



# Public Utilities Administration

*Managing Risk in Public Works and Public Utilities*

January 21, 2026

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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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# Today's Agenda

- Role of Loss Control
  - Some basic terminology
  - Claim Drivers
  - Causes of Loss
  - Strategies to reduce exposures
  - Where does the MEO fit in?
  - Questions
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# Role of Loss Control

We are here to help our members reduce the frequency and severity of claims.

## **How?**

By holistically addressing exposures, and by offering suggestions on practices and strategies that can help with mitigation.

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# Exposure

Exposure is the potential for accidental loss — what may happen or could happen. This is a key concept in risk management.

What could go wrong?

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# Mitigation

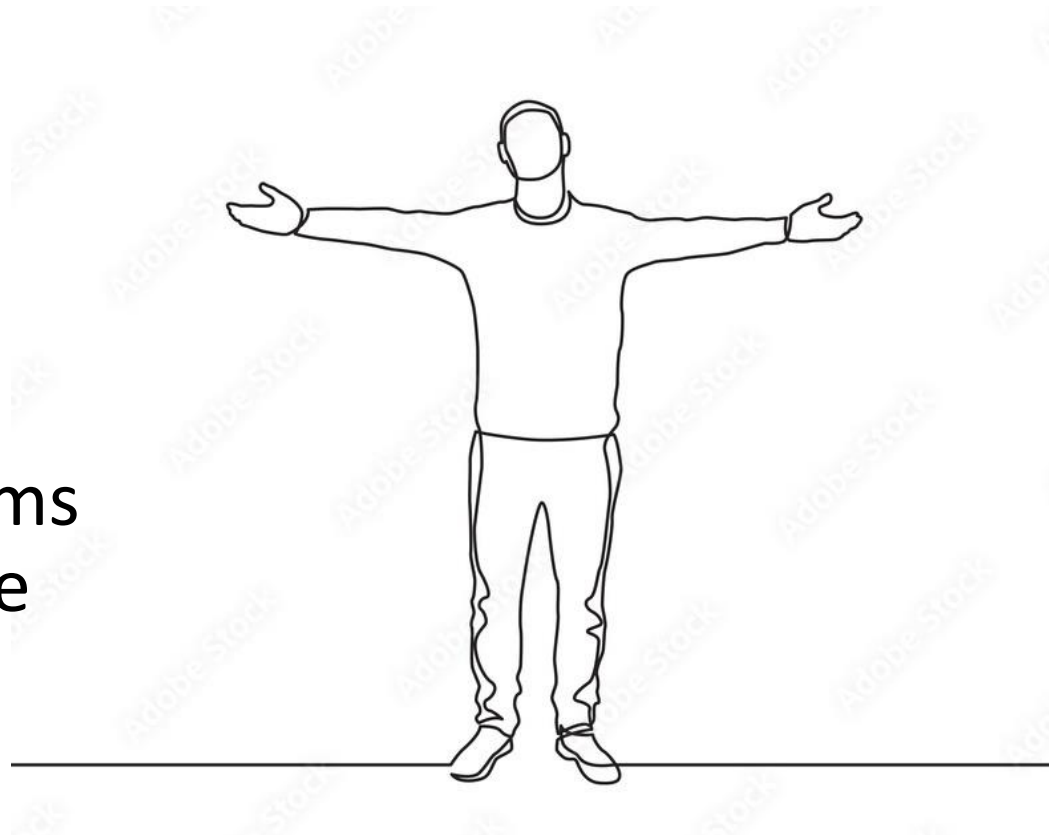
Mitigation is the act of reducing the chance and severity of potential losses by applying strategies developed from analysis and experience.

- Avoidance of risk
  - Transfer of risk
  - Training/preparedness
  - Continuous review — for RESILIENCE
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# Why is this important?

It's because of those claims drivers I mentioned in the agenda!





# What drives claims?

Let's take a look!

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# Liability



## **General Liability (\$2.4M = 313 Claims)**

- Slip and fall
- Open/damaged water lines
- Sewer backup
- Faulty roadway

## **Auto Liability (\$2.9M = 378 Claims)**

- Rear-ended other vehicle
- Hit stationary object
- Lane change
- Backed into other vehicle



# Property



## **Auto Property (\$3.8M = 470 Claims)**

- Fire
- Overturned vehicle
- Struck stationary object
- Intersection accidents

## **Property (\$1.1M = 99 Claims)**

- Machinery breakdown
- Weather-related
- Fire
- Lightning



# Workers' Compensation

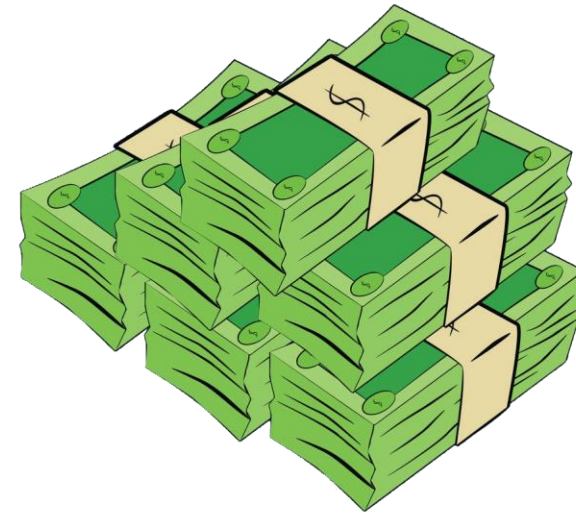
*(1,025 Claims in 2025)*

- Auto Collisions
  - Strains
  - Falls, slips or trips
  - Machine related injuries
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# Direct and Indirect Costs

- Workers
- Repairs
- Downtime
- Lost productivity
- Community relations
- Residual issues





# Some personal experiences over time...

- Pencil-whipping Safety Inspection Reports
- Failure to inspect sidewalks/curbing regularly
- Inadequate equipment inspection
- Lax enforcement of PPE requirements





# Pencil whipping safety/inspection sheets

The impact:

- The loss of a teammate
- Equipment replacement
- The separation of tenured teammates





# Sidewalk/curbing failures

The impact:

- Drainage issues
- Roadway downtime
- Personnel drain
- Reputational risk

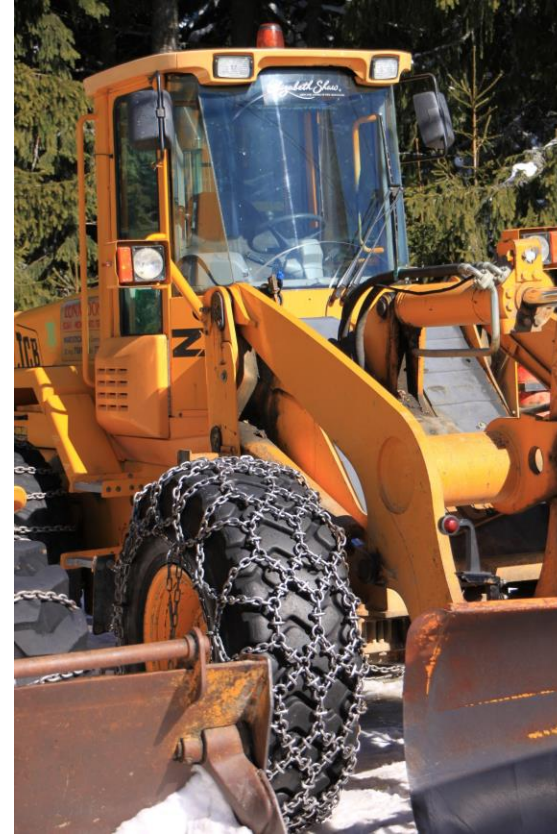




# Inadequate equipment inspection

The impact:

- Fire
- Personal injury
- Vehicle damage
- Reputational risk





# Lax PPE requirements

The impact:

- Cuts
- Bumps/breaks
- Eye injuries
- Hearing injuries



***And the list goes on.***

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# How do we reduce exposure?

*We must develop and maintain a culture of safety, and to be clear:*

## **Safety starts at the top!**

- Safety policy
  - Safety committee
  - Policies/procedures
  - Root cause analysis
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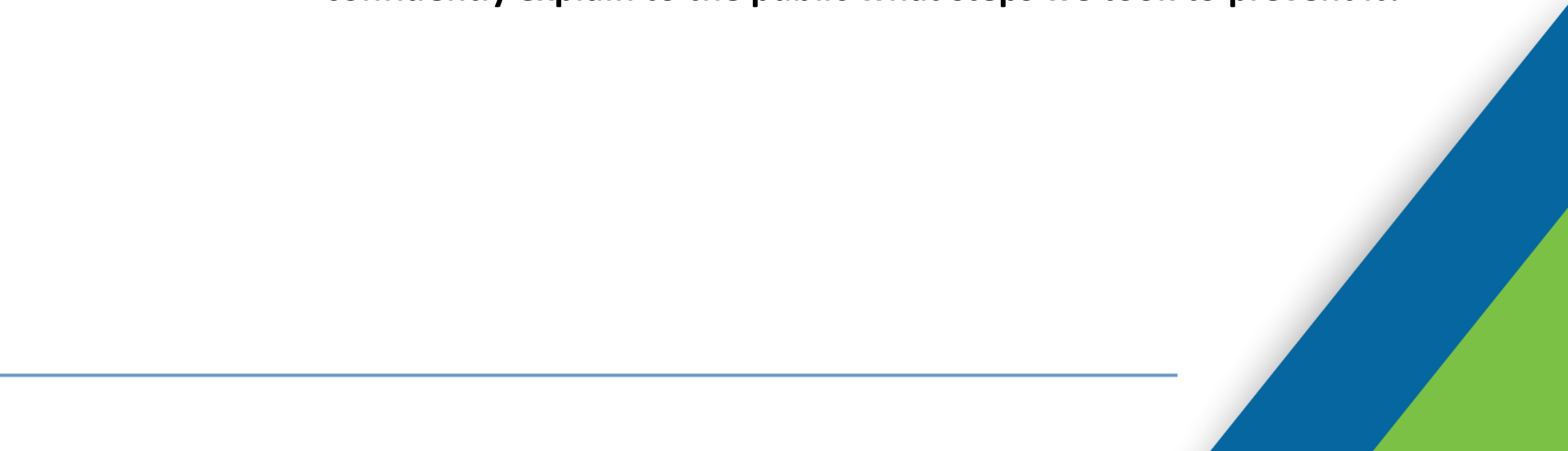


# Some things to think about



**Let us leave you with this thought:**

**If a serious injury, lawsuit, or loss occurred tomorrow, could we confidently explain to the public what steps we took to prevent it?**





# Whose responsibility is it to ensure safety?

**Every one of us!**

- **Municipal leaders, both elected and appointed**
- **Departmental leaders**
- **Teammates**



What questions do we have today?





# Thank you!



- Thank you so much for attending.
- Please know — we are here to help!

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