

DELAWARE COUNTY

Subject Self-Insurance Program	Effective June 28, 2004	Supersedes June 15, 1988, March 22, 1999	This Sheet 1	Total 5
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Purpose

To provide a written document explaining the Self-Insurance Program, preferred reporting methods and procedures, and required Qualifications for Driving on County Business.

Scope

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

Distribution

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

Self 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)

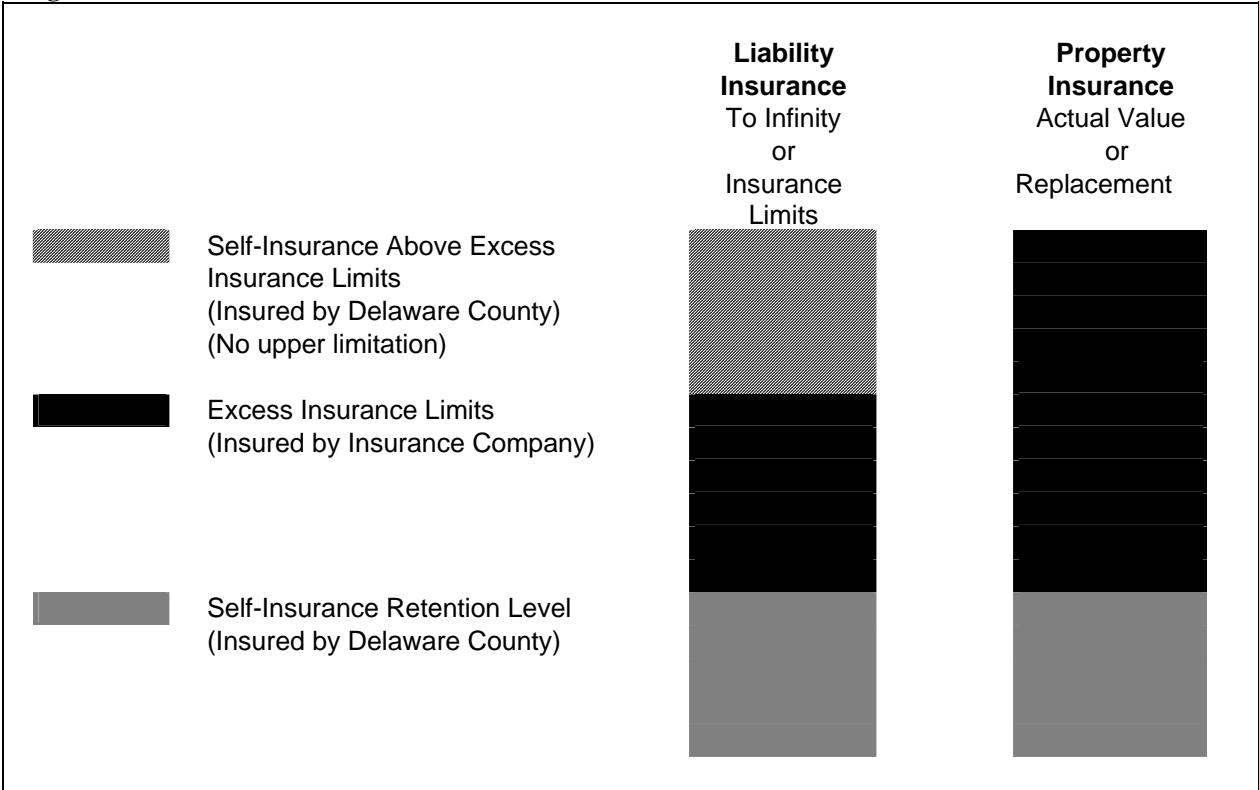
Policy

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. One misstep 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 are reduced in many cases by early reporting and early claims management. The following procedure should be followed when an incident occurs:

Employee Responsibilities

- I. Take care of any injured parties.
- II. Immediately report all incidents or 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 (auto, building, equipment, furniture, etc.)
 - D. Injuries/Damages to other persons or their property (Possible legal action)
 - E. Any other unusual item that may incur future costs
- III. Complete a Delaware County Incident Report as soon as possible, but no later than within twenty-four (24) hours of the incident. Blank Incident Report forms may be received from the Human

Resources Department or the Safety Officer or may be retrieved on-line at <http://www.co.delaware.oh.us/Forms/pdf/Personnel/1-2004%20Final%20Incident%20Report.pdf>.

- IV. 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 Section 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 Insurance & Risk Coordinator or Safety Officer immediately (740-368-1710).
- III. IMMEDIATELY SEND THE EMPLOYEE TO RECEIVE DRUG/ALCOHOL TESTING when the employee's on the job actions resulted in: a) the personal injury of any person, including the employee, in which medical treatment has been sought immediately away from the scene, or b) which expensive property damage has occurred where a vehicle or equipment has been towed away from the scene or is rendered inoperable.
- IV. For minor incidents, send the completed incident report to the Human Resource Department the next business day. Minor incidents that occur on a weekend or holiday should be reported at the start of business on the next workday.

Safety/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, or for minor claims will adjudicate in-house.
- II. All injury incidents and near misses will be reported to the Safety Officer for investigation and possible future prevention review.
- III. All injury incidents will be reported to the Coordinator of Insurance & Risk for workers compensation management.

Employee Injuries / Workers Compensation

When an employee is injured, the following forms and protocols must be followed for proper management of workers compensation claims. Failure to follow these procedures may result in delay of approval or rejection of workers compensation claims.

Employee Responsibilities

- I. In the case of an injury requiring immediate medical attention, the employee should proceed immediately to the nearest medical facility that provides emergency or urgent medical care.
- II. Employees must complete a Delaware County Incident Report as soon as possible following any injury incident and submit it to their immediate supervisor.
- III. For injury incidents requiring medical attention, the following supplemental forms should be completed for workers compensation purposes (These forms can be found in the Delaware County Standard Operating Procedures Manual under the Workers Compensation tab or may be retrieved from the Human Resources Department).

Forms to be completed by the Employee

- A. Ohio Bureau of Workers Compensation First Report of Injury (FROI-1) (Required claim form of the Ohio Bureau of Workers Compensation)
- B. Delaware County Incident Report
- C. The employee should forward the Modified Duty – Attending Physician’s Statement to his/her physician to complete.

Forms to be completed by the Supervisor

- A. Delaware County Incident Report (Supervisor’s section)
- B. Lost Time or Transitional Duty Notice

Forms to be completed by Witnesses

- A. Delaware County Incident Report (Witness Section)

Qualifications for Driving on County Business

Perhaps the largest single liability exposure and definitely the highest frequency of liability losses is incurred by automobile accidents. Generally, and with on emergency circumstances, only employees of the County may drive County vehicles for County business. Whenever an employee, including supervisors, managers, and appointing authorities, is driving a Delaware County owned or leased vehicle or his/her own vehicle on County business, the County is exposed to potential liabilities. The exposure is directly related to the employee's ability to operate the vehicle safely. Therefore, the following qualifications will apply to all employees while driving on County business:

- I. All drivers must be at least eighteen (18) years of age.
- II. All drivers must have a current, valid, Ohio driver's license that covers the type of vehicle to be operated (e.g. commercial driver's license, etc.). A copy of the license must be filed with the Human Resources Department. All drivers are required to report any suspension or revocation of their driver's license or any conviction of a major violation as defined in VI. below to the Insurance and Risk Coordinator immediately. Suspension or revocation of the employee's driver's license by the State of Ohio may be grounds for discipline, up to and including termination, if the employee no longer meets the job requirements for his/her position.
- III. All drivers must be authorized by their appointing authorities to operate specific vehicles for county business on a Driver's Record Form. The Driver's Record Form must be filed with the Human Resources Department.
- IV. A driver with two (2) moving violations or two (2) at fault accidents within a twelve (12) month period shall be placed on driving probation and suspended from driving on County business until the employee completes a remedial or defensive driving course at his/her own expense. A certificate of completion of the driving course must be placed with the employee's Driver Record Form at the Human Resources Department prior to the employee resuming driving privileges. Failure to take and pass a remedial or defensive driving course may result in discipline, up to and including termination, if that employee no longer meets the job requirements for his/her position.
- V. A driver with four (4) moving violations and/or three (3) at fault accidents within a twenty-four (24) month period shall not operate a County vehicle and may be disciplined, up to and including termination, if that employee no longer meets the job requirements for his/her position.
- VI. Major violations, (e.g. violations that accumulate four (4) or more points under Ohio law such as reckless operation, driving under the influence, etc.), received off work shall be considered as two (2) moving violations.
- VII. A driver convicted of reckless operation or driving under the influence of alcohol or drugs, both of which are unlawful actions, while driving on County business shall be subject to disciplinary action including immediate termination.
- VIII. All drivers who use their personal vehicles on County business must comply with the above qualifications.
- IX. For a personal vehicle to be used on County business, proof of insurance must be furnished prior to use. Delaware County's insurance will act as secondary insurance coverage excess of the employee's personal insurance when a personal vehicle is being 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.

If this criteria is not met, the County's insurance coverage will protect only its portion of any liability resulting from the use of personal vehicles.