



INDEPENDENCE  
★ MISSOURI ★

A GREAT AMERICAN STORY

# **RISK MANAGEMENT PROGRAM**

# OVERVIEW

- **Core Mission:** To preserve and protect the City's assets, both human and physical, and to manage the City's exposure to risk.
- **Administration:** Prior to 2019 Managed by Law. Now in the Finance and Administration Department

# PARTNERS

- The City has engaged partners to assist with the RM Program:
  - **Charlesworth Consulting** – Risk management consultants
  - **Lockton** – Insurance brokers
  - **Thomas McGee** – Third-party administrator for liability & workers' compensation claims
  - **Gini Toyne & Associates** – Workers' compensation nurse triage hotline
  - **Outside counsel** to defend the City and its employees in litigation

# WORKERS' COMPENSATION

- **Charlesworth Consulting** reports injuries and communicates with injured employees, supervisors, and departments.
- **Thomas McGee** determines compensability and directs medical care.
- **Charlesworth Consulting** also assists the City with COVID-19 exposure monitoring.



**In 2019, there  
were 146  
workers'  
compensation  
claims.**

# WORKERS' COMPENSATION CHANGES

- **Resolve claims quicker** by using outside counsel to handle litigation.
- **Improve injured employee experience** by providing a Workers' Compensation Navigator as a resource to employees.
- **Improve outcomes** by checking-in with injured employees and coordinating medical care.
- **Communicate** with City stakeholders and departments to solicit feedback about the program and proactively address safety issues.

# PROPERTY INSURANCE

- **Lockton**, the City's insurance broker, procures property insurance for the City.
- Insurance covers **buildings, contents, vehicles, and equipment**.
- **Charlesworth Consulting** assists with tracking City assets and reporting claims.
- **Charlesworth Consulting** pursues **subrogation** recovery against parties who damage City property.



The value of  
the City's  
assets exceeds  
\$250,000,000.

# LIABILITY PROGRAM

- The City is a member of the **States Risk Retention Group**, a self-insured retention (SIR) program for liability.
- The City pays the first \$200,000 per occurrence.
- **Outside counsel**, in coordination with the **City Counselor** defends the City and its employees
- Minor claims are handled by **Charlesworth Consulting** and **Thomas McGee**



**In 2019, there were 111 third-party claims against the City.**