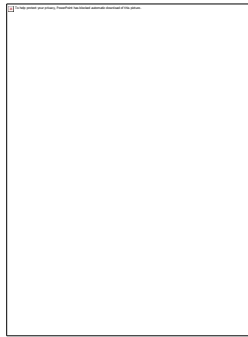

Risk Management Site Visit Assessments

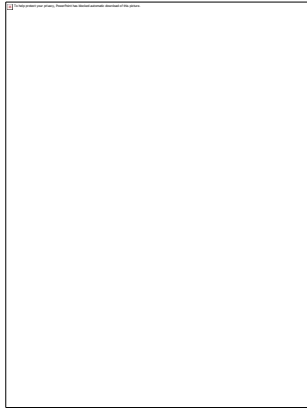
Presented by: Ashley Watson
CRS Underwriting Analyst



Risk Management and Underwriting Team Introduction



Underwriting Team



Ashley Watson
Underwriting Analyst
334-394-3232 office
awatson@countyrisk.org

Background and Expertise

Ashley is a graduate of Auburn University at Montgomery and has 21 years of experience as an underwriter with Alfa Insurance. She has her Paralegal Certification and her Associate in General Insurance (AINS).

Underwriting Team

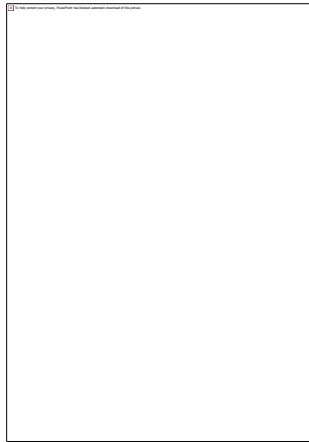


Melissa Morris
Underwriting Coordinator
334-394-3232 office
mmorris@countyrisk.org

Background and Expertise

Melissa is a Veteran of the United State Air Force. Her background consists of eight years combined insurance experience – Property/Liability Claims handling, prior multi-lines adjusters license in nine states, and one year in the Underwriting Coordinator role at CRS. She has completed AINS 101 & 102 and is only one elective away from the AINS designation and working towards an Associates degree in API.

Risk Management Team



Patty Stephens
Risk Management
Team Lead

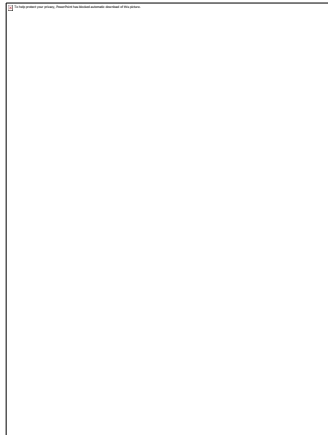
334-394-3232 office
334-546-4046 cell

pstephens@countyrisk.org

Background and Expertise

Patty is a graduate of Troy University and worked for 35 years for Alfa Insurance. She has earned the Associate in General Insurance (AINS), Associate in Claims (AIC), and Charter Property Casualty Underwriter (CPCU) designation.

Risk Management Team



David McMichael
Risk Management
Field Consultant –
Law Enforcement

334-394-3232 office
256-496-8563 cell

dmmichael@countyrisk.org

Background and Expertise

David is a graduate of Columbia Southern University and the FBI National Academy. He has 30+ years of law enforcement experience, most recently in the Tallapoosa County Sheriff's Office, where he served as chief deputy for two decades.

He has earned professional certifications in Special Weapons and Tactics, Defensive Tactics, Auditing Jail Security and Lesson Plan Development. In addition, he holds instructor certification in the subjects of Active Shooter Incidents, Crisis Intervention and Non-escalation and De-escalation.

Risk Management Team



Joel Best
Risk Management
Field Consultant
334-394-3232 office
334-612-1766 cell
jbest@countyrisk.org

Background and Expertise

Joel is a graduate of Faulkner University and has 19 years of experience with insurance including with the Alabama Department of Risk Management. He also has his insurance producers license in property, life, and health.



Risk Management Site Visit Process

Site Visit Meeting



Items to Review/Discuss

Five Year Loss Run and Trends

Applicable Liability, Property, and Workers' Comp Declarations with Endorsements and Coverage Documents

Schedules (Auto Property & Liability, Mobile Equipment, Electronic Data Processing(EDP), Watercraft, Property & Liability Drones, Fine Arts, Canines, and U/W Endorsements)

County owned property and locations

Asset Works property and contents coverage amounts



Complete Risk Management Assessment and Sign-in Sheet



SITE-VISIT SIGN-IN SHEET

COUNTY NAME: _____ DATE OF VISIT: _____

PRINTED NAME	JOB TITLE	EMAIL
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____
11. _____	_____	_____
12. _____	_____	_____
13. _____	_____	_____
14. _____	_____	_____
15. _____	_____	_____

ACCA Liability Self-Insurance Fund, Inc. / LSF-Property Program | ACCA Workers' Compensation Self-Insurers Fund
 P.O. Box 589, Montgomery, Alabama 36101-0589 • 334-394-3232 / 888-608-2009 (toll free) / 334-394-3244 (fax)
liabilityclaims@courtrisk.com propertyclaims@courtrisk.com workerscompclaims@courtrisk.com



COUNTY RISK MANAGEMENT ASSESSMENT

Fund Member: _____ Fund Member #: _____
 County Administrator: _____ Safety Coordinator: _____
 Date of Inspection: _____ Date of Report: _____
 Field Safety Representative: _____

Safety Incentive/Discount Program:
 Do you participate in the SIDP? YES NO

Policies and Procedures:

- Do you have New Employee Orientation? YES NO
- Do you provide and have employees sign Employee Handbook? YES NO
- Do you have a written Sexual Harassment Policy? YES NO
- Do you conduct training on the Sexual Harassment Policy? YES NO
- Do you have a written Progressive Disciplinary Procedure? YES NO
- Do you establish Progressive Discipline? YES NO
- Do you have a Right to Return to Work Policy? YES NO
- Do you have a Job Postings? YES NO
- Do you investigate all accidents? YES NO
- Do you have a drug & alcohol program? YES NO
- Do you have drug testing minimum requirements? YES NO
- Do you have 100% post-accident testing? YES NO
- Do you have a written Seat Belt Policy? YES NO
- Do you have a written Cell Phone/Wireless Devices Policy? YES NO
- Do you have cyber security measures in place? YES NO
- Do you have an Evacuation/Emergency Response plan? YES NO

Number of Employees:

Full Time: _____

- Are volunteer workers required to sign a Hold Harmless Agreement? YES NO
- Do you utilize Hold Harmless agreements for Volunteers at special events? YES NO
- Do you use inmate workers? YES NO

First Aid:

- Are first aid kits available in all work areas? YES NO
- Is someone responsible for refilling the first aid kits on a regular basis? YES NO
- Are eyewash stations, sinks, and/or showers available for flushing the eyes or skin after exposure to harmful substances? YES NO
- Have employees have received appropriate first aid training/instructions about what to do in an emergency? YES NO
- Do you have CPR/AED/first-aid training for employees and staff? YES NO

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Page 2 continued

Fire Protection:

- Is the fire alarm system certified and tested annually? YES NO
- Are fire extinguishers regularly recharged and noted on the tag? YES NO
- Does facility have a sprinkler system? YES NO

Personal Protective Equipment (PPE):

- Are appropriate PPE such as face, head, eye, hand, and foot protection Available for employees who need to wear it to safely perform their jobs? YES NO

Walkways:

- Are all aisles appropriately marked and unobstructed? YES NO
- Are holes in the walking surface covered or repaired so people can walk safely? YES NO
- Are non-slip materials used on wet surfaces to improve traction? YES NO

Exits and Evacuation:

- Are exits labeled with exit signs and illuminated so they're always visible? YES NO
- Do enough exits exist so people can leave quickly during an emergency? YES NO

Ladders:

- Are all ladders in good condition and receive maintenance when needed? YES NO

Hand Tools and Power Tools:

- Are all moving parts guarded to prevent injury? YES NO
- Are tools stored in a secure, dry location? YES NO

Machine Guarding:

- Is all machinery and equipment regularly inspected and serviced as needed? YES NO
- Do power shutoffs exist within reach of operators? YES NO

Welding and Cutting:

- Do PPE, eye protection, helmets, goggles, hand shields meet standards? YES NO

Compressors / Air Receivers / Boilers / Compressed Gas Cylinders:

- Does every receiver have a pressure gauge and an automatic safety valve? YES NO
- Are all cylinders legibly labeled to identify their contents and are properly stored? YES NO
- Is there a current operating permit? YES NO

Forklifts:

- Have forklift operators received proper training for the trucks they operate? YES NO
- Are untrained employees not allowed to operate forklifts? YES NO
- Are forklifts have warning horns that can be heard above normal noise levels? YES NO
- Can brakes bring trucks to a complete stop even when the truck is fully loaded? YES NO

Flammable and Combustible Materials:

- Are proper storage containers and methods used to prevent spontaneous combustion of materials? YES NO

Hazard Communication and Handling Dangerous Substances:

- Are employees trained so they understand hazards, can read SDSs and labels and know how to safely handle chemicals, such as acids, bases, caustics, etc.? YES NO
- Do employees who handle hazardous chemicals wear appropriate PPE? YES NO

Page 3 continued

Electrical:

- Are necessary labels of electrical hazards posted on equipment? YES NO
- Have employees working on/ear electrical equipment received proper training? YES NO
- Is temporary wiring, i.e., flexible cord, out where it can be a tripping hazard? YES NO

Exposures/Liability Concerns



- Slip, Trip, and Fall hazards
- Fire extinguishers properly maintained and serviced
- Elevators inspected
- Sprinkler system inspected and in working order
- Seat belt policy implemented and followed
- Exposed or frayed wiring
- Inmate workers/volunteers
- First aid kits and eyewash stations are up-to-date
- Contracts and voting machines

Contracts



Two Key Purposes of a Contract:

1. Shift the liability to those that are truly responsible for injuries and accidents should they occur.
2. Include simple language in your contracts to increase the chances that your county will be better protected in the event of an accident or injury.

**** It is important to review some key insurance concepts that should be incorporated, or accounted for, in all contracts among the parties to any county project where subcontractors are utilized or in any lease or use contract where county property is leased to a third party.**

Key Components of a Contract

The following should be included with a subcontractor or in a lease or use contract with a third-party leasing or using county facilities:

- **Hold harmless clauses** – These clauses are intended to protect owners from any and all losses, payments, claims, damages, liabilities, etc., including court costs and attorneys’ fees, arising out of a subcontractor’s performance of services under an agreement. The same protection applies with regard to a lease. The tenant should hold the county harmless while they occupy and are in control of the county property.
- **Additional insured** – This important item gives one entity insurance status on another’s policy, so that the subcontractor’s or tenant’s insurance carrier will “stand in on behalf” of the county in event of a loss or claim including insurance defense costs.
- **Waiver of subrogation** – The county should ensure that the subcontract or lease includes a waiver of subrogation so the subcontractor or tenant’s insurer cannot sue the county for losses that it has to pay out on behalf of the subcontractor or tenant. (Please note: the county never wants to waive its rights to subrogation.)



Key Components of a Contract

Primary and non-contributory – The goal here is to prevent the county’s insurance carrier from participating in a claim. All insurance policies can “share” claims with other insurance policies. This clause makes the subcontractor’s or tenant’s insurance pay out its limits before seeking assistance other insurance policies.

Survivability – Key contractual protections should survive beyond the contract or lease term so that the county can seek protection from a subcontractor’s or tenant’s liability years after the contract or lease period.

Certificate of insurance – A certificate of insurance is simple proof that you have insurance, and you have the insurance that the county requires. Most subcontractors’ companies are familiar with required certificates of insurance. The county should request certificates of insurance from the subcontractor or tenant, making sure that such certificates note that the county is an additional insured and held harmless, subrogation has been waived and that the insurance is primary. If any of these certificates don’t honestly reflect the insurance coverage in force, the party issuing the inaccurate certificate can be held responsible.

Workers' Compensation

- An audit is conducted each year to true-up the estimated payroll by classification to actual earned payroll by classification (for the period 10/1 – 10/1)
- It's vital to have proper documentation – that includes a workers' comp payroll report, schedule of overtime by employee, quarterly tax returns, 1099s, COIs for ALL subcontract and contract labor and brief description of what they did for you
- **Key Take Away** - Must request and maintain copies of Certificates of Insurance for all contract labor prior to engaging



Info. Needed to Schedule Voting Machines

Voting Machines should be added to your Electronic Data Processing (EDP) by providing the necessary information below:

- Location name (address where the VMs are stored)
- Description of Voting Machine (Brand)
- Serial number
- Coverage limit (value of VMs)
- Upload purchase invoices if available

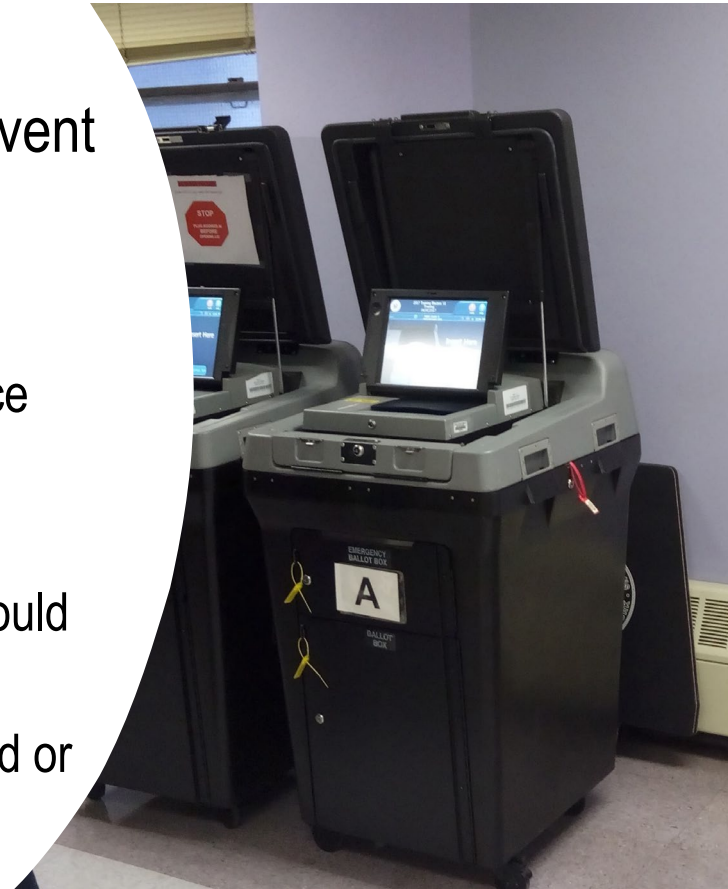


Voting Machines

Proper storage and maintenance of voting machines greatly helps to minimize and prevent damages.

Some suggestions to prevent damage:

- ✓ Follow manufacturer storage and maintenance instructions
- ✓ Store in a climate-controlled space
- ✓ Do not store in basements or on floors that could be flooded
- ✓ Do not store in vacant buildings with damaged or leaky roofs



Key Points to Remember

- Good housekeeping helps prevent workplace fires and accidents
- Everyone has a responsibility to do their part
- Stay alert
- Eliminate or report hazards you identify anywhere in the facility
- Report claims immediately with as much information as possible
- Review schedules of values periodically to ensure adequate coverage and accurate premium contribution



Comparison of Valuation Types

Replacement Cost

- Based on most recent appraisal and trended cost per our appraisal firm
- What it would cost to replace with like kind quality and use

Reproduction Cost

- Buildings on the historical register
- Appraiser values historical asset based on what it would cost to reproduce the structure with specialized material and labor

Agreed Value

- The value determined by the member that is below replacement cost
- Contents are modeled by the appraiser at replacement cost unless the member wants a lesser value, then covered at agreed value or stated value
- Agreed value is the most that will be paid in a covered loss and is inclusive of any additional coverages such as “Debris Removal”
- Additional coverages do NOT increase the limits of liability stated on the schedule. The availability of funds for a covered loss is exhausted once it reaches the agreed value amount



CRS Contact Information

(334) 394-3232



(334) 394-3244 FAX

1(888)608-2009 TOLL FREE



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David McMichael, Field Consultant – Law Enforcement

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Melissa Morris, Underwriting Coordinator

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