SCAC Annual Conference & Institute of Government for County Officials

Risk Management Principles to Save Lives and Money

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Risk Management Principles to Save Lives and Money

Vehicle Accident Mitigation Program VAMP
"*How to not crash your county's budget*"

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SC Insurance Trusts

Workers Compensation

- Created in 1984
- 41 Counties
- 38 related entities

Property & Liability

- Created in 1995
- 16 Counties
- 9 related entities

SC Insurance Trusts

▶ Each Trust is directed by a 7-member board comprised of county elected officials & CAOs.

▶ All claims are handled in house.

What Is Risk Management?

Text book definition:

RM is the process of making & carrying out decisions that will minimize the adverse effects of accidental losses.

John's definition:

What we do to keep bad things from happening.

What is the primary mission of a county risk management program?

Preserve the assets of the county.

What are your county's assets?

- ❖ Employees

- ❖ Property

- ❖ Financial/Revenue/Tax base

- ❖ Reputation/Good Will

SCCWCT Basic Standards for Risk Management

▶ All First Reports of Injury should be submitted to the SCCWCT within an average 3 days of the member's knowledge of an incident for all claims during the policy period.

▶ All accidents must be investigated using an effective written accident investigation program. A written record of all accident investigations must be maintained and be available for SCAC to review. Corrective actions must be documented.

▶ *All members should establish a Vehicle Accident Review Board (VARB) that has the authority to issue sanctions for accidents which are deemed to be preventable.*

SCCWCT Basic Standards for Risk Management

▶ An effective transitional work program must be in place. Documentation must be available to verify that injured workers have been placed in transitional work whenever it is possible.

▶ All members must utilize a designated physician that is recommended by the Trust

▶ All members must complete a self-audit of the risk management program annually of their risk management program utilizing the self-audit provided by SCAC by December 31st each year.

SCCPLT Basic Standards for Risk Management

▶ All claims should be submitted to the SCCPLT within an average 3 days of the member's knowledge of an incident for all claims during the policy period.

▶ All accidents must be investigated using an effective written accident investigation program. A written record of all accident investigations must be maintained and be available for SCAC to review. Corrective actions must be documented.

SCCPLT Basic Standards for Risk Management

▶ *All members should establish a Vehicle Accident Review Board (VARB) that has the authority to issue sanctions for accidents which are deemed to be preventable.*

▶ All members must complete a self-audit of the risk management program annually of their risk management program utilizing the self-audit provided by SCAC by December 31st each year.
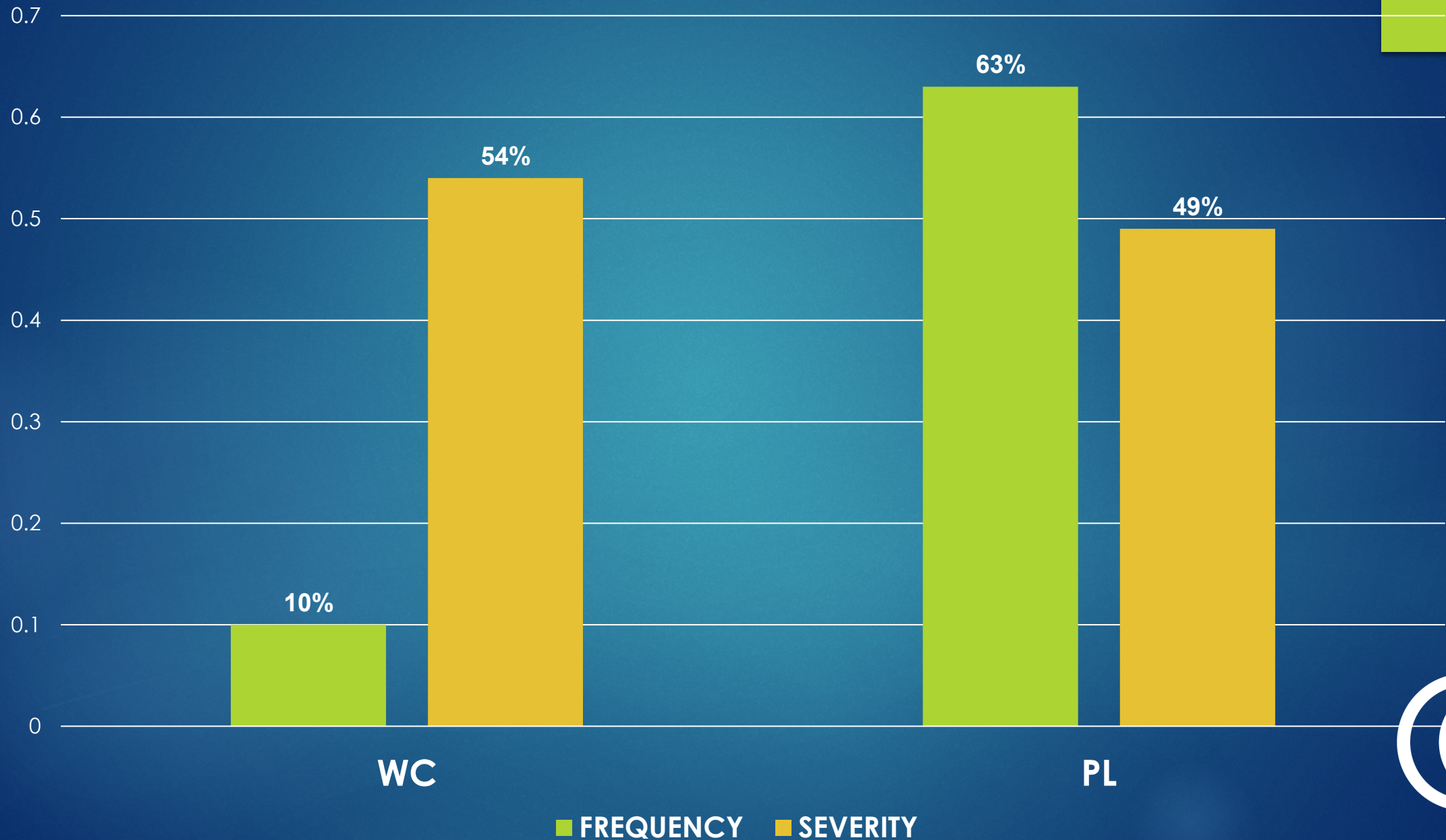
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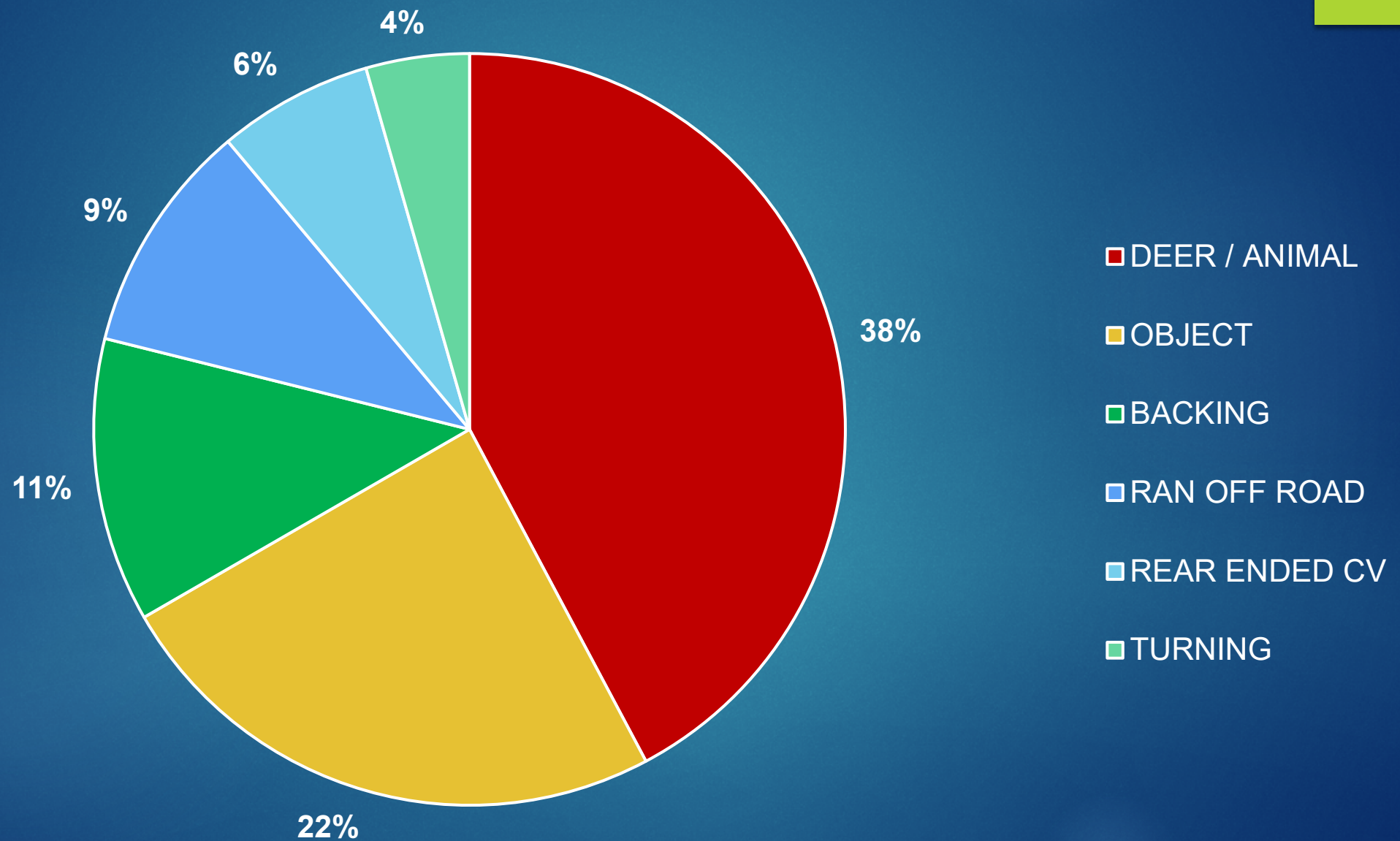
SAVING LIVES & MONEY

PREVENTING A MVA COULD RESULT IN:

▶ No WC Claim – Fewer Injuries to Your Employees!

▶ No Property Claim – Save Money in Budget!

▶ No Liability Claim – Save Money in Budget!

Vehicle Accident Mitigation Program (VAMP) core elements

- Purpose and Definitions
- Initial Records Review & Driver Qualifications
- Safe Driver Incentive Awards
- Point System for Collisions, Damage Incidents & Driving Violations
- ***Vehicle Accident Review Board (VARB)***
- Disciplinary Actions (Sanctions)

Vehicle Accident Mitigation Program
(VAMP) core elements

- MVA Reporting and Investigation
- County Policies (Safety Belts, Distracted Driving, Cell Phone Usage, Etc.)
- Driver Record Maintenance, Review & Update
- Monthly MVA Reports Shared with Department Heads
- SCAC Audit Form
- Additional Tools (GPS monitoring, Camera Systems, Vehicle Inspections & Preventative Maintenance Programs)

Vehicle Accident Review Boards (VARB)

- Vehicle Accident Review Boards will handle actions involving all general employees, Fire, EMS and Sheriff's Deputies
  - You may opt to have only one board for the county or more than one.
    - One VARB for the entire County is preferable

Review Board

Vehicle Accident Review Boards (VARB)

- <u>Disciplinary Actions and other Sanctions</u>
  - Monetary payment for damages
  - Monetary payment for a portion or all of the deductible
  - Loss of PTO
  - Loss of take home privilege of a county vehicle
  - Loss of driving privileges of a county vehicle

County Policies

► Should have developed county policies that address operating related issues.

  ► Safety Belt Requirements

  ► Distracted Driving

  ► Cell Phone Usage

  ► Drug & Alcohol Policy & Screening Requirements

  ► CDL Requirements under the Federal Motor Carriers Act

  ► Reporting of Loss of Driving Privileges and/or Major Moving Violations

Additional tools

- GPS Monitoring
- Camera Systems
- Pre-trip Inspections (Documented)
- Preventive Maintenance Programs
- Monitoring Vehicles for Mileage
  - Total miles driven by each driver
  - Total miles driven by department

A CAR'S WEAKEST PART IS THE NUT HOLDING THE STEERING WHEEL

DEER GUARDS SAVE LIVES, TIME, & MONEY

FUTURE PLANS

▶ MVA Loss Runs Will Be Mailed to CAO's & RM

▶ VAMP Audit Forms Sent Out

▶ On-site Visits and Assistance Scheduled

▶ Setup Additional Training

QUESTION & ANSWER SESSION

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