


The information provided here is for informational and educational purposes and current as of the date of publication. The information is not a substitute for legal advice. Consult your attorney for advice concerning specific situations.


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## Municipal Clerks and Treasurers Institute

Risk Management from A to Z  
March 20, 2024

**Bethany Pendley**  
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 Municipal Association of South Carolina

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

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### Agenda

- What's at Risk?
- Importance of Risk Management
- Basics of Risk Management
- Why You are Important to the Process
- Overview of SCMIT and SCMIRF



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### Basics of Risk Management





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What exposures exist in the municipality?

Employee Safety	Property Damage	Damage or injury to others
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...is risk management important?



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 Safety and health of people

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### Basics of Risk Management

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



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### Why are you 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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### 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



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### 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




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### Practices to Reduce Risk




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### Practices to Reduce Risk




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Practices to Reduce Risk

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Other Ways to Reduce Risk

- Safety committee
- Incident investigations
- Routine inspections
- Motor vehicle records checks
- Risk cost allocation
- Vendors/contractors – Certificates of Insurance

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### Basics of Risk Management

- Eliminate it 
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- Accept it 

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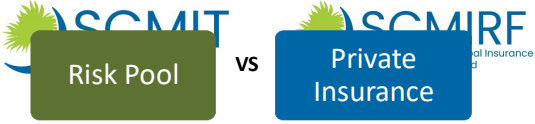
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Workers' Compensation



Property and Liability

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 **SCMIT**  
South Carolina Municipal Insurance Trust

**Workers' Compensation**





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 **SCMIRF**  
South Carolina Municipal Insurance and Risk Financing Fund

**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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**Losses we are seeing**

- **New hire injuries**
- **Auto losses**
- **Slips, trips, and falls**



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**Heather Ricard**  
Director

Amy Gillan Administrative Assistant	Amy Under Technology and Operations Manager	Jennifer Gray Accounting Manager	Robert Collins Underwriting Manager	Tony DuChamps SC&S Claims Manager	Mike Workward SC&S Claims Manager	Bethany Pendley Ins. 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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**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**




[mypolicy.masc.sc](http://mypolicy.masc.sc)

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**Risk Management Services**

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