

RISK MANAGEMENT PROGRAM OVERVIEW

2025

NAPA COUNTY, CALIFORNIA



TODAY'S AGENDA

- Organizational Structure
- Risk Pool
- Claims Activity
- Risk Assessment





ORGANIZATIONAL STRUCTURE





Assistant Chief Executive Officer and Chief Human Resources Officer administer the Risk Program with staff and contractors

- Insurance (Risk Pool and Verification)
- Claims (Analyst and TPA Adjusters)
- Risk and Safety Officer
- Litigation is managed by County Counsel



RISK POOL



RISK POOL JOINT POWERS AGENCY

- Napa County is a member of Public Risk Innovation, Solutions and Management (PRISM) JPA along with 53 California counties and hundreds of cities, schools, and special districts.
- PRISM is governed by a member board and staffed by risk professionals. Its staff totals over 100 and provides significant customer service, resources, and training.
- Member of Public Agency Risk Management Association (PARMA) for networking, training, and additional resources
- **Assistant CEO is a member of its Board of Directors, the Executive Committee, and the Finance Committee.**
- **Member of Golden State Risk Management Authority (GSRMA) for liability and property coverage for the Resort Improvement Districts**



RISK POOL COVERAGE PROGRAMS

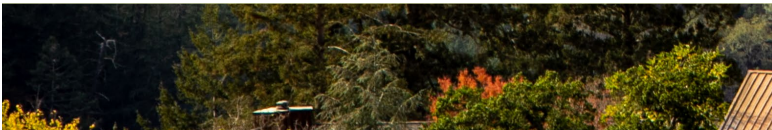
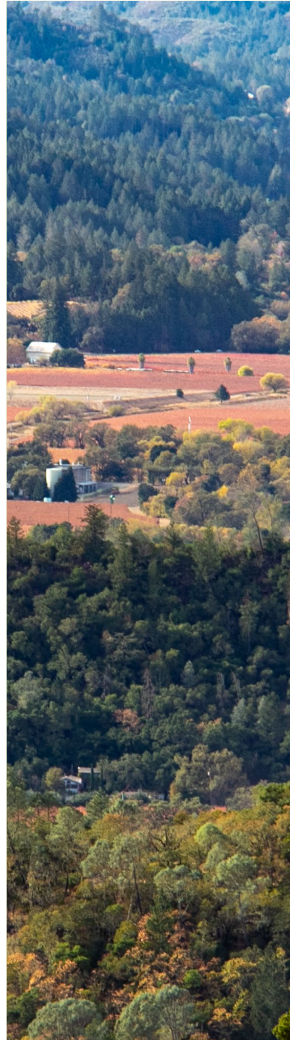
- Excess General Liability
- Excess Workers' Compensation
- Property with Earthquake
- Pollution
- Cyber
- Medical Malpractice
- Master Crime (PL/D&O/E&O)
- Marine
- Dental Administration
- Special Events
- Fiduciary Liability

Self-Insured Retention:

General Liability
\$500,000/claim

Workers' Compensation
\$350,000/claim





RISK PROGRAM

FY2025-26 Budget:

■ Total JPA	\$2.5 billion
■ County's Premiums	\$12 million (0.5%)
■ Est Claims	\$4.7 million
■ Admin & Other	\$1.2 million



WORKERS' COMPENSATION PROGRAM

Goals

- Workplace Safety
- Medical Treatment
- Return to Work
- Contain Costs

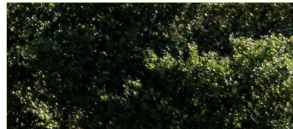
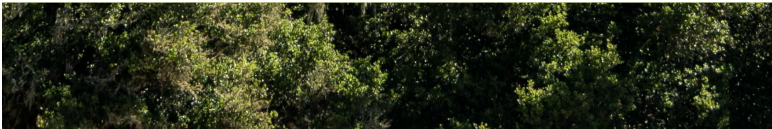
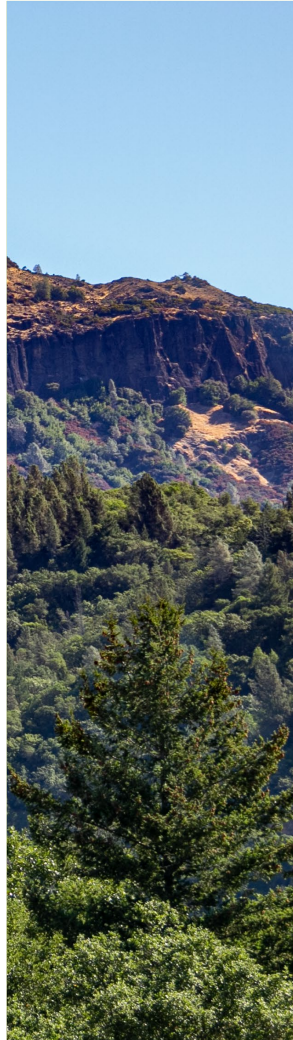
Resources

- Risk and Safety Officer
- Wellness Program
- Occupational Health
- Threat Assessments
- Public Health Officer
- CalOSHA

WORKERS' COMPENSATION TASKS

- Workers' Compensation Analyst coordinates claims with employees, supervisors, TPA, medical providers, leaves, Safety Officer, and County Counsel.
- Chief HR Officer and County Counsel advise on workplace accommodations and releases.
- Sedgwick (TPA) adjusts claims and coordinates with the State Appeals Board and PRISM.





LIABILITY PROGRAM

Goals

- Minimize exposure
- Maintain assets
- Contain costs

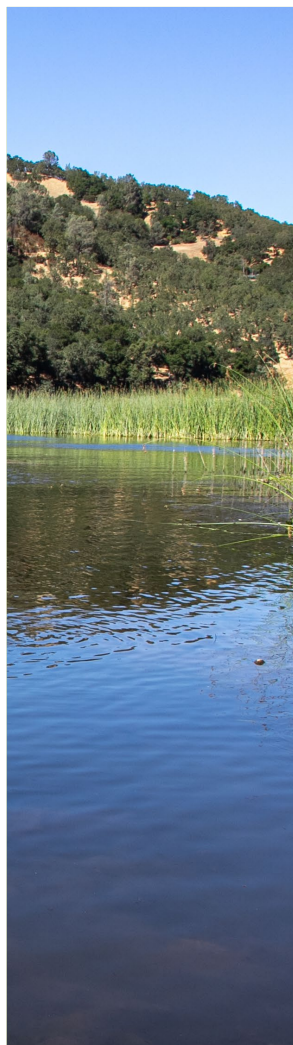
Resources

- Risk and Safety Officer
- Policies
- Operational Plans
- Contracts and Licenses
- Network Protections

LIABILITY TASKS

- Assistant CEO coordinates claims with departments, TPA and County Counsel.
- George Hills (TPA) adjusts claims and coordinates with legal defense and PRISM.
- Contracts and Licenses include Insurance and Indemnification clauses to transfer liability; certificates are acquired and verified by Ebix (TPA); provide certificates when needed.
- **Review policy coverages and prepare renewal applications.**





RISK AND SAFETY OFFICER

Duties

- Accessibility
- Safety Assessments
- Remediation
- Training
- Policies
- OSHA
- Security Coordinator
- Claims and Grievances



CLAIMS ACTIVITY



WORKERS' COMPENSATION CLAIMS ACTIVITY

Program Year	Paid Total	Total Case Reserves	Incurred Total	Total Claims
Totals	\$16,177,340	\$5,870,908	\$22,048,248	953
2024-2025	\$435,365	\$452,579	\$887,944	69
2023-2024	\$2,168,445	\$1,538,904	\$3,707,350	85
2022-2023	\$1,492,733	\$1,028,940	\$2,521,673	65
2021-2022	\$1,799,590	\$785,034	\$2,584,624	104
2020-2021	\$2,189,800	\$887,440	\$3,077,240	99
2019-2020	\$1,398,387	\$301,036	\$1,699,423	88
2018-2019	\$1,312,999	\$325,238	\$1,638,237	96
2017-2018	\$2,421,929	\$312,452	\$2,734,382	113
2016-2017	\$1,305,795	\$58,121	\$1,363,916	120
2015-2016	\$1,652,296	\$181,165	\$1,833,461	114



GENERAL LIABILITY CLAIMS ACTIVITY

Program Year	Paid Total	Total Case Reserves	Incurred Total	Total Claims
Totals	\$24,000,510	\$4,135,934	\$28,136,444	483
2024-2025	\$434,923	\$446,878	\$881,801	39
2023-2024	\$176,788	\$1,115,667	\$1,292,456	45
2022-2023	\$676,837	\$687,280	\$1,364,117	62
2021-2022	\$257,563	\$563,621	\$821,183	41
2020-2021	\$1,156,475	\$1,322,487	\$2,478,962	30
2019-2020	\$773,667	\$0	\$773,667	39
2018-2019	\$1,034,068	\$0	\$1,034,068	56
2017-2018	\$18,028,786	\$0	\$18,028,786	87
2016-2017	\$1,271,230	\$0	\$1,271,230	47
2015-2016	\$190,173	\$0	\$190,173	37



BUDGET IMPACTS

The Risk Program accounts for 1.7% of the County's total appropriations for FY 2025-26 and 3.1% of the General Fund

- Workers' Comp is 30% of the cost, 65% of the new claims
- General Liability is 50% of the cost, 33% of the new claims
- Property and Other is 20% of the cost, 2% of the claims

Department	Cost	Budget	Program
Sheriff	\$5.8M	9.4%	34.8%
HHSA	\$2.1M	1.1%	12.2%
Roads	\$1.6M	13.4%	9.7%
Corrections	\$1.5M	4.1%	9.0%
District Attorney	\$930K	4.6%	5.5%
Fire	\$925K	2.6%	5.5%
Probation/JH	\$820K	2.3%	4.9%
Public Works	\$515K	3.2%	3.1%
Library	\$425K	2.1%	2.5%
Airport	\$230K	5.3%	1.4%
All Other	\$1.9M	0.4%	11.4%



RISK ASSESSMENT



RISK ASSESSMENT

Higher Exposure

- Workplace Injuries
- Law Enforcement
- Medical Malpractice
- Network Cyber Attacks
- Roads Maintenance

Moderate Exposure

- Child Welfare Services
- Justice Programs
- Database Maintenance
- Driving Incidents
- Contracted Services

Lower Exposure

- Environmental Hazards
- Workplace Violence
- Accessibility
- Land Use Regulation
- Volunteer Services



PUBLIC COMMENT AND DISCUSSION

