

RISK MANAGEMENT POLICY

The Risk Management goal is to assist our members in reducing their risk, therefore reducing their losses. This will result in the overall reduction of risk for the pool.

Risk Management Key Elements:

1. Review loss history on a monthly basis and track trends.
 - The Claims and Risk Management Monthly Report and LCMS record each new claim and incident. The data is reviewed for analyzing trends or any unusual claim activity.
2. Provide resources to our member to assist them with risk management inquiries.
 - Staff is available on a daily basis to field the member's risk management questions. The questions and answers are recorded in the Risk Management Log.
 - Provide training in areas of greatest exposure. We offer several training opportunities throughout the year as well as specialized training for the member's specific needs.
 - Our Risk Management Handbook is available to our members on-line as a resource for many of their risk management needs.
 - XXX has contracted with ZZZ. This service provides legal opinion and consultation on government issues.
3. Coordinate Loss Control Surveys with the broker and the member.
4. Provide articles for the XXX newsletter.
5. Review member's contracts concerning risk management issues (i.e., indemnification and hold harmless paragraphs, insurance requirements).
6. Perform site visits with members who have risk management questions or issues. These visits focus on issues the member is experiencing or areas where the XXX staff evaluates the needs addressed.
7. Issue Evidence of Coverage (EOC) certificates.
 - If an EOC is requested with no additional insured request, the EOC is issued with minimal review.
 - If an EOC includes an additional insured, the request is reviewed by the claims/risk management staff. If there is a contract involved, the contract is reviewed before the EOC is issued.

8. XXX offers free legal advice to members on employment issues. If the question cannot be answered in-house, the member is referred to our Enduris panel of attorneys.
9. XXX has a pre-defense program available to all members. The members notify XXX of a pre-claim event, and assistance is provided in the form of coaching, counseling, policy review and/or legal advice.