

SCAC-Sponsored Insurance Trusts

SCCWCT

SC COUNTIES WORKERS
COMPENSATION TRUST

SCCP<

SC COUNTIES PROPERTY &
LIABILITY TRUST

Saving Lives, Time, & Money!

Robert Benfield, Director of Insurance Services, S.C. Association of Counties
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SCAC Insurance Trusts

Workers Compensation

- Created in 1984
- 41 Counties
- 38 related entities

Property & Liability

- Created in 1995
- 17 Counties
- 9 related entities

Membership Benefits

Members own the Trusts, and they are nonprofit. Unlike an insurance company, the Trusts only objectives are to serve the membership.

Trusts are run by the counties for the counties. The Trusts' Boards of Trustees are made up of county government officials.

Coverages and services are tailored to South Carolina's county governments, instead of the insurance industry standard "one size fits all.”

Membership Benefits

Long-term budget stability provided through the Trusts help counties minimize the peaks and valleys in their insurance premiums over the long term.

Specialized law enforcement and detention centers risk control services tailored to meet the needs of county government.

Local service provided by dedicated, full-time personnel who specialize in assisting county governments.

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What is Risk Management ?



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!

Who is a risk manager?



Risk Management asks 3 basic questions:

What can go wrong?

What can we do to stop bad things from happening?

If something happens, how will we pay for it?

What are your county's assets?

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





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!

SCAC Risk Management Services

- ❖ Management Consultation and Mentoring
- ❖ Onsite Hazard Identification Surveys
- ❖ Direct Access to Claims & Risk Management Personnel
- ❖ Customized Training Classes

SCAC Risk Management Services

- ❖ Defensive Driving Courses
- ❖ Risk Management Principles (RMP) Classes
- ❖ SCAC Offers a Listserv forum for County Risk Managers
- ❖ Safety Source Video Library > 700 Online Videos



The Success of a County Risk Management Program is
Dependent on the Support it gets from the Employees,
Supervisors, and Administration.

County Councils' Support for Risk Management is Critical in
Saving Lives, Time, & Money!

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