

RESOLUTION NO. 17-02

A RESOLUTION ESTABLISHING A RISK MANAGEMENT PROGRAM

WHEREAS, Citycounty Insurance Services (CIS) was formed to meet the risk management and employee benefit needs of Oregon Cities and the City of Scappoose has been a member for many years; and

WHEREAS, CIS is offering their members a bonus program to reduce risk, prevent costly claims, and reduce premium contributions by implementing a written Risk Management Program; and

WHEREAS, the City of Scappoose holds in high regard the safety, welfare and health of our employees; and

WHEREAS, with this program the City will have the ability to identify and assess risks, select and implement measures to address risks, monitor the effectiveness of our risk policies.

WHEREAS, the City of Scappoose has a need to adopt a Risk Management Program; and

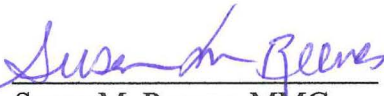
NOW, THEREFORE BE IT RESOLVED, that the Risk Management Program attached as exhibit A is hereby adopted.

PASSED AND ADOPTED by the Scappoose City Council and signed by me, and the City Recorder, in authentication of its passage this 23rd day of January, 2017.

CITY OF SCAPPOOSE, OREGON



Scott Burge, Mayor

Attest: 

Susan M. Reeves, MMC
City Recorder

**CITY OF SCAPPOOSE
RISK MANAGEMENT PROGRAM**

Exhibit A

Purpose

The purpose of the City of Scappoose Risk Management Program is to identify and assess risks, select and implement measures to address risk, and monitor the program's effectiveness in an organized and coordinated fashion to pro-actively identify risks and prevent claims.

Risk Management Objectives/Duties

Accidents and losses must be reported promptly and in accordance with prescribed procedures. The benefits of timely reporting include enhanced citizen confidence, better protection of the City's interest, reduced time lost for employees and equipment, and savings realized through prompt settlements.

Reports of general liability claims and automobile accidents should be immediately reported to the Department Supervisor. The following information should be included in every report:

- a. Date, time, and location of accident or event.
- b. Description of vehicle, equipment, or property involved.
- c. Name(s) of person(s) involved.
- d. Name(s) of person(s) injured.
- e. Description of any medical attention received.
- f. Nature of damage/loss and estimated cost.
- g. Description of circumstances; diagram of events if possible.
- h. Insurance Policy Numbers, Agents, and/or Agencies.
- i. Name(s) and addresses of witnesses.
- j. Appropriate signatures.
- k. Copy of DMV report, if filed.
- l. Copy of Police report, if filed.
- m. In addition, procedures described in Accident Reporting and Analysis Policy must be followed.

The Department Supervisor will process all accident/loss forms and forward forms to the Finance Administrator. The form will be logged and forwarded to the Safety Committee for review. The form will be returned to the Department Head for recommended corrections or training opportunities. The Risk Management Team will follow up with the Department Head to make sure recommendations were followed.

The Finance Administrator will file workers' compensation accident reports with the appropriate insurance coverage provider. Workers' compensation incidents will be processed in accordance with Employee Handbook Policies and Procedures: 306 Workers' Compensation Insurance.

Additions and/or deletions of coverage: Any and all changes, additions or deleted coverage will be submitted to the City Recorder for submission to insurance agent (auto, new building and/or facilities, equipment, and program or service). The request will be

forwarded to the insurance agent, signed and dated to acknowledge receipt of the request and returned to the City for record retention.

Special events: If required, a certificate of general liability insurance with the City of Scappoose, its officers, employees and agents shall be added as an additional named insured, with a 30-day notice of cancellation in the face amount of \$1 million per occurrence. Special events may require additional insurance, to be determined by the City. Certificates of Liability Insurance must be forwarded to the City Recorder for submission to the City Insurance Agent for review, certificates must be on file prior to the event.

Disciplinary Actions

All potential disciplinary actions should initially be forwarded to CIS' Pre-Loss Attorney before taking action.

Who is responsible for Risk Management?

The Risk Manager for the City of Scappoose is the City Manager. The Risk Manager or his designee will Chair the Risk Management Executive Committee.

Risk Management Executive Committee – The City's Risk Management Committee is comprised of the Finance Administrator, Chief of Police, Public Works Director, Treatment Plant Supervisor. Risk management consultants (insurance agent) will be invited to participate. It shall be the Committee's responsibility to meet quarterly and make recommendations regarding how to best carry out the City's Risk Management Objectives.

The Risk Management Committee will:

- a. Receive report from Safety Committee Chair.
- b. Set annual objectives for risk management.
- c. Set priorities by identifying top risks.
- d. Determine risk tolerance.
- e. Identify risk exposures.
- f. Identify and assign "Risk Owners" to those exposures.
- g. Learn best practices identified by insurance coverage providers.
- h. Review Annual Best Practice Survey.
- i. Promote sound records management including data security and confidentiality.
- j. Oversee compliance with OSHA and other regulations.
- k. Review significant claims.
- l. Assure accountability by reviewing risk activities and results.

Department Heads and Supervisors

Department Heads and Supervisors are tasked with supporting the City's Risk Management Program by ensuring employees understand and comply with all risk management and safety requirements. Department Heads and Supervisors will:

- a. Promote safety program and loss control efforts.
- b. Ensure employees are trained on risk management, loss control, employee safety and emergency response policies.
- c. Allocate time for employee safety training and Safety Committee participation.

- d. Identify, reduce, and eliminate hazards through regular inspections and accident investigations.
- e. Hold all employees accountable for safety.
- f. Understand and enforce contractual standards.
- g. Assure proper handling of hazardous materials.
- h. Promote and model ethical behavior.
- i. Initial administration of workers' compensation process in the event of an employee injury or illness by processing an OSHA 801 form as soon as possible after event.

Employees

All City employees shall:

- a. Participate in appropriate training.
- b. Follow all safety rules.
- c. Report all incidents, injuries, and accidents to their supervisor immediately.
- d. Share any risk or potential risk with their supervisor immediately.
- e. Know what to do in an emergency; how to mitigate an event.
- f. Acknowledge responsibility for their own actions.
- g. Work in an ethical manner.

Safety Committee

The primary function of the Safety Committee is to focus on internal solutions to safety problems. The City's Safety Committee is made up of representatives from all departments and in compliance with the City's Safety Manual shall:

- a. Meet monthly.
- b. Review and investigate workers' compensation claims and incident reports.
- c. Conduct quarterly inspections of City facilities.
- d. Review Safety Manual and update as needed.
- e. Conduct accident/incident analysis.
- f. Conduct job hazard analysis.
- g. Review OSHA consultations and ensure compliance.
- h. Make recommendations to City Manager and/or Department Heads regarding safety concerns.

Insurance Agent

Provides a wide array of services for its customers including:

- a. Assist, train, attend Safety, Risk Management and Staff meetings as needed
- b. Frequent communication with public entity staff.
- c. Review construction and City contracts for coverage, execution and risk transfer, reduction, elimination hold harmless and indemnity issues.
- d. Advise staff on risk management training opportunities.
- e. Perform loss prevention and control surveys, inspections, and recommend future actions.
- f. Negotiate, on behalf of the City, pricing of insurance products and policies.
- g. Assist with disaster/emergency, business interruption, contingency planning assistance (Agility).

- h. Assist in claims processing and communication.
- i. Advise on Worker's Compensation insurance.

Analyze Risk Treatment Alternatives

1. Eliminate or avoid risk – Some identified risks can be eliminated or avoided. For example, hazards that are identified during inspections or by individuals can be removed, and broken equipment can be locked/tagged out until it is repaired.
2. Control of risk – For risks that cannot be eliminated or transferred, appropriate control methods shall be implemented. Control methods include personal protective equipment, regular inspection of safety equipment, training in safe job procedures, ergonomic assessments and improvements, and obtaining assistance with tasks when needed.

Review and update

This Policy shall be reviewed every two years by the Risk Management Team and updated as appropriate.