

# Insurance & Risk Management Services for Counties

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1

## Insurance Trusts

<u>South Carolina Counties Workers Compensation Trust (SCCWCT)</u>	<u>South Carolina Counties Property &amp; Liability Trust (SCCP&amp;LT)</u>
Created in 1984	Created in 1995
41 Counties	16 Counties
47 related entities	8 related entities

2

## Insurance Trusts

- Members own both Trusts
- Each Trust is directed by a 7-member board comprised of county elected officials & CAO's
- Claims for both Trusts are handled by our in house claims adjusters
- Local claims means faster/better service
- Risk Management program

3

## Insurance Trusts Staff

- John Henderson, ARM, ALCM - Dir. of Insurance Services (jhenderson@scac.sc)– since 1991
- Robert Benfield, ARM, AINS – Dir. of Risk Management Services (rbenfield@scac.sc) – since 1993
- Van Henson, CPM, - Risk Manager (vhenson@scac.sc) – since 2018
- Lang Kelly, ARM, AIC - WC Claims Manager (lkelly@scac.sc) – since 2013
- Mark McKinney - P&L Claims Manager (mmckinney@scac.sc) – since 2019
- Chris Hinson – Sr. P&L Adjuster (chinson@scac.sc) – since 2019
- Pam Selkinghaus, ARM - Program Coordinator (pselkinghaus@scac.sc) – since 1992
- Caroline Deevey, CIC, AAI, CISR, CRIS, INS - Asst. Program Coordinator (cdeevey@scac.sc) – since 2001

4

## 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.

Simple definition: RM is what we do to keep bad things from happening.

5

5

## Risk Management asks 3 basic questions:

What can go wrong?

What can we do to prevent bad things from happening?

If something happens, how will we pay for it?

6

6

## **What is the primary mission of local government?**

Provide maximum services to the public within the budget.

7

7

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

Preserve the assets of the county

8

8

## What are your county's assets?

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

9

9

## Why should your county have a risk management program?

Risk Management is the right thing to do for your people: both employees and taxpayers

Risk Management can save your county money

Risk Management is a good investment

Risk Management can help your county avoid negative publicity

Risk Management is good stewardship of taxpayer money

10

10



**County Council's Support  
is essential for success in risk  
management.**

11

11




## **Risk Management Services**

On Site Consulting  
Hazard Surveys  
Training

12

12



## **Risk Management Services**


Video Library

- \* online streaming
- \* In the Line of Duty

Regional OSHA Training  
Detention Center Staffing Studies  
Law Enforcement Policy & Procedure Manual  
Review

13

13



## **Risk Management Services**

Risk Management Principles Training Program

Regional Training Seminars for Law  
Enforcement

Continuing Education Update

Annual Membership Meeting

- \* Risk Management Awards

14

14