

PROTECTING COUNTY RESOURCES

RISK MANAGEMENT

SAVING LIVES, TIME & MONEY



Robert Benfield, SCAC Director of Insurance Services
Van Henson, SCAC Director of Risk Management Services



1



2

**THANK YOU
FOR YOUR
WILLINGNESS
TO SERVE AS A
LEADER!**



3

**WHY DID YOU
DECIDE TO
COMMIT TO
THIS ROLE?**



4

- Are we asking, “Are we insured?”

OR

- Are we identifying and controlling the risks that could disrupt county services, injure employees or citizens, or create significant financial loss?



5

SCAC Insurance Trusts

- Each Trust is directed by a 7-member board comprised of county elected officials & CAO's.
- All claims are handled in house.



6

SCAC Insurance Trusts

Workers Compensation

- Created in 1984
- 42 Counties
- 38 related entities

Property & Liability

- Created in 1995
- 29 Counties
- 9 related entities

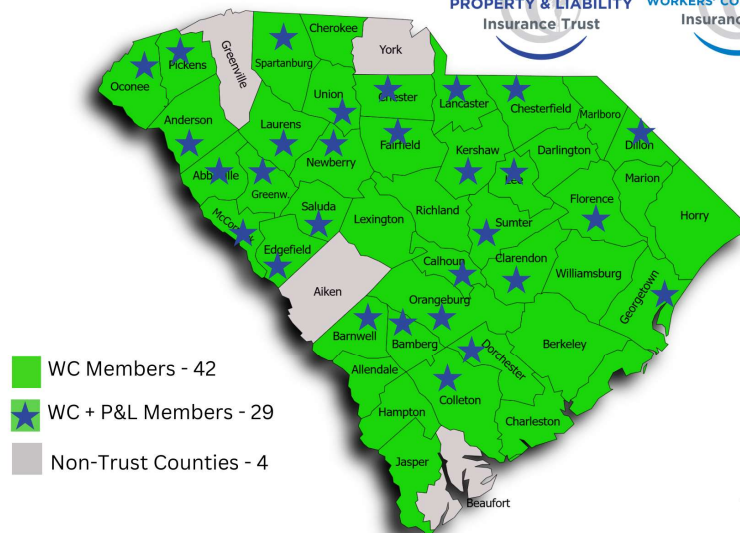


7

Join us!

South Carolina Counties
PROPERTY & LIABILITY
Insurance Trust

South Carolina Counties
WORKERS' COMPENSATION
Insurance Trust



7/12/2026



8

What is Risk Management ?



9

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.

Our definition:



What we do to keep bad things from happening!

10

Who is a risk manager?



11

Risk
management
asks 3 basic
questions

1. What can go Wrong?

- Be Observant
- Encourage Reporting
- Develop Networks
- Build Relationships

2. What can we do to stop bad things from happening?

- Act Promptly!
- Are Systems in Place?
- FOLLOW UP!!!!!!

3. If something does happen, how do we pay for it?

- Impact on: Budgets / Raises / Benefits Supplies, Equipment



12

What is the primary mission of a public entity?

- Provide maximum services to the public within the budget.



13

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

- Preserve the assets of the county!



14



15

What are your county's assets?

- ❖ Employees
- ❖ Property
- ❖ Financial/Revenue/Tax base
- ❖ Reputation/Good Will



16



17



18



19



20



21

Why should your county have a risk management program?

- It is the right thing to do for your people!
- RM is a good investment
- It can save your county money



22

22

An organization will experience a \$4 to \$6 return for every dollar invested in health and safety!

Source : OSHA



23

Human Costs

- ❖ Lives may be changed forever
- ❖ Dad may not be able to play catch with his son
- ❖ Mom may have to get a second job to support the family
- ❖ Worker may live in constant pain

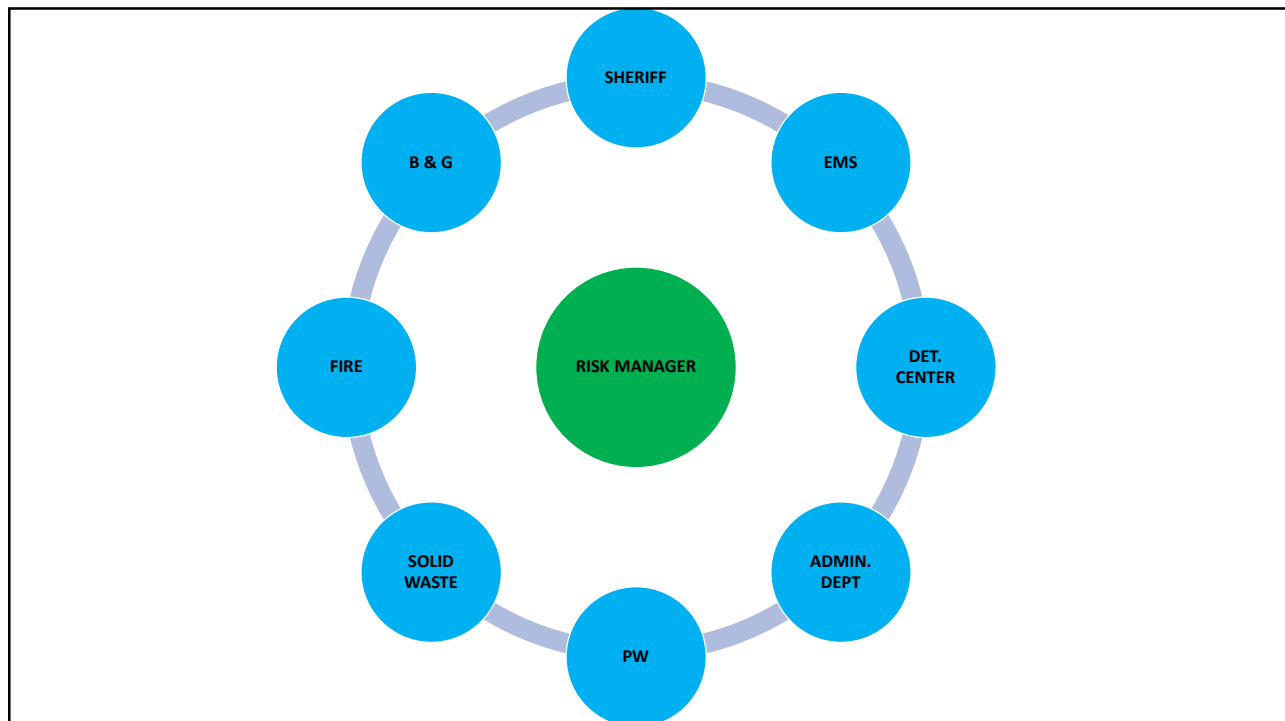


24

The success a county has in risk management is directly proportionate to the amount of time & effort people working on RISK MANAGEMENT devote to the task.



25



26

I am very busy, what is in it for me if I get behind this risk management thing?

- ❖ Fewer injuries to your employees
- ❖ More money for your county's budget
- ❖ Greater productivity & improved morale
- ❖ Taxpayer support
- ❖ Fewer headaches
- ❖ **It is the right thing to do!**



27

Basic Standards for Risk Management

- All accidents should be submitted 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.*



28

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.



29

SELF AUDIT

- Basic Risk Management Standards requirement.
- Great tool for benchmarking your RM program and identifying areas for improvement.
- We can work with you staff to implement new programs to enhance your risk management program.



30

As a leader you are responsible for keeping your employees from engaging in unsafe acts & eliminating unsafe conditions (hazards) before accidents occur.



31

HORRY COUNTY SAFETY POLICY STATEMENT

Horry County's objective is to conduct all operations as safely and efficiently as possible. The County Administrator and all Assistant County Administrators recognize that the prevention of accidental losses affecting employees, property, and the public will enhance the operating efficiency of County Government.

Furthermore, a proactive loss control posture requires that sound loss prevention measures are of primary consideration and take priority over expediency in all operations.

Also, the County will endeavor to provide a work environment as free from hazards as possible through the establishment and implementation of loss control policies and procedures, and their subsequent modifications, improvements and additions as needed that are designed to provide optimum protection to County employees, members of the public, and public and private property.

Therefore, the County will support compliance with all Federal and State safety regulations, provide and require as needed the use of personal protective equipment by all employees; and ensure that all employees are advised of and understand their loss prevention responsibilities in the performance of their work.



32

Horry County Responsibilities

COUNTY COUNCIL

The Horry County Council supports a countywide safety program through budgetary considerations.

COUNTY ADMINISTRATOR

The County Administrator, through the Risk Management staff, is responsible for overall management and administration of the Safety Program.

ASSISTANT COUNTY ADMINISTRATORS

Assistant Administrators are responsible for providing oversight and guidance in matters pertaining to safety for assigned departments. Assistant Administrators are responsible for: Ensuring departments are in compliance with county, state, and federal safety policies and regulations.

Ensuring departments budget for required safety items and programs.

Ensuring department heads are providing consistent disciplinary actions in order to promote adequate safety.

Addressing safety concerns of departments.

Ensuring departments submit quarterly reports on safety.

Holding departments accountable for incidents that occurred under their supervision.



33

Risk Management Dashboard

WHAT TO MEASURE

- TOTAL COST OF RISK
- CLAIMS FREQUENCY
- CLAIMS SEVERITY
- MVA'S
- DEPARTMENT TRENDS
- CORRECTIVE ACTIONS
- INSURANCE PROGRAM

METRICS TO MONITOR

DIRECTION OF OVERALL COSTS
 INCIDENT RATES INCREASING OR DECREASING
 ARE CLAIMS BECOMING MORE EXPENSIVE
 VIOLATIONS & SANCTIONS
 CHANGE IN EXPOSURE/OPERATIONS
 BY WHOM & WHAT ACTION TAKEN
 PREMIUMS, LIMITS, TRENDS



34

Analyzing Losses

- Frequency – refers to how often losses occur
- Severity – refers to the monetary value of the claim
- Cause of loss
- Department
- Loss analysis considers both the frequency and severity of losses



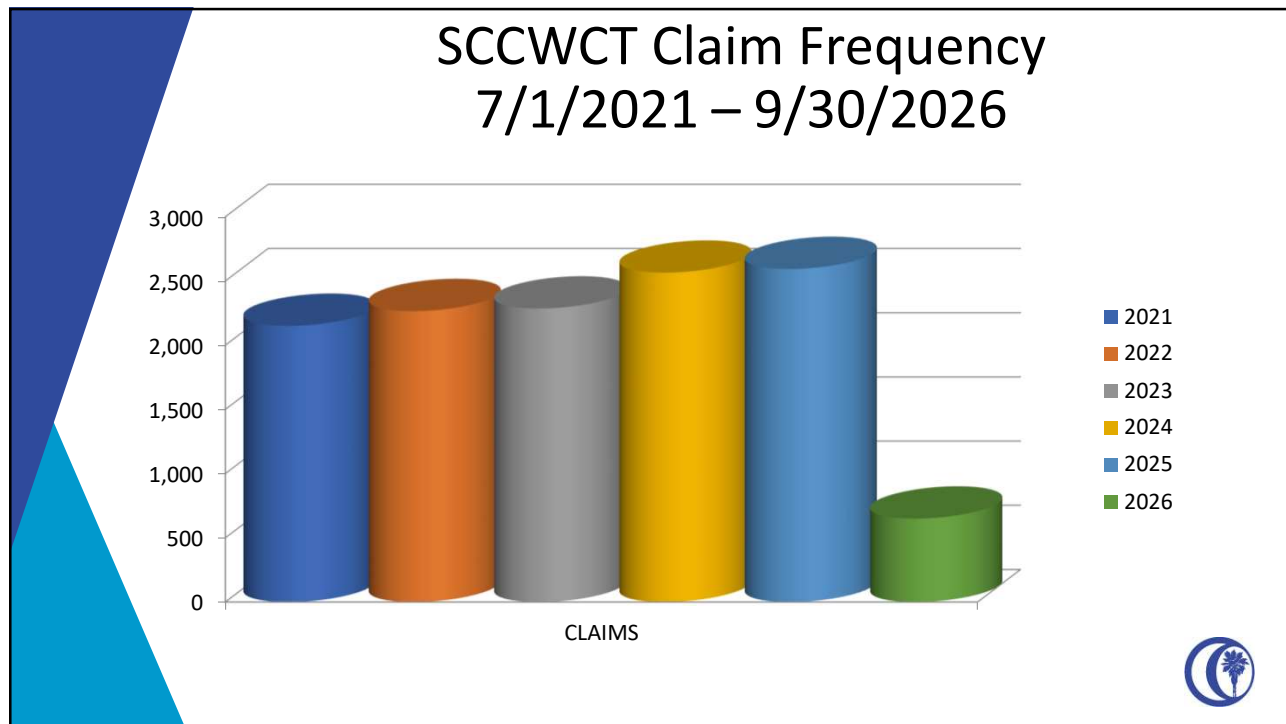
35

Analyzing Losses

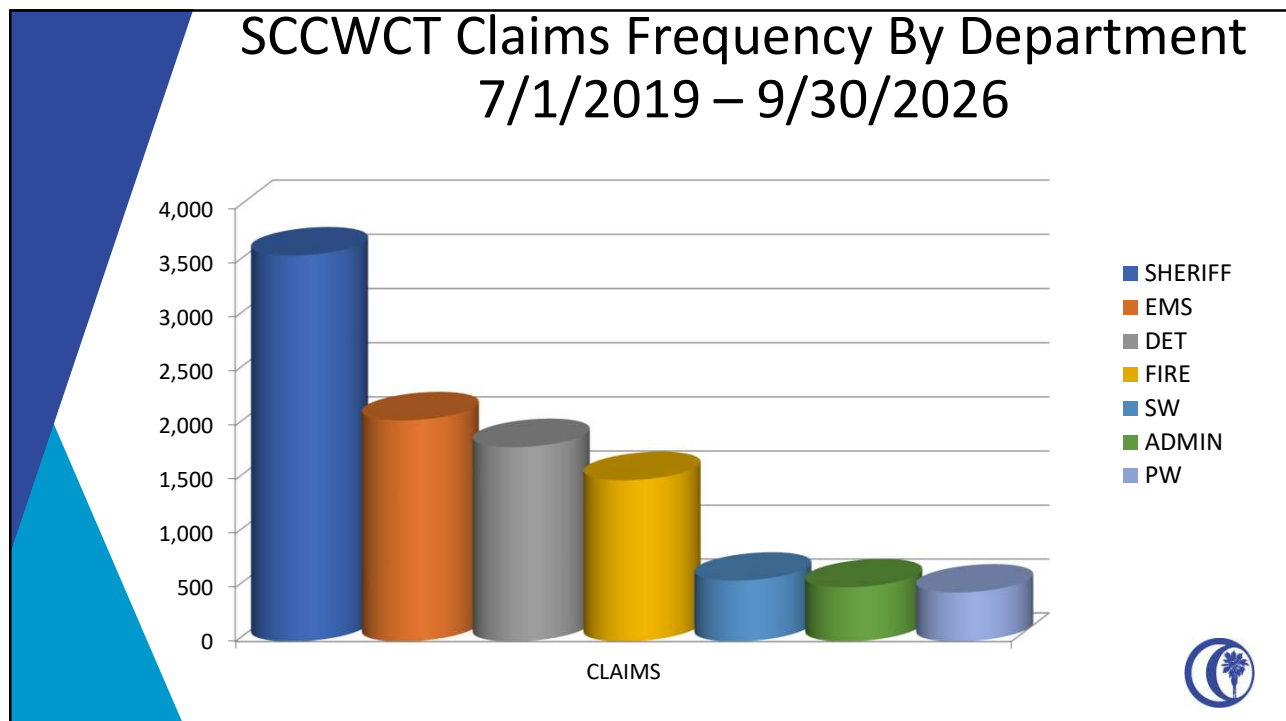
- Risk managers must have data to analyze losses.
- Department Heads should be aware of their department's loss history.
- The Risk Manager or Department Head who does not have loss data is flying blind!



36



37



38

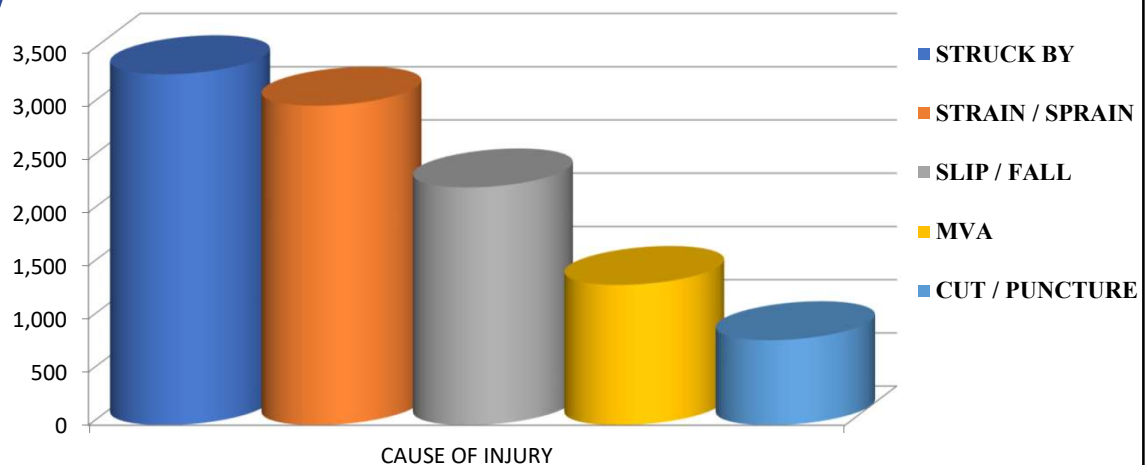
WC Claims Department Policy Year Summary

	2022		2023		2024		2025		Total	
	# Claims	Net Incurred	# Claims	Net Incurred	# Claims	Net Incurred	# Claims	Net Incurred	# Claims	Net Incurred
					0	\$0			0	\$0
Administration	112	\$1,164,737	68	\$1,111,827	108	\$1,786,640	76	\$909,177	364	\$4,972,381
Airport	11	\$405,972	6	\$215,535	16	\$144,466	7	\$158,262	40	\$924,235
Animal Control	76	\$107,486	80	\$487,556	85	\$296,342	62	\$97,204	303	\$988,588
Buildings & Grounds	76	\$1,402,356	34	\$126,546	47	\$224,306	29	\$169,810	186	\$1,923,017
Detention Center	294	\$1,848,091	335	\$3,305,020	386	\$2,521,012	265	\$1,371,859	1,280	\$9,045,981
Emergency Medical Services	362	\$4,074,932	409	\$5,414,307	389	\$4,351,149	291	\$1,613,109	1,451	\$15,453,496
Fire	260	\$2,144,367	285	\$2,409,366	335	\$8,122,404	175	\$1,303,395	1,055	\$13,979,533
General Services	5	\$1,147	8	\$2,470	10	\$110,500	10	\$183,059	33	\$297,175
Library	13	\$102,382	22	\$126,409	14	\$16,833	11	\$62,296	60	\$307,920
Mosquito/Vector Control			3	\$150,191	2	\$20,893			5	\$171,084
Other	42	\$225,759	96	\$667,369	97	\$894,161	66	\$270,919	301	\$2,058,209
Parks & Recreation	26	\$215,893	29	\$64,750	26	\$39,858	25	\$35,601	106	\$356,103
Police	44	\$877,159	50	\$472,913	51	\$346,414	49	\$587,884	194	\$2,284,370
Prison Farm	4	\$1,178	4	\$2,176	2	\$395			10	\$3,749
Public Works	75	\$1,800,852	90	\$1,820,163	115	\$1,026,200	43	\$334,670	323	\$4,981,885
Quarry	2	\$8,804	2	\$104,014	1	\$20	2	\$3,535	7	\$116,373
Road Maintenance	40	\$441,864	32	\$640,385	40	\$439,139	24	\$284,622	136	\$1,806,009
Sheriff	688	\$6,474,998	611	\$10,919,697	717	\$10,538,421	446	\$4,085,910	2,462	\$32,019,025
Solid Waste	107	\$1,924,793	103	\$1,229,509	94	\$1,390,513	68	\$448,736	372	\$4,993,550
Water & Sewer	28	\$200,436	18	\$330,618	27	\$482,552	23	\$262,860	96	\$1,276,466
Total	2,265	\$23,423,203	2,285	\$29,600,822	2,562	\$32,752,217	1,672	\$12,182,908	8,784	\$97,959,150

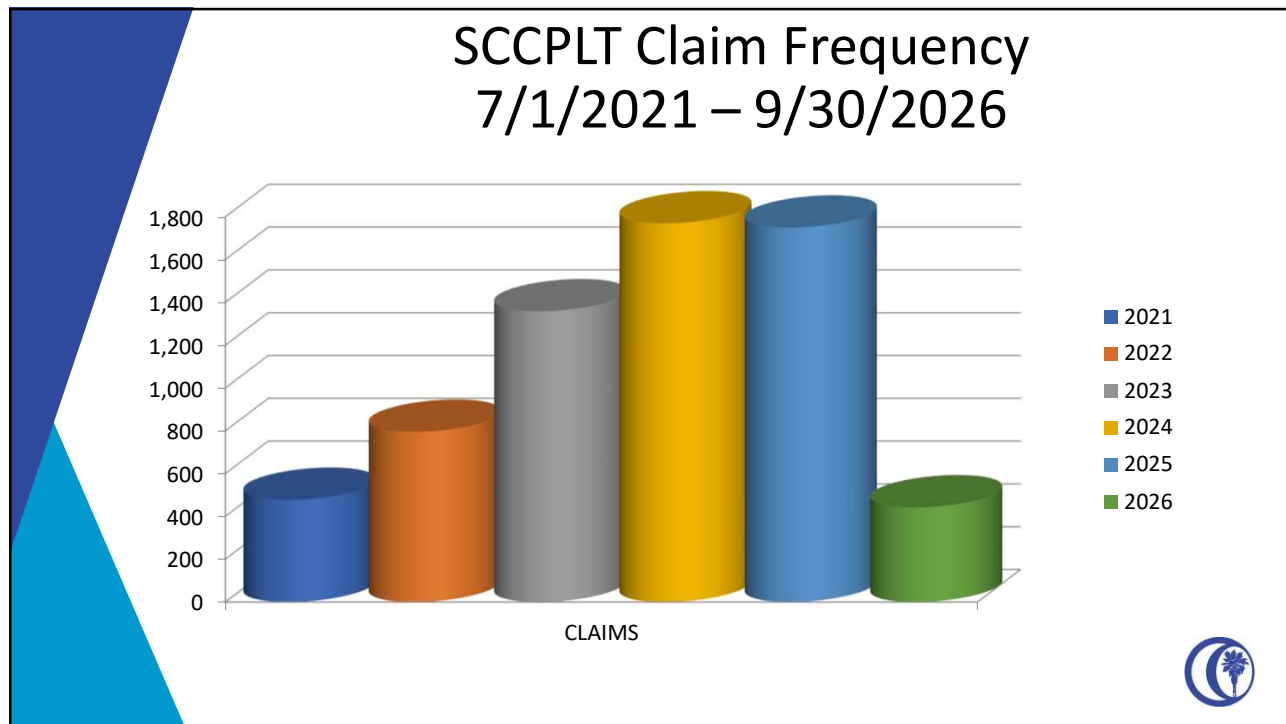


39

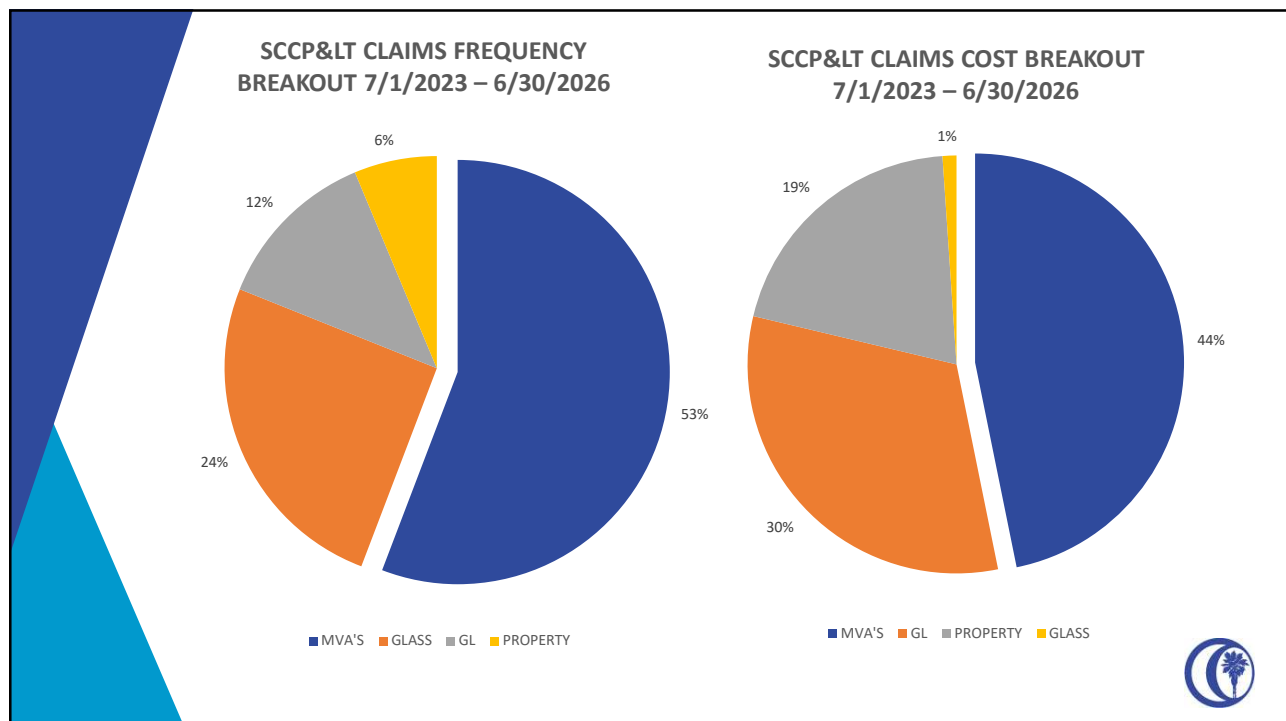
SCCWCT Injury Cause 7/1/2021 – 9/30/2026



40



41



42

Organizational Safety Culture

"If you want to change the culture, you will have to start by changing the organization."

Mary Douglas



43

43

A pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems.

Formal Definition of Culture



44

44

Organizational Culture

- Collective mindsets and behaviors
- It's about how everyone, from leaders to the newest hires, thinks, acts and treats each other.
- **THE PERSONALITY** of an organization



45



46

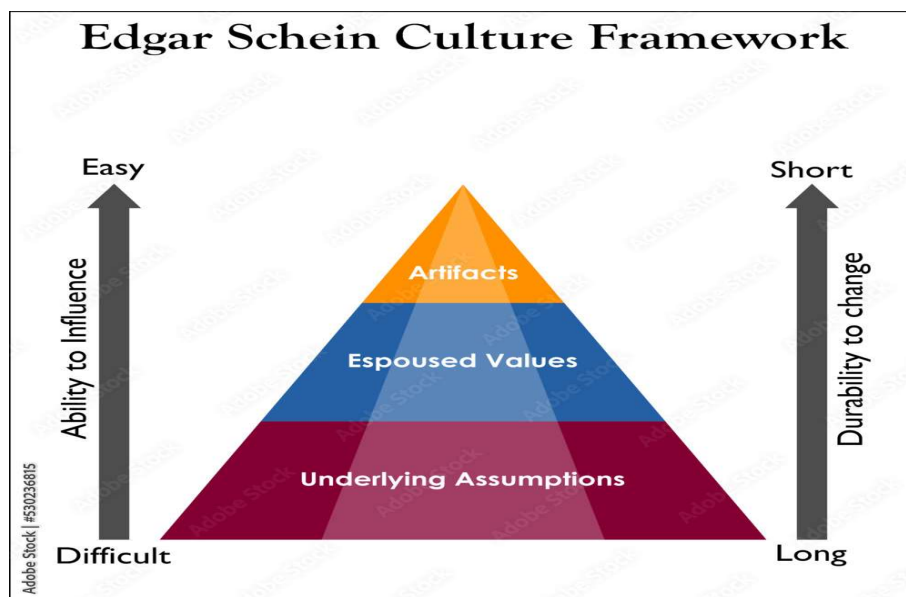
3 Levels of Organizational Culture Edgar Schein

- **Visible Artifacts** - Artifacts are defined as the visible, tangible elements within an organization that are easily observed by internal and external people. Artifacts include physical buildings, office layouts, language, technology ecosystems, products, and visible traditions.
- **Espoused values and beliefs** - are clearly stated within the mission/vision, core values, and beliefs of the organization. These are often documented, for example, in a written mission statement, company policies, and corporate and executive leadership communications.
- **Underlying assumptions** - are deeply held beliefs that are often unspoken and taken for granted. They form the foundation of an organization's culture and guide behavior and perceptions without being overtly stated.



47

Edgar Schein Culture Framework



48

Further Examination of Organizational Culture

- Autonomy / Empowerment
- Creative
- Educational
- Hierarchical
- Learning / Knowledge Sharing
- Customer Satisfaction
- **Respectful / Civil**
- **Safety and Awareness / Reporting**



49

LEADERSHIP's OBLIGATION

- Consistently stay aware of cultural shifts
- What are the primary key components that most employees need to feel?
 - I Matter
 - I'm Safe
 - I'm Respected



50

Cultural Indicators

- Equipment
- Office / Shop layout and housekeeping
- Are Policies / Procedures being followed and checked
- Profanity
- Numerous Complaints
- Favoritism
- Dress Code
- Is Leadership intervening
- Attendance / Promptness / Negativity



51

Is having a positive workplace with a progressive safety culture important?

Lives may be saved / Most Important Asset

Morale is improved / Retention / Recruiting

Productivity is increased

Money is saved

Public image is enhanced



52



53

Are we getting desired results?

Assess:

- What should our results be and are they reasonable?
- Why are we not achieving the desired outcome?
 - Is it related to:
 - Management
 - Employee actions
 - Equipment issues
 - Technological changes
 - Regulatory
 - Or a combination of the above????
- Safety Culture surveys are a good place to start – both internal and external!



54

- Make sure a change needs to occur in the first place!!!!

Use the 5 W's for Gap Analysis

- **What** is the problem?
- **Where** does the problem occur?
- **When** does the problem occur?
- **Who** is the performer who has the problem?
- **Worth-Lite**: is it WORTH a full analysis?

Steps to making changes



55

Why does change fail?

- Not prepared / No Plan
- Lack of commitment / enforcement
- Not understanding the psychology of change and being prepared to follow the entire cycle through!!!!



56

Emotional cycle of bad news

- The Kubler-Ross grief cycle:

- Shock Stage
- Denial Stage
- Anger Stage
- Bargaining Stage
- Depression Stage
- Testing Stage
- Acceptance



People will generally move through these cycles quicker when swift implementation of the change is made.



57

Hints for Successful Changes

- Find something easy to change first
- Build a coalition of supporters
- Set targets for incremental completions
- SHARE LOTS of information to reduce rumors
- Define how results will be measured
- **Reward desired behaviors** (don't mistake this for incentive rewards – they can be very bad for your goals)



58

Vehicle Accident Mitigation Program (VAMP)

Don't crash your county's budget



59

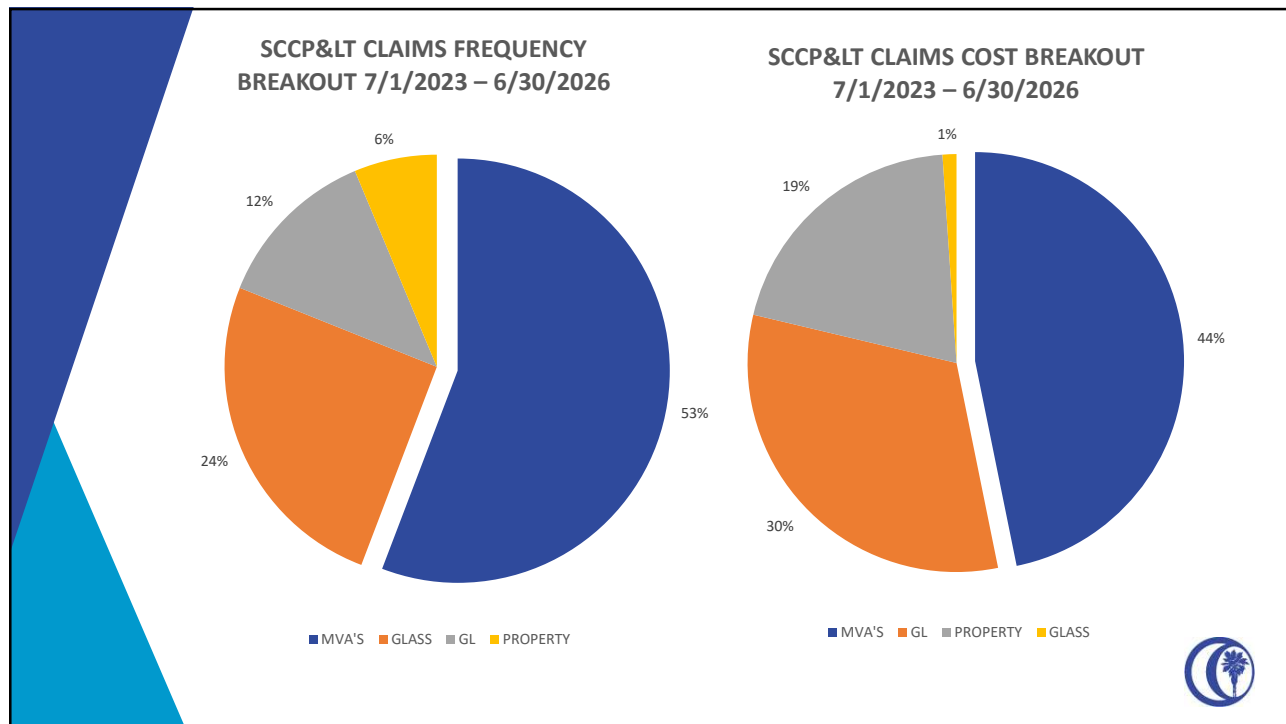
BENEFITS
OF
PREVENTING
1
MVA

- NO WC CLAIM
- NO BODILY INJURY CLAIM
- NO AUTO PROPERTY DAMAGE
- NO COLLISION CLAIM
- NO COMPREHENSIVE CLAIM

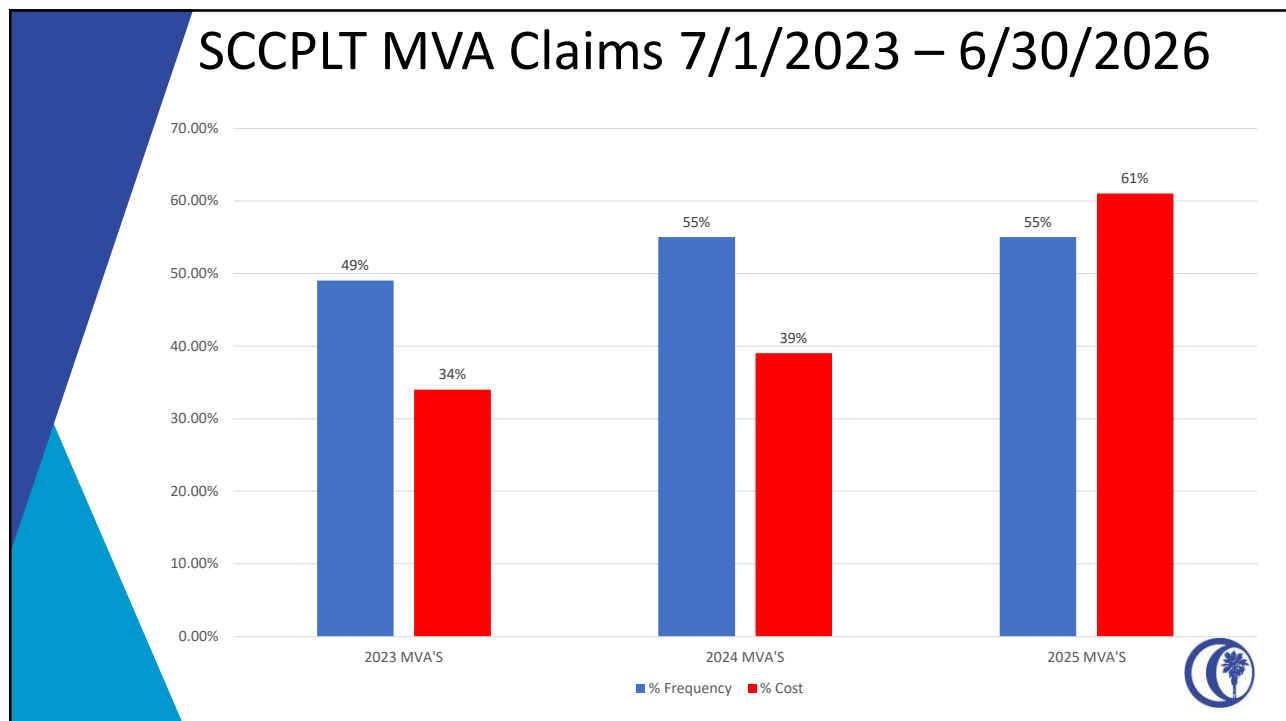
**SAVE
LIVES
TIME
MONEY**



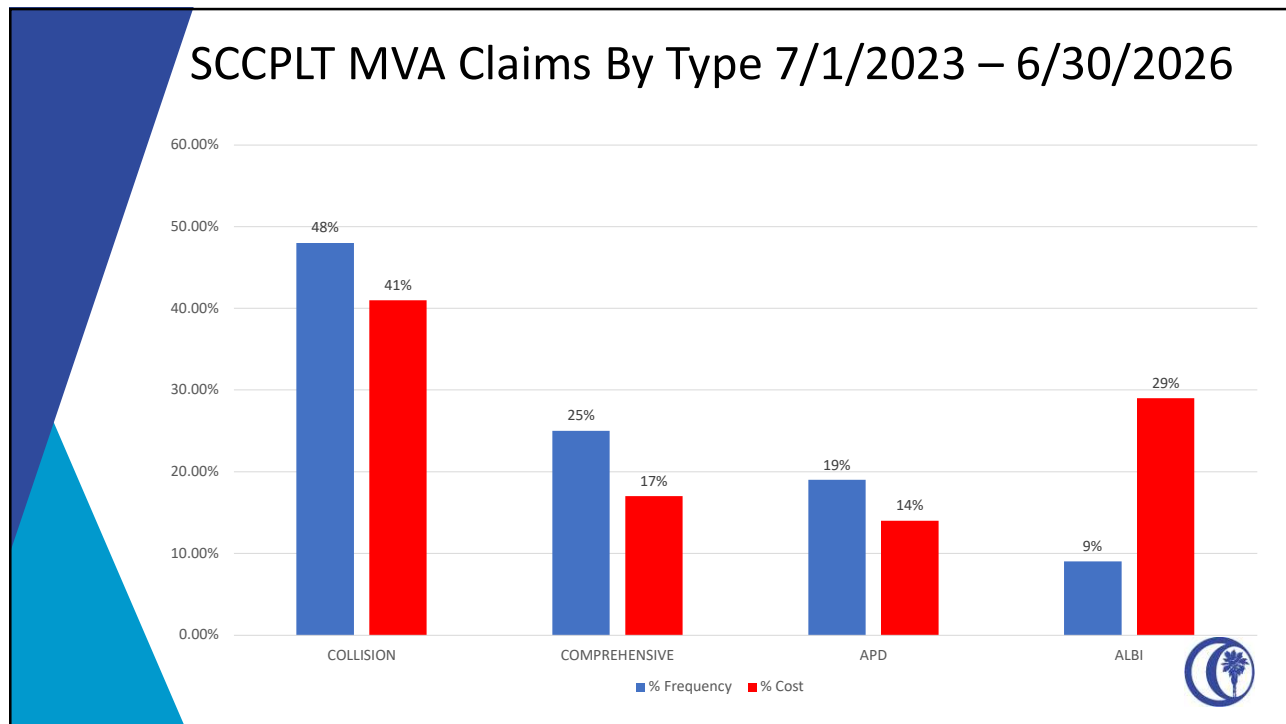
60



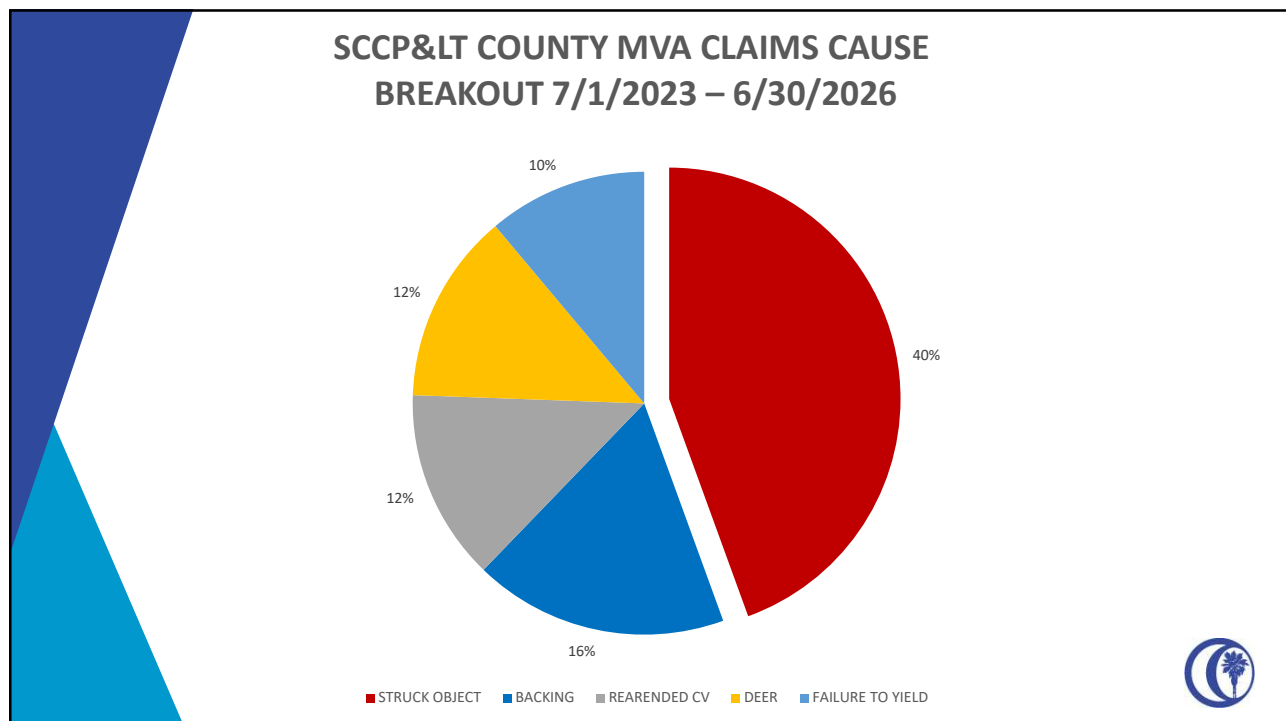
61



62



63



64

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)
- 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)



65

Safety Committees

- Review incidents to prevent reoccurrences
- Review claims and accident investigations
- Determine preventability and potential sanctions
- Hold depart heads accountable for the actions of their employees



66

Workers' Compensation Mod Rating



67

What determines your Workers Compensation Premium?

- ❖ Rates
- ❖ Payroll
- ❖ Experience Modifier

68

Rating Basics - What Determines your WC Premium?

- National Council on Compensation Insurance (NCCI) Rates
- Scopes Manual
 - Offers standard class codes descriptions



69

Rating Basics - What Determines your WC Premium?

- Experience Modification Factor
 - Mods greater than 1.00 are worse than the average
 - Mods less than 1.00 are better than average



70

SCCWCT 2025/2026 Policy Year Exp Mods .98 Trust Avg	1-.63	13-.85	25-.97	37-1.18
	2-.67	14-.87	26-.97	38-1.22
	3-.69	15-.87	27-1.00	39-1.23
	4-.71	16-.87	28-1.01	40-1.34
	5-.78	17-.88	29-1.05	41-1.44
	6-.79	18-.89	30-1.07	42-1.61
	7-.81	19-.90	31-1.07	
	8-.81	20-.92	32-1.11	
	9-.82	21-.92	33-1.13	
	10-.83	22-.92	34-1.17	
	11-.84	23-.94	35-1.17	
	12-.85	24-.97	36-1.18	



71

SUMMARY

As a leader, you are responsible for employee and public safety, oversight of the county's budget and assets, and the resources and governance needed for an effective risk management program.

You can save lives, time, and money!

72

Questions?

Robert Benfield ARM, AINS
Director of Insurance Services
Rbenfield@scac.sc
803-771-2522

Van Henson CPM
Director of Risk Management Services
Vhenson@scac.sc
803-771-2526



www.SCcounties.org

