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**

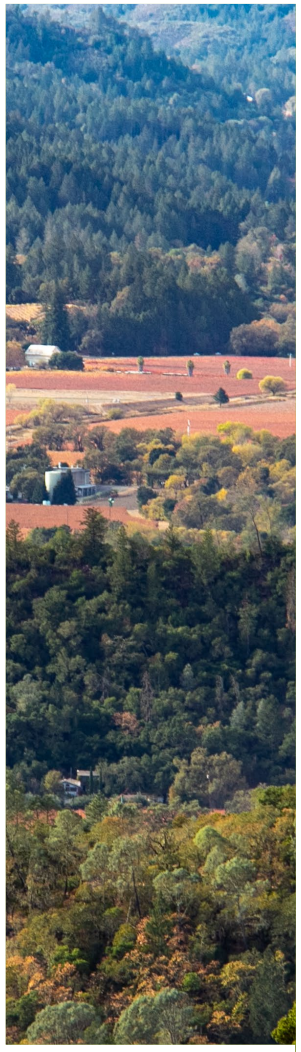
RISK POOL COVERAGE PROGRAMS

- 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