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Risk Management Services


Risk Management Services
MHRA
November 28, 2023




Risk Management Services


Municipal Association of South Carolina


Voices	Knowledge	Solutions
Advocacy	Affiliate Associations	Local Revenue Services Programs
Public Engagement	Training Institutes	Risk Management Services
	Technical Assistance	
	Information and Resources	

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Agenda

- Basics of Risk Management
- Why HR is Important to the Process
- Overview of SCMIT and SCMIRF




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Basics of Risk Management






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Basics of Risk Management

- Eliminate it 
- Avoid it 
- Reduce it 
- Transfer it 
- Accept it 





Root Cause Analysis of Most Costly Claims

- Poor hiring practices
- Lack of onboarding programs
- Lack of written policy and procedures
- Lack of training/re-training
- Failure to address a problem – employee performance





Practices to Reduce Risk

- Implement good hiring practices
- Implement a good onboarding program
- Have written policies and procedures
- Have a good training and education program
- Teach leaders how to manage employee performance
- Recognize and reward good behaviors










Why is HR important to this process?

- You may wear the “risk manager” hat
- You have a big picture view
- Help others see risks and opportunity areas
- Others may need your support



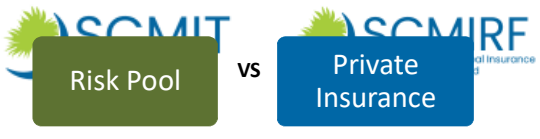
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Basics of Risk Management

- Eliminate it 
- Avoid it 
- Reduce it 
- Transfer it 
- Accept it 

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Risk Pool vs Private Insurance

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Heather Ricard
Director

Amy Collins
Administrative Assistant

Amy Linder
Technology and Operations Manager

Jennifer Gray
Accounting Manager

Robert Collins
Underwriting Manager

Tony DonChamps
SCMIT Claims Manager

Mika Wankowski
SCMIRF Claims Manager

Berthany Penning
Loss Control Manager

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Underwriting


Claims

Loss Control







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Underwriting




Robert Collins
Underwriting Manager




Chassidy Sistrunk
Sr. Underwriter




Sharon Turner
Underwriter







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SCMIT
Claims




Tony DesChamps
Claims Manager




Brenda Kagler
Associate Claims Adjuster




Mike Woodall
Sr. Claims Adjuster




Harriett Robinson
Sr. Claims Adjuster




Latrice Jenkins
Sr. Claims Adjuster










Sharon Henry
Sr. Claims Adjuster




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SCMIRF
Claims


					
Mike Waslewski Claims Manager	Tchnavia Davis Claims Adjuster	Stacy Lee Sr. Claims Adjuster	Rem Williams Sr. Claims Adjuster	Johnna Smith Sr. Claims Adjuster	Krystal Bailey Sr. Claims Adjuster


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Loss Control

			
Bethany Pendley Loss Control	Chris Radcliff Public Safety Loss Control Consultant	Kayde Niemira Loss Control Coordinator	John Ciesielski Loss Control Consultant

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 Workers' Compensation	 Property and Liability
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Workers' Compensation





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Property and Liability


- **Property**
 - Buildings/Contents
 - Inland Marine
 - Crime
- **Auto Coverage**
 - Auto Physical Damage
 - Auto Liability
- **Tort Liability**
 - General Liability
 - Public Officials Liability
 - Law Enforcement Liability




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Resources


Website	Onsite Visits	Education
<ul style="list-style-type: none"> • Policy Portal • Claims Portal • Resources <ul style="list-style-type: none"> ✓ Model policies ✓ Publications ✓ Toolkits 	<ul style="list-style-type: none"> • Annual Report • Risk Assessment <ul style="list-style-type: none"> ✓ Strategize 	<ul style="list-style-type: none"> • LocalGovU • On Site Course • Regional Training




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Grants


SCMIT	SCMIRF
<ul style="list-style-type: none"> • Public Works Safety ✓ \$4000 (pool \$100,000)- • Fire Services Equipment ✓ \$4000 (pool \$125,000) • Law Enforcement Officer Safety ✓ \$2000 (pool \$75,000) 	<ul style="list-style-type: none"> • Law Enforcement Liability Reduction ✓ \$4000 (pool \$100,000) • Public Works Property and Liability Reduction ✓ \$4000 (pool \$100,000)





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How can we help you?


- Free online training with LocalGovU – all departments
- On-site Training
- Model Policies
- Sample Programs and Checklists
- Law Enforcement – Ti Simulator
- RiskLetter and Uptown articles searchable on the website






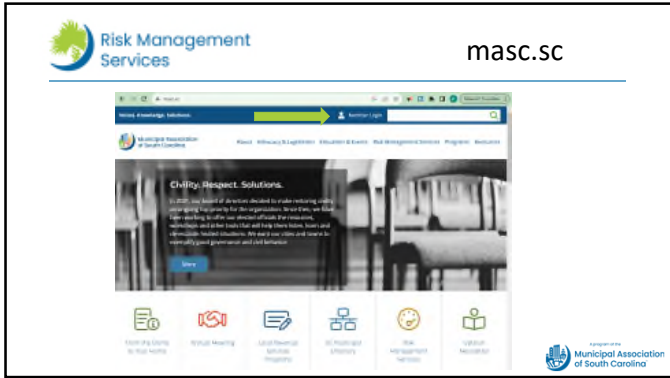
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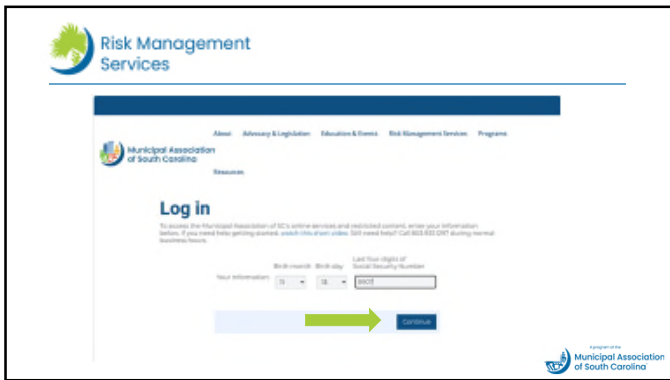
Adding a Vehicle in the Navrisk Portal

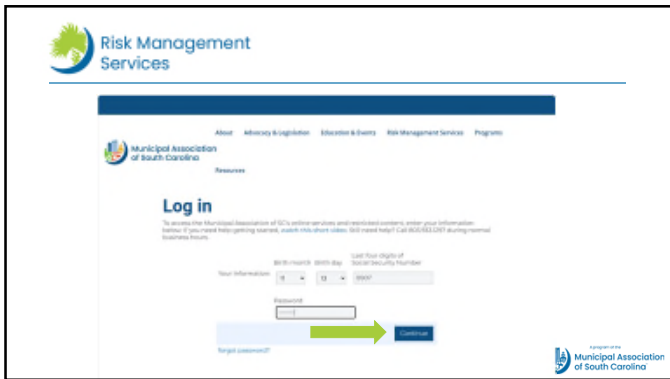


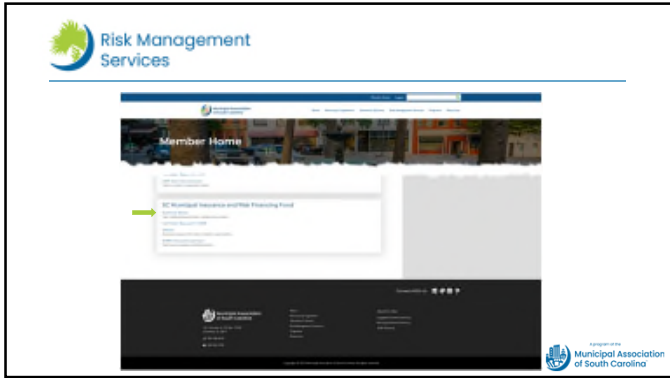
South Carolina Municipal Insurance and Risk Financing Fund

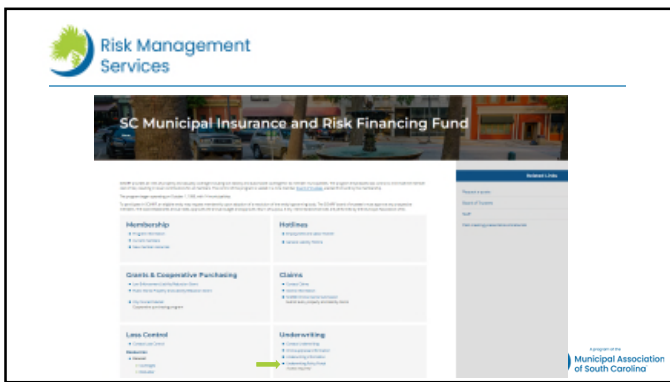







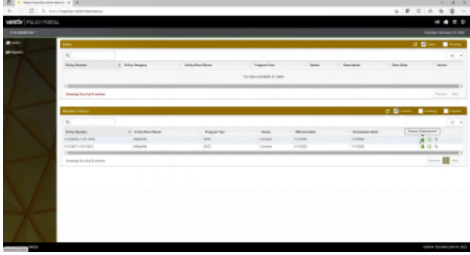








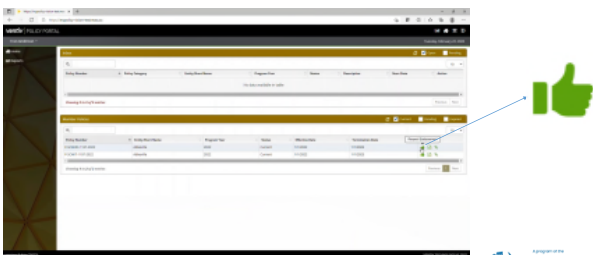








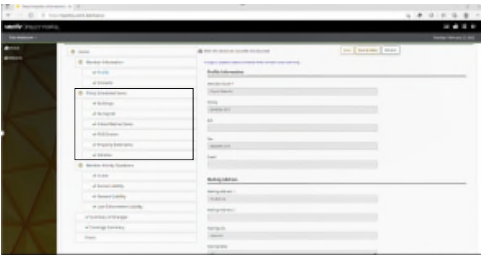





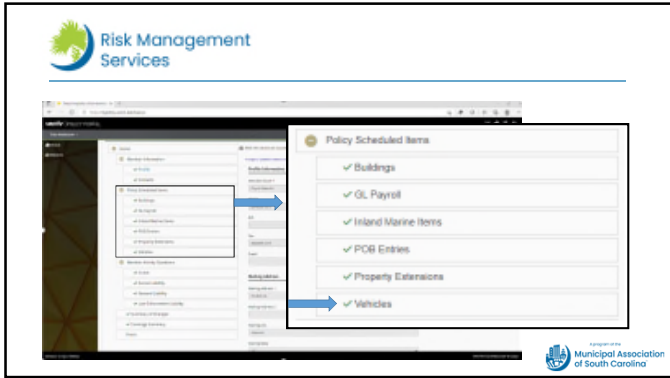


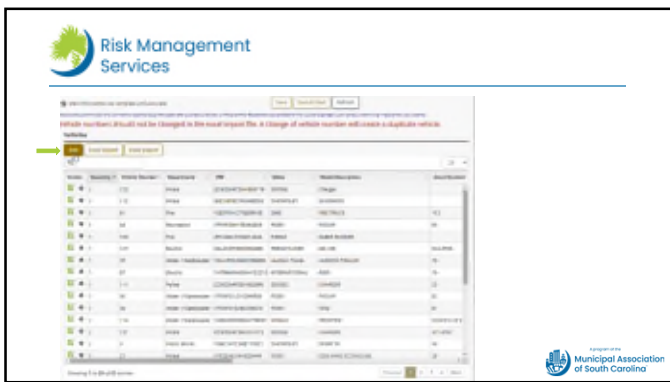


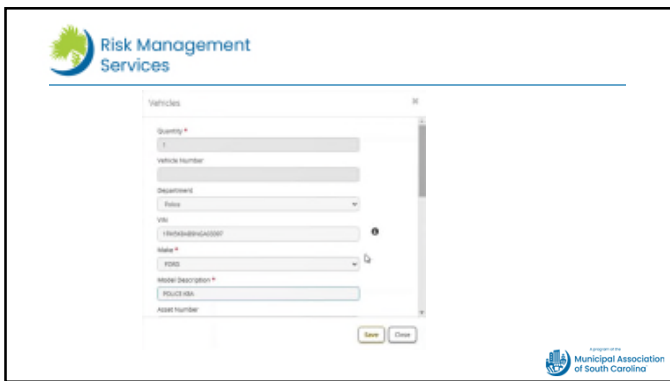












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Vehicles

Year: 2022

Original Cost Value: \$45,000.00

Additional Equipment Value: \$10,000.00

Valuation Type: Actual Cash Value

Gross Vehicle Weight:

Seat Index: 2

Effective Date: 01/01/2022

Save Close

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Vehicles

Additional Equipment Value: \$10,000.00

Valuation Type: Actual Cash Value

Gross Vehicle Weight:

Seat Index: 2

Effective Date: 02/01/2022

Termination Date: 01/01/2023

APD Coverage

Save Close

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Record Change Confirmation

Type of Change: Interest Change

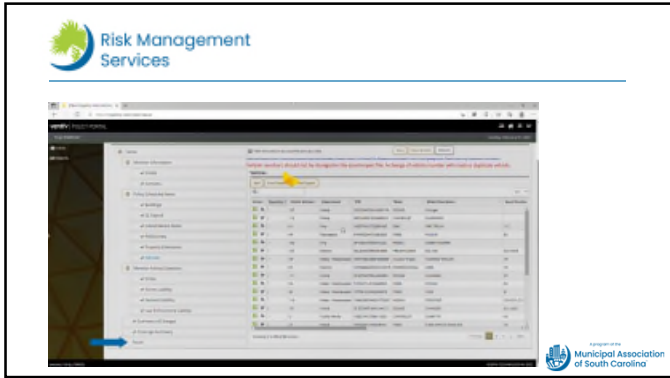
Effective Date: 01/01/2022

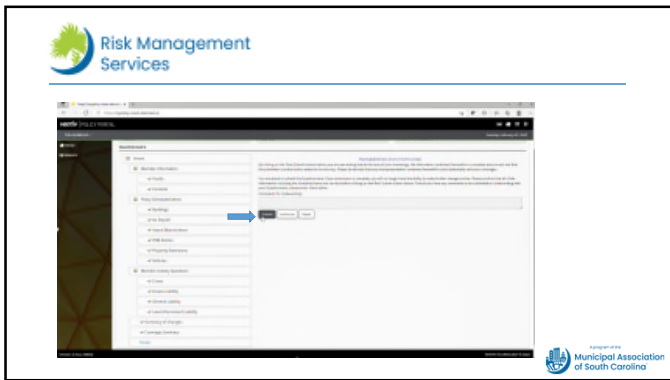
Change Justification:

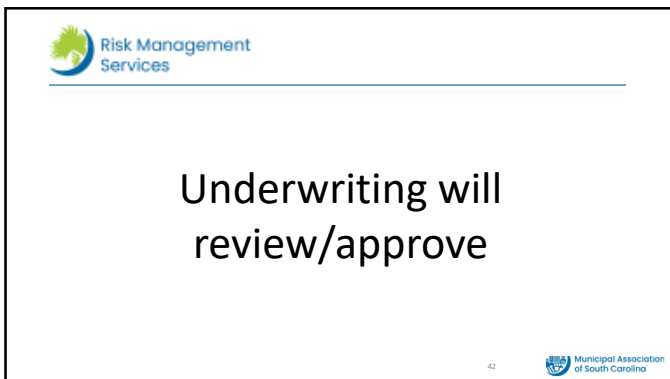
This change may impact the premiums for this policy. Please provide a reason for this change, and an effective date if it is an interest change.

Save Cancel

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Questions?



navriskpolicy@masc.sc

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Adding a Vehicle in the Navrisk Portal




South Carolina Municipal Insurance and Risk Financing Fund

mypolicy.masc.sc

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