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• Do you feel that your entity is properly protected against serious losses?

•The Police Officer and the Mentally Ill Subject?

•The inquisitive child at the soccer field?

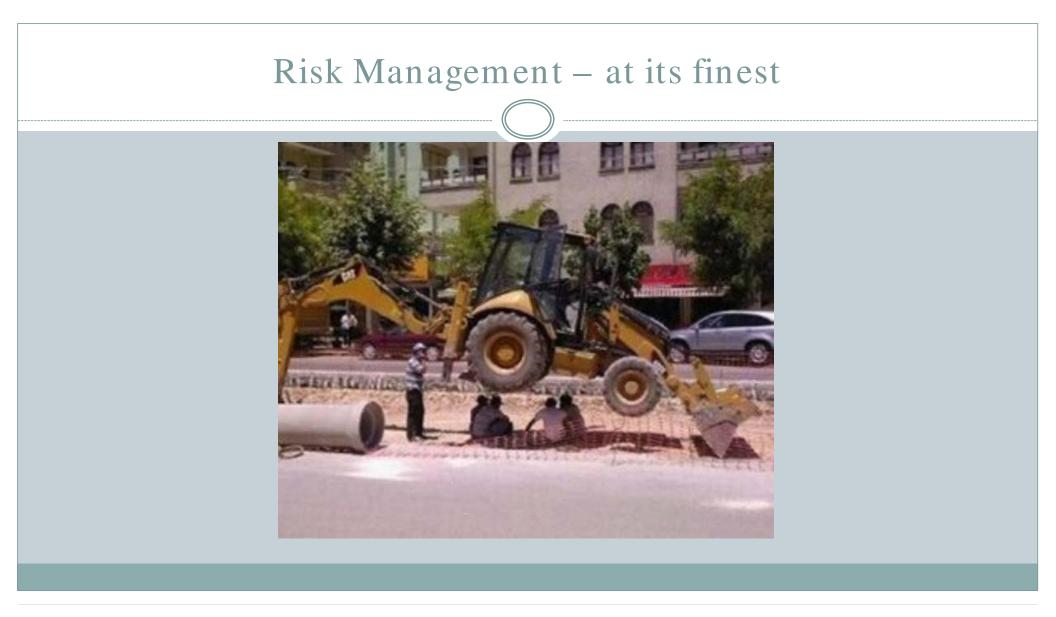
•The building inspector just doing his job?

•The sick inmate?

•The funeral escort?

•Enforcing your ordinances in municipal court?





- ISO Standards (International Organization for Standardization) identify best practices for the manufacturing and service industries with the focus on creating a more efficient effective operation.
 - ISO 31000 defines some minimum expectations for all sizes of organizations on the design and implementation of risk management
 - Create a framework for managing risk across the organization
 - ISO 31004 provides the implementation guidance in designing the risk management program for the organization
 - × needs to create value as well as protect value
 - × transparent and inclusive
 - dynamic and responsive to change
 - × systematic, structured and timely
 - × facilitates continual improvement to the organization

• Performance Management - how we track & demonstrate results

- Your organization needs to have performance measures
- Your organization should have activities (things you do), output (immediate result), outcome (ultimate goal that the activity and output supports)
- Risk Attitude also called 'risk tolerance', 'acceptable risk', 'risk appetite'
 - Your organization may not embrace uncertainty, preferring 'zero' risk in decision making or ignoring it altogether
 - SIR (Self Insured Retention) levels can be adjusted based on risk attitude
- Risk Activity people, processes and systems in place to help manage uncertainty
 - Your organization is currently managing a wide range of risks: you can see that from resources that exist, plans and priorities that are being pursued

- Risk Management Committee
 - × Fresh ideas on a quarterly basis
 - × Different Perspectives
- Accident Review Board
 - × Review all accidents over a certain threshold
 - × Disciplinary Measures
 - × Wide variety of Departments
- Contract Review and Consistency
- Credentialing Your Employees
 - × Review Driving Records
 - × Volunteer and Employee Background Checks
 - × Pre-Employment Physicals

Risk Management – at its finest **Please Be** safe. Do not stand, sit, climb or lean on zoo fences. If you fall, animals could eat you and that might make them sick. Thank you.

- Do you really know the terms of your insurance policies?
 - × Intentional Act Exclusions
 - × Control of Settlements
 - × Definition of Insureds
 - Volunteers and Boards
 - Individual Capacity vs. Official Capacity
 - × Inclusion or exclusion of defense costs
 - Claims Made or Occurrence Based
 - × SIR or Deductible
- Do you want insurance executives scripting these policies or public entity risk managers scripting the policy?
 - × Alternative Market Policies



