

WELLS
FARGO

INSURANCE

2015 Insurance & Risk Management Presentation

Prepared Especially for:

Webb County

Presented by:

Cynthia Mares: Director Employee Benefits & Risk Management – Webb County

Robert S. Bookhammer III, ARM-P, CSRM: Wells Fargo Insurance

Roger Garza: Valley Risk Consulting

Tommy Biggers: Alternative Service Concepts

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Wells Fargo Insurance

Together we'll go far



Role of Webb County Administration & Risk Management Department

- Identify exposures to loss (risk)
- Identify and select solutions to handle the risk
- Administer the details the insurance program
- Assist with claims activities
- Manage risk control activities
- Prepare loss analyses and budgets

Role of Webb County Administration & Risk Management Department

- Manage & develop relationships with:
 - ❖ Agent (Wells Fargo Insurance)
 - ❖ TPA (Alternative Service Concepts)
 - ❖ Insurer (One Beacon Government Risks)
- Host the Annual Webb County Safety Fair
- Conduct Safety Trainings
- Review contracts & leases
- Review certificates of insurance
- Conduct physical inspections of owned locations
- Advise on risk management aspects for new projects

Role of Webb County Insurance Consultant

- Provide knowledge
- Provide objectivity
- Provide objective communication
- Perform risk management audits
 - ❖ Exposures to loss
 - ❖ Adequacy of risk control measures
 - ❖ Adequacy of insurance or other protection
 - ❖ Analyze the risk management function
 - ❖ Evaluate cost effectiveness of program

Role of Webb County Insurance Consultant

- Review insurance policies placed by agent
- Assist with cost allocation procedures
- Perform appraisal of risk management department
- Attend & present at select WCCC meetings
- Attend annual claim file review
- Evaluate Third Party Administrator (TPA)

Role of Insurance Agent

- Assess & understand Webb County's loss exposures
- Prepare submissions to underwriters
- Obtain quotes and negotiate terms with underwriters
- Confirm policies are in compliance with quotes and binders
- Perform claims advocacy and consulting
- Perform loss prevention services

Role of Insurance Agent

- Perform statistical analysis
- Issue certificates of insurance and auto ID cards
- Check audits and invoices for correctness
- Provide market access for Webb County
- Provide market intelligence to Webb County
- Provide information with emerging issues and coverage questions
- Co-host and attend annual claim file review

Wells Fargo Insurance
Technical Account Service Team

Robert S. Bookhammer III, ARM-P, CSRM
Senior Vice President
National Public Sector Specialist

Brandon Robinson, ACSR
Commercial Account Executive

Scott Bellamy, CSP
Senior Loss Control Consultant

Sharon Williams
Senior Claims Consultant

Role of Webb County Claims Administration TPA

- Receive and set up new claims
- Make 24 hour contact with:
 - Claimant
 - Webb County Risk Management Office
 - Physician or Medical Provider on Workers' Comp Claims
- Investigate and determine liability or compensability

Role of Webb County Claims Administration TPA

- Evaluate and reserve for realistic exposure
- Report claims to Carrier as appropriate
- File State Required forms and reports electronically
- Report all eligible claims to CMS under the Section 111 Federal Statute

Alternative Service Concepts, LLC
Claim Team

Tommy Biggers, Vice President

Patricia Piper, Regional Claims Manager

Darlene Minor, Claims Adjuster

Bob Collier, Senior Claims Adjuster
Auto and Liability

2012-13 Insurance Policies

- OneBeacon Government Risks Package Policy
 - General Liability including Sexual Abuse Coverage
 - Property & Equipment Breakdown
 - Automobile Liability & Physical Damage
 - Public Officials Errors & Omissions
 - Employment Practices Liability
 - Law Enforcement Liability
 - Employee Benefit Liability
 - Crime
 - Equipment Floater
 - \$4M xs \$1M Excess Liability
- Midwest Employers Casualty
 - Excess Workers' Compensation
- NFIP Flood Insurance @ 2802 McDonnell Ave

Recent Service Accomplishments

OneBeacon Government Risks (Carrier)

- Presented Risk Management 101 - 5/14/15
- Presented Understanding Fleet Maintenance Training - 7/24/14
- Introduced OneBeacon Portal On-Line Safety Training
- Performed Jail Risk Assessment - 1/18/12
- Analysis of Emergency Vehicle Policy & Procedures - 4/30/12
- "Train the Trainer" Defensive Driver Training - 4/24/2013
- Contribute to Webb County Safety & Health Fair - Annually

Recent Service Accomplishments (cont)

Wells Fargo Insurance Services (Agent)

- Provided Accident Investigation training to Webb County Supervisors – 5/14/15
- Provided detailed loss analysis 6-11-14
- Provided written policies for MVR Policy, MVR Evaluation, Cell Phone Policy, Line of Duty Law Enforcement Training, and Summit Online Safety Training – February 2012
- Attend Annual Claim File Review with TPA & Consultant
- Contribute to Annual Safety & Health Fair
- Attend Carrier Loss Control Surveys / Assessments
- Provide Daily Risk Management Services to Webb County

Recent Service Accomplishments (con't)

- Alternative Service Concepts, LLC, - (Third Party Administrator)
 - Sponsors the Annual Health Fair
 - Introduction of the Health Ticket
 - Attends Annual Claim Review with Broker & Consultant and reviewed open claims
 - Provides written claim reports for Annual Claim Review
 - Provides daily consultation on claims questions
 - Monthly report package including loss report and summary claim reports
 - Provide weekly check registers to Administrative Services and Accounting

Recent Service Accomplishments (con't)

Valley Risk Consulting, Inc. (Consultant)

- Meet with Carriers, Agents and Staff to confirm responsibilities—
Ongoing
- Comprehensive review of all P&C coverages to identify exposures to liabilities— Ongoing
- Attends Annual Claim File Review with Webb County Administrative Services, TPA & Carriers
- Onsite visits with Webb County's Risk Management Department and review any Potential Risk Hazard
- Review carrier compliance and ratings on a quarterly basis



Thank you for your time

Questions?