

## **RISK MANAGEMENT**

Policy # **2200**  
Original Effective Date: 04/05/1994  
Revision Date: 12/16/2020; 4/6/2022; 11/03/2022  
Type of Policy: ☐ BOARD ☒ DISTRICT ☐ FIRE ☐ PARKS

### **POLICY**

2200.1 Cosumnes Community Services District ("District") recognizes the need to protect the District from financial loss due to risk exposure and provide a safe working environment for the District staff and users of the District's facilities and programs.

### **PURPOSE AND SCOPE**

2200.2 The purpose of this policy is to designate responsibility and guidance for risk management. The District has a legal duty to its community, employees, and assets to strive to preserve its human, physical, and financial resources from the consequences of accidental loss, natural or man-made disaster. The District will meet this duty by ensuring risk management is an integral part in sound governance at both a strategic and operational level.

2200.3 This policy applies to all District elected officials, executives, employees, interns, volunteers, contractors, vendors, suppliers, members of the public, and other persons who participate in District programs and services.

### **APPLICATION**

2200.4 Definitions:

- a. None

2200.5 Risk Management Goals:

It is the goal of the District to:

- a. Eliminate or reduce the risk of loss for employees, residents, visitors, and District property.
- b. To transfer the District's risk of loss whenever possible and practical.
- c. To apply responsive post injury/accident and claims management techniques to losses that do occur.
- d. To strive to protect the District financial resources from catastrophic losses, or an annual accumulation of losses, that would cause financial hardship.

- e. To actively monitor and measure the impact of the District's Risk Management programs and keep the Board and Strategic Management Team members apprised.

#### 2200.6 Accident Investigation & Claims Processing

- a. Work-related injuries and illnesses shall be investigated as prescribed in District Policy, Workers Compensation (2220).
- b. Claims processing shall be performed according to District Policy, Claims Against the District (2205).

#### 2200.7 Hazard Identification Program

- a. Hazards which may create an exposure to employee injury are covered by the District's Illness and Injury Prevention Program ("IIPP"). All employees who work in the field or travel through the District are responsible for identifying and reporting hazards directly to the responsible Department Head and corrected in a time-frame appropriate to their severity.

#### 2200.8 Insurance Coverage, Litigation, and Settlement Authority

- a. General Liability. The District shall maintain a self-insured retention limit, with primary and excess coverage being purchased in appropriate amounts consistent with the District's financial resources.
- b. Property. The District shall maintain insurance sufficient to cover the replacement cost of its real and personal property, with appropriate deductibles.
- c. Employee Crime/Errors and Omissions. The District shall maintain coverage for employee crime/errors and omissions with appropriate deductibles.
- d. Workers' Compensation. The District shall maintain an appropriate insured retention plan for workers' compensation. The District shall maintain a self-insured retention limit, with primary and excess coverage being purchased in appropriate amounts consistent with the District's financial resources.
- e. Funding sources. All insurance premiums shall be paid out of the appropriate funds as a regular line item within each Department's budget.
- f. Claims administration. The District may use outside professional claims management for all of its insurance claims.
- g. Settlement authority. The District Counsel, with concurrence of the General Manager, has authority to settle all general liability claims under \$74,999. The Board has ultimate authority for resolving any general liability claim above \$75,000. Claim rejections are authorized by the District Counsel.

## **REFERENCES**

- 2220.9 District Policy, Workers Compensation (2220)
- 2220.10 District Policy, Claims Against the District (2205)