

DELAWARE COUNTY SELF INSURANCE AND RISK PROGRAM

Subject	Effective	Supersedes	This Sheet	Total
Self Insurance and Risk Program Policy	March 12, 2020	6/15/88, 3/22//99, 6/28/04, 11/1/08	1	6

Purpose

To provide a written document explaining the County's Self Insurance and Risk Program, preferred reporting methods and procedures.

Scope

To all employees, supervisors, and appointing authorities covered under the Delaware County Self Insurance and Risk Program.

Distribution

To all employees, supervisors, and appointing authorities covered under the Delaware County Self Insurance and Risk Program.

Definitions

Incident – An event where someone is injured, property is damaged (County owned or other), and/or legal action of a criminal or civil nature is threatened against the County, its officials, or its employees.

Insurance Limits – The upper limit of liability and property losses paid for by insurance companies.

Near miss – An event where an incident does not occur, but almost occurred.

Self-Insurance – All or a portion of liability and property losses are retained and paid for by the County.

Insurance Retention – The upper limit of liability and property losses retained and paid for by the County and the dollar amount where insurance companies begin to pay for losses. (Similar to a large deductible)

Policy

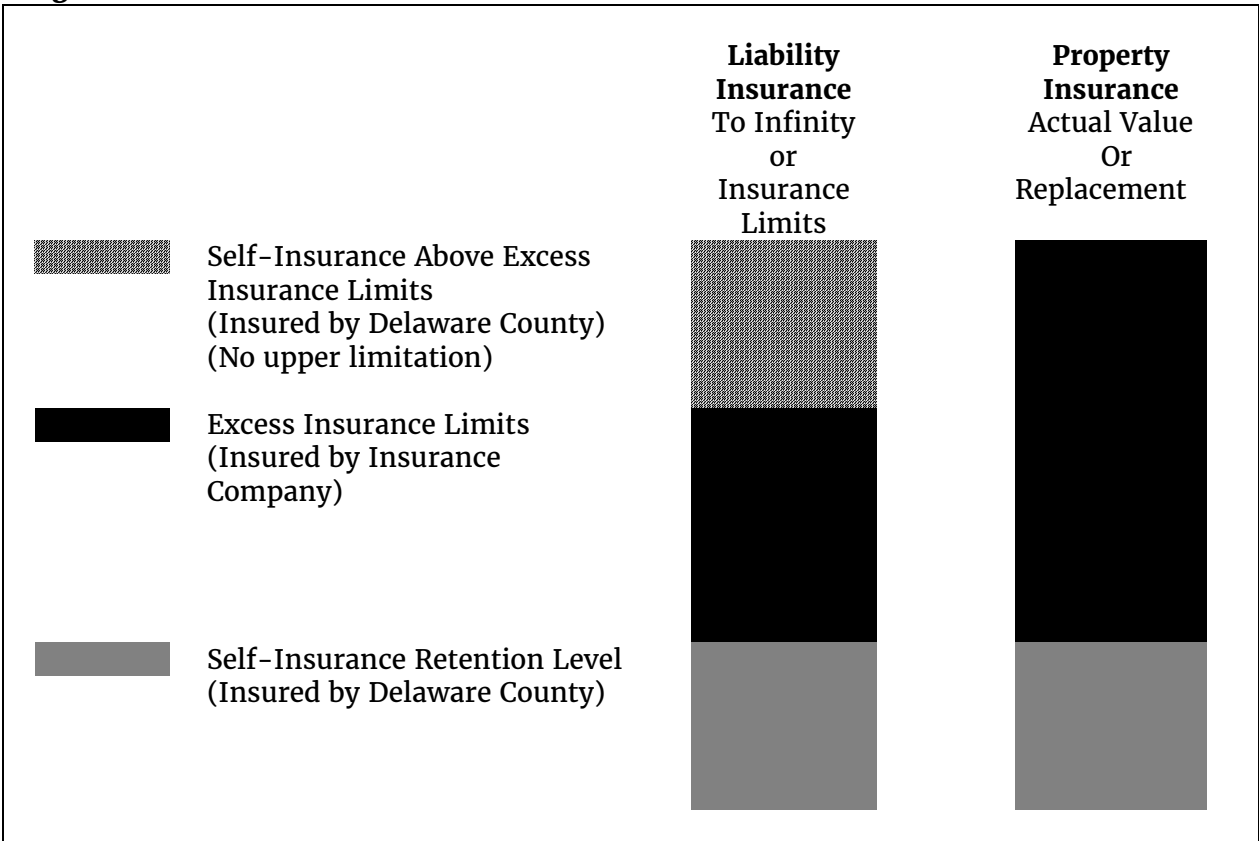
Program Explanation

Since 1986, Delaware County has had some form of self-insurance for property and casualty claims arising from the delivery of services to the residents of Delaware County. In 1988, the County moved all covered liabilities and property under self-insurance retention levels. All property and casualty (liability) claims are first self-insured or retained by Delaware County to the self-insurance retention level and then insured to certain limits by an excess insurance policy through an insurance company. For liability insurance, once these limits are exceeded, Delaware County again assumes the costs of the claims above that insurance limit. Delaware County is

retaining a greater amount of risk and therefore desires to reduce the frequency and severity of all losses as much as possible. For property insurance, the County is insuring for the total replacement cost or total actual cash value (ACV = purchase value less depreciation) of its property. Whether the County insures at replacement or ACV depends on the type of property (e.g. Buildings, bridges, electronic data equipment, etc. are insured at replacement cost; Vehicles, contractors equipment, etc. are insured at ACV). Diagram A illustrates this program.

In the event of a catastrophic liability loss that exceeded self-insured retention (S.I.R.) limits, Delaware County would pay the gray portion of the diagram, including the S.I.R., while the excess insurance company would pay the black. It is important to reduce liability claims as much as possible and to purchase substantial excess insurance limits to provide for catastrophic losses.

Diagram A



To properly protect the county from catastrophic losses, employees, coordinators, supervisors, managers, directors, administrators, and appointing authorities must make a concerted effort to minimize losses of property and liabilities in their actions to provide services to the public. Failure to follow best practices as outlined in the Delaware County Policy Manual, Standard Operating Guidelines, Departmental Safety Policies and the County Safety Policies may cost Delaware County millions of dollars.

Reporting Incidents

Reporting of incidents, even if just a near miss to an accident, is a key method to reduce the frequency of future losses and the severity of a loss in many cases. Future accidents are sometimes preventable by reviewing present or past accidents or near misses and making integral changes to reduce the chance of reoccurrence. The

severity of current losses is reduced in many cases by early reporting and early claims management. The following should be followed when an incident occurs:

Employee Responsibilities

- I. No matter how minor the accident, report all collisions involving vehicles by calling 9-1-1.
- II. Take appropriate precautions to safely avoid further damage or injury to persons or property.
- III. Immediately report all incidents and all near misses to the immediate supervisor. This includes, but is not limited to:
 - A. Employee injuries (See **Employee Injuries / Workers Compensation** section attached)
 - B. Automobile accidents
 - C. Property Damage (including but not limited to auto, building, equipment, furniture, etc.)
 - D. Injuries/Damages to other persons or their property (Possible legal action) including but not limited to customers and vendors.
 - E. Any other unusual circumstance that may incur future costs
- IV. Make no statements admitting responsibility at the scene of an accident or where property damage has occurred.
- V. Do not advise other parties involved on any matter, especially that the County will pay for the damage resulting from said accident/incident.
- VI. For vehicle incidents:
 - A. If the collision is with an unattended vehicle or other object, try to locate the owner. Call 9-1-1 or the applicable law enforcement agency. If this cannot be done, leave a written notice with your name, department name, address, and telephone number.
 - B. The driver of a vehicle is responsible for the vehicle until it has been returned to the garage or collected by the towing service. Unsafe vehicles should not be driven from the scene of an accident. Contact the Service Center regarding towing if the 9-1-1 Center has not already dispatched a tow vehicle.
- VII. Complete a Delaware County Incident Report as soon as possible, but no later than within twenty-four (24) hours of the incident. Incident Report forms may be retrieved on-line at: <https://humanresources.co.delaware.oh.us/wp-content/uploads/sites/15/2019/05/Delaware-County-Incident-Report-New-fillable.pdf>.
- VIII. Obtain a law enforcement report and other pertinent documentation (i.e. witness statements, list of items damaged, etc.). These items should be received at the scene of the incident or later from the law enforcement agency that conducted the investigation at the scene.

Supervisor's Responsibilities

- I. Complete the Supervisor's Statement of the Delaware County Incident Report.
- II. In case of a major incident (i.e. death, severe injury, major accident, major fire, major property damage, potential lawsuit, etc.), contact the Administrative Services Director, Director of Safety & Security, or Workers Compensation / Human Resources Coordinator immediately.
- III. Send the completed incident report to the Human Resource Department within 24 hours either by hard copy or by emailing the completed form to IncidentReport@co.delaware.oh.us. Minor incidents that occur on a weekend or holiday should be reported at the start of business on the next workday.
- IV. In the event of a collision, the supervisor shall forward the following information to the Human Resources Risk and Insurance Coordinator.
 - A. A copy of all law enforcement reports and any citations including all statements made at the scene or afterward to law enforcement.
 - B. Repair estimates, when appropriate, in due course.
 - C. In all investigations of the accident by Delaware County, the emphasis will be on fact-finding, however, discipline may result when appropriate.
- V. The Employee's appointing authority may take such disciplinary action as permitted by department policy, laws and regulations of the State of Ohio, or any applicable collective bargaining agreement.

Safety, Workers Compensation, Insurance & Risk Personnel Responsibilities

- I. For any property damage and/or liability incidents, the Insurance & Risk personnel send the claim to Delaware County's property and casualty third party administrator for adjudication. Minor claims may be adjudicate in-house.
- II. All injury incidents and near misses will be reported to Human Resources and the Director of Safety and Security via the Delaware County Incident Report form and emailed to IncidentReport@co.delaware.oh.us for investigation and possible future prevention review.
- III. All injury incidents will be reported to the Worker's Compensation / Human Resources Coordinator for workers' compensation claims management.

Employee Injuries / Workers Compensation

See the Safety Forms section under the Human Resources tab on the Delaware County website for forms such as:

- What to do if you are injured at work
- Workplace Incident Reporting Form
- Workers Compensation Administration Forms
- Links to Ohio BWC information

Proof of Insurance and Driver's Record Review:

The Board of Commissioners authorizes Human Resources to obtain proof of insurance and conduct driver record reviews for all County employees who use their personal vehicle for County related business as well as those that drive a county owned or leased vehicle. The proof of insurance, also known as the insurance declaration, is used to verify that insurance coverage limits meet the requirements for the County's insurance policy.

Employee's authorized to use their personal vehicle for county related business at the time of hire and annually thereafter acknowledge and assume responsibility for the insurance amounts specified in the policy and the attached document.

Annually all Elected Officials, Directors and Supervisors are notified by Human Resources of the annual update to county employee driving records pursuant to the County's Self Insurance Policy.

Delaware County maintains its auto insurance policy through the County Risk Sharing Authority (CORSA). CORSA and County policy require that all employees that drive County owned or leased vehicles or drive their own vehicles for County related business have their driving records reviewed annually.

Examples of "Driving on County business" include but are not limited to: 1) Employees who drive to County sponsored trainings, 2) Employees who drive from one County building to another or from one jobsite to another during the course of their workday.

Delaware County's insurance acts as secondary insurance coverage excess of the employee's personal insurance when a personal vehicle is used for County business if, and only if, the employee carries personal insurance with limits of insurance of at least \$100,000 for bodily injury per person; \$300,000 for bodily injury per occurrence; and \$100,000 for property damage per occurrence; or a combined single limit of \$300,000.

All employees who drive either a County owned or leased vehicle or their personal vehicle for County related business must complete the requested information within a timely manner.

Individuals who do not complete this information will not be authorized to drive on County business and may affect their ability to perform the required functions of their position.

**DELAWARE COUNTY
DRIVER'S LICENSE AND INSURANCE
REQUIREMENTS
AGREEMENT**

I, the undersigned, agree, as a requirement for driving a county owned or leased vehicle or personal vehicle during the course of employment, I will maintain a valid State of Ohio Driver's License. I also understand that a State of Ohio, Bureau of Motor Vehicles' report will be obtained by the Delaware County Director of Safety and Security or Human Resources Department personnel to confirm a valid Ohio Driver's License and to review my driving records.

I, the undersigned, agree, as a requirement for using my personal vehicle during the course of my employment with Delaware County, will retain automobile liability insurance for bodily injury and property damage on the vehicle that I am driving for the following minimum amounts:

\$100,000 for bodily injury per person, \$300,000 for bodily injury per occurrence, and \$100,000 property damage per occurrence, or a combined single limit of \$300,000.

I, the undersigned, understand that if the above criteria are not met, Delaware County's insurance coverage will protect only its portion of any liability resulting from the use of personal vehicles.

I, the undersigned, further agree to maintain my vehicle in, to the best of my knowledge, a roadworthy condition.

Employee Signature

Date

Employee Name – PLEASE PRINT

Department – PLEASE PRINT