

Westchester County
Risk Management Program

PURPOSE:

- The Office of Risk Management is responsible for managing a comprehensive risk management program for the County, which includes the formation, implementation and monitoring of the policies as they relate to insurance, safety, claims and the settling of losses. The office continually determines and analyzes all casualty risks of loss to which the County's assets are exposed and evaluates such risks to determine whether they can be eliminated or minimized; investigates and manages claims of general, automobile, public officials and malpractice liability and administers the County's self-insurance program.

PROGRAM:

- Establishes, coordinates and monitors the County's Property and Casualty Commercial and Self-Insurance Programs with the County Attorney's Office, Budget Department and Finance Office.
- Participates in the administration of the County's Self Insurance Programs and 6N Fund, consults on the reserves established for funding self-insured losses and/or self-insured retentions and deductibles, etc.
- Administers the processing of all losses and claims, both insured and self-insured, under the Risk Management program.
- Establishes and maintains working relationships with consultants, insurance brokers, insurers, actuaries and auditors regarding the County's Risk Management Program.
- Maintains a Risk Management tracking system for all 6N claims against the County.
- Creates and prepares all reports utilizing data systems for the purposes of cost analysis and actuarial processes.
- Reviews and evaluates all County contracts for compliance with insurance and indemnity and hold harmless requirements and suggests needed insurance coverage where required.
- Monitors and negotiates the insurance needs of the County: i.e. as it relates to its property and casualty, boiler, Liberty Lines Buses, Business Automobile, Aviation, Hull Protection and Indemnity, Crime, Volunteer, Fine Arts, Builder's Risk, Cyber Security, Flood, and Special Events exposures.

- Evaluates and monitors coverage issues pertaining to the County's Para Transit and small bus fleet, etc.
- Coordinates and negotiates the placement of special insurance needs of the County as they arise.
- Initiates, negotiates and coordinates the (subrogation) collections for damage to County owned property and seeks financial recoveries for "loss of use," whenever possible.
- Monitors and analyzes motor vehicle abstracts to determine employees' driving conduct/status, notifies and liaises with the required departments when necessary Pursuant to the County's policy, evaluates an employee's motor vehicle conduct with regard to continued operation of a County vehicle.
- Risk reduction and training, OSHA management, reporting, inspections, remediation, fire safety program, building inspections and safety training.
- Develops, coordinates, oversees and plans training and drills for evacuation plans for all facilities where County employees reside.
- Evaluates new and emerging risk exposures and recommends the needed insurance, and risk management measures.
- Educates departmental contract monitors and other personnel on the need to obtain and ensure that Certificates of Insurance from service providers, vendors etc. not only meet the County's insurance requirements but remains current throughout the contract period.
- Advises on scopes of work requiring copies of insurance policies, and where required special insurance coverage -e.g. OCP, crime, Builders Risk coverage etc.
- Researches tools and services available to simplify and automate the County's monitoring of incoming Certificates of Insurance and Notices of Cancellations and Non-Renewals.
- Establishes and prepares Fiscal Year Budget and Premium Allocation for the Office of Risk Management (and for required departments).
- Researches and secures enhanced third-party safety programs for Liberty Lines Bee Line Bus Operation and analyzes loss trends associated with our Bus Operation.
- Solicits and establishes Quarterly Claims Review sessions with Brown and Brown and Golden Eye Insurance brokers and external/ internal attorneys. Initiates claims review meetings when necessary.
- Monitors Standard Amusement's Playland claims and coordinates claims activities with same when required.
- Advises Finance when Property and Casualty claim matters warrant notification of a potential Workers' Compensation claim activity, or the coordination of benefits.
- Reviews contracts with the County's various attorneys and attends meetings with potential and/or contracted companies to analyze and/ or modify contractual terms regarding Limitations of liability, Hold- harmless clauses, and insurance requirements, to identify and mitigate potential risk exposure.