



RISK MANAGEMENT

OVERVIEW

RISK MANAGEMENT

- MISSION

Risk Management's mission is to procure and maintain various property and casualty insurance policies which provide liability coverage and protection for physical assets for the county, to provide solutions and support in the identification and minimization of County operations' risks through safety awareness, to identify, assess and transfer risk within contracts and to apply responsive claims management techniques to losses that occur.

- GOAL

A valuable goal of Clayton County Risk Management is to protect the County's assets by reducing the potential for loss – before it occurs.

RISK MANAGEMENT

TO REACH THE GOAL

- The Risk Team assesses the County's risk exposure in contracts the County engages in before they are executed. The indemnification language is reviewed to be certain the County is not required to take financial responsibilities for vendors that are contrary to Georgia law
- The Safety Investigators continue to train in risk control through the National Safety Council and other local safety management groups
- Defensive Driving Classes are held monthly for County employees. The Safety Inspectors constantly perform walk-throughs of the various County facilities to look for hazards that could cause injury to Clayton County citizens or employees

RISK MANAGEMENT

LIABILITY INSURANCE

- Risk Management processes renewals for all liability insurance coverage for the County. We work diligently with our brokers to find the best premium rates possible in order to save taxpayer funds whenever possible. We keep abreast of changes in the insurance industry that affect premiums and coverages available. The following are the various types of insurance coverage that is retained by the County:
 - Aviation
 - Crime and Bonds
 - Cyber Liability
 - Employment Practices Liability
 - Excess Workers' Compensation
 - Flood
 - Fiduciary
 - Fire Mobile Equipment
 - Property
 - Public Entity Excess Liability

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CONTRACTS

Risk Management evaluates the risks inherent in the contracts the County is involved in through the following processes:

- Review Contracts, Requests for Proposals, Requests for Bids, Leases, Special Events, etc
- Transfer risks to vendors within contracts where appropriate
- Review and provide Certificates of Insurance and Endorsements

RISK MANAGEMENT

SAFETY & LOSS PREVENTION

Through our Safety Inspectors, Risk Management tries to identify and minimize the risks the County faces through its everyday operations by:

- Defensive Driving Course
- County Safety Inspectors, certified by the National Safety Council, conduct classes
- Appropriate law enforcement officers receive P.O.S.T. Certification for the course
- Course offered to all employees who drive County vehicles

RISK MANAGEMENT

SAFETY INSPECTIONS

- Safety Inspectors perform safety evaluations of County facilities including buildings, parks and any properties owned by the County to determine conditions that could cause injury or damage to citizens and/or employees
- Situations found to be safety hazards are reported to the appropriate department head for resolutions