team—Adjuster, Risk Manager, attorney to staff claims.</p> <p>Litigation Management (CIRSA) Attend all hearings, depositions. Consider alternative dispute resolution. Customer service. Contact within 24 hours on serious claims. Train TPA or adjustors on expectations & claims philosophy.</p> | <p># claims per FTE \$ s incurred per FTE</p> <p># claims per population (student) \$ s incurred per population (student) \$ s incurred per 1 million sq. ft. of buildings Claim cost as % of premium. % of claims with attorney involvement.</p> | | |
| <p>Contract administration.</p> | | <p>Risk management review process. Contracts identified for risk management review.</p> <p>Standardized contracts.</p> <p>Procurement policy and requirements. Insurance clause. Scope of work/check list of coverage/limit Identify who keeps final contract.</p> <p>Certificates of insurance -review -tracking -additional insured -risk categories for limits -payment contingent on certificate.</p> <p>Handbook of Insurance requirements:</p> | <p># days in RM. 100% are reviewed/ approved by risk management.</p> | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------------|---|--------------------------------|------------|-------------------------|
| | | Standard clauses -Indemnification (to the extent permitted by law.) -term -sole proprietor/small businesses. | | | |
| Volunteers. | Philosophy for covering WC. | Coordinator Registration process (especially important for those who deal with kids, elderly, disabled, drive, parking enforcement.) -Background checks -MVR s -Waivers and release of liability. Training/orientations/PPE. -policy review Job Descriptions. Assignment of safety equipment. Accidental Death and Dismemberment Coverage. | Monitor. | | |
| Facility management. | | Incentives for employees identifying risks (\$10 gift certificate) Inspections with meticulous record keeping. -facilities -ADA -hazards Follow-up on all corrective actions. (See Hilary s Dept of Rev Rpt.) ADA coordinator Citizens complaint forum. Establish budget for unexpected safety needs. Evacuation plans -how often to drill -communication plan -head counts -lockdown vs evacuation Specialized Inspections | # recorded. % followed up. | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|---|---|------------|-------------------------|
| Public thoroughfares. | | Hotlines Incentives Snow/ice removal Maintenance | # of claims due to snow and ice. \$'s paid due to snow/ice injuries. | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

Law Enforcement

| Accreditation | | Accredited department. | Yes/No. | | |
|--------------------------|--|---|---------|--|--|
| Policies and procedures. | | Accredited department. Policies and Procedures address: -Pursuit -Use of Weapons -search & seizure -moonlighting -incarceration (intake screening) -minors -gender -investigation use of chemicals. Review and update training. Personal Property Policy and Procedures. EMS/EMT Annual Training -tactical -PPCTT -SWAT teams | | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

General Safety

| | | | | | |
|---|----------------------------------|---|---|--|--|
| Committees | | Management participates on committee. | # of claims. \$'s incurred. | | |
| Policies and procedures. Training and orientation. | New employee safety orientation. | <p>Every policy and procedure has training. Maintain handbook on all policies. Checklist on all training.</p> <p>Integrate Safety into all aspects of the entity—budget, performance evaluations.</p> <p>Training based on loss analysis.</p> <p>Supervisors are trained in Safety—core competency.</p> <p>Ergonomics.</p> <p>CIRSA s loss control standards.</p> <p>Safety library</p> | <p># of training sessions per FTE.</p> <p>Tests for proficiency levels.</p> | | |
| Audits and inspections. | | Accident investigation committee. | | | |
| Safety communication. | | <p>Newsletter.</p> <p>Meetings.</p> <p>Posters.</p> | | | |
| Safety checklist. | | Specialized for different workers. Meet within first week of employment with supervisor—individual ergonomics evaluation within 45 days. | | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

Risk Management Administration

| | | | | | |
|----------------------------------|---|--|--|--|--|
| Mission statement, Goal setting. | | <p>High profile. Perceived resource. Service orientation.</p> <p>Annual Report -Safety philosophies -Resource -Training -Industrial hygiene -loss data -compliance with mission statement and goal setting.</p> <p>Selling risk management up and across.</p> <p>Communications.</p> <p>Risk Management Operational Audit every 3-5 years.</p> | <p>People come to risk management for assistance.</p> <p>85% of survey respondents satisfied.</p> <p>% of depts./division using risk management as a resource during yr.</p> <p># of times supervisors seek RM advice.</p> <p>\$ s incurred as a % of risk management budget (loss ratio).</p> | | |
| Cost of risk. | Claims less recoveries plus administration costs and insurance. | <p>Calculate and measure COR. Monitor for improvement.</p> <p>Loss history evaluation/analysis.</p> <p>Vendor evaluations conducted and communicated annually. Surveys conducted as needed. -broker -TPA -Other contractors</p> | <p>Compare COR as a % of revenue (budget) over time for entity.</p> <p>Compare COR as a % of revenue (budget) with comparable entities.</p> <p>COR per FTE</p> <p># of losses \$ s incurred \$ s paid</p> <p>\$ s incurred as % of surplus fund</p> <p>SIR as % of surplus fund.</p> | | |
| Budgeting | | <p>Trending, triangulation, actuarial evaluation annually.</p> <p>Cost Allocation to departments/divisions</p> | <p>Yes/No.</p> <p>Yes/No, has it been sold?</p> | | |
| Reporting structure. | | <p>As high as you can get.</p> <p>Stand alone. Report to administrator.</p> | | | |
| Office management. | | <p>Computers. State of the art RMIS. Updated information. Managed.</p> <p>Staff Development</p> | | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

Environmental Health

| | | | | | |
|-----------------------|--|---|---------------------------------|--|--|
| Environmental audits. | Federal/state/city requirements addressed. | Ensure EPA compliance. Evaluate exposures. Protocols for new acquisitions. Address exposures -landfills-monitoring wells -indoor air—test -asbestos—follow AHERA -Above and UST s. | % of recommendations addressed. | | |
| Training | | Establish environmental response team. Train maintenance staff and others. | # of training sessions per FTE. | | |
| Public relations. | | Policy for response. Communicate. Respond to concerns. | | | |
| Chemistry labs. | | Self-Assessment—State of Colorado Rules & Regulations Governing Schools in the State of Colorado | Monitor. | | |

| <i>Risk Management Function</i> | <i>Basic Practice</i> | <i>Better / Best Practice</i> | <i>Performance Measurement</i> | <i>Gap</i> | <i>Priority (1-2-3)</i> |
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|
|---------------------------------|-----------------------|-------------------------------|--------------------------------|------------|-------------------------|

Emergency Management

| | | | | | |
|---|---------------------|---|--|--|--|
| Threat assessment team for workplace violence / trauma. | | <p>Include Risk management, sheriff s dept., HR, legal.</p> <p>Employee Assistance. Program debriefs.</p> <p>Handled within 24 hours.</p> | <p>85% of surveyed employees satisfied.</p> <p>Reassess after crisis</p> | | |
| Disaster recovery plan. | Identify exposures. | <p>Contractors pre-selected. Table top exercises. Drills. FEMA training. Telephone Tree. Backup facilities. Mitigation Process under risk management. Disaster warning systems—dedicated AM station. Hazmat sticker on phones. Contract with hazardous material vendor. Communication/coordination with outside agencies. Surprise disaster simulation exercises.</p> | Reassess after disaster. | | |

q q q