

RISK MANAGEMENT

POLICY:

The Board believes the District must identify and measure risks of loss due to the damage or destruction of district property or to claims against the District by others claiming to have been harmed by the action or inaction of the District, its officers, or staff. A Risk Management Program shall be implemented to reduce or eliminate risks where possible, to determine which risks the District can afford to assume, and to transfer to an insurance company those risks which the District does not wish to assume or cannot economically afford to assume. Such a program shall consider the benefits, if any, of joining with other units of local government for joint purchasing of insurance, joint self-funding, joint self-insuring, or joint employment of a Risk Manager. The Superintendent shall assign the primary responsibility for the administration and supervision of the Risk Management Program to a single person. The Board shall review the status of the Risk Management Program each year. The District will make available to claimants its standard tort claim form.

The District shall purchase and pay for surety bonds for the Superintendent, Director of Business Services, and such other staff and in such amounts as the Board shall from time to time determine to be necessary for honest performance of the staff in the conduct of the District's financial operations. Such bonds may include a deductible proviso not to exceed two percent of the employee's annual salary.

Legal References:

RCW 4.96.020 Tortious conduct of local governmental entities and their agents
-- Claims -- Presentment and filing -- Contents
RCW 28A.400.350 Liability, life, health, health care, accident, disability, and
salary insurance authorized--Premiums
RCW 28A.400.360 Liability insurance for officials and employees authorized
RCW 28A.400.370 Mandatory insurance protection for employees
RCW 28A.320.100 Actions against officers, employees or agents of school

districts and educational service districts--Defense, costs, fees--Payment of obligation

RCW 28A.320.060 Officers, employees, or agents of school districts or educational service districts, insurance to protect and hold personally harmless

RCW 28A.330.100 (10) Additional powers of board

RCW 48.62 Local Government Insurance Transactions

Management Resources: Policy News, April 2010, Tort Claims

RISK MANAGEMENT

PROCEDURES:

1. The Risk Manager shall:
 - A. File the identification and location of agent form with the County Auditor;
 - B. Report to the Superintendent situations where he/she feels the District faces the greatest potential liability and the changes he/she feels should be made to reduce the risk and the estimated cost of such changes;
 - C. Examine the feasibility of and conduct in-service education classes for staff in areas where he/she feels risk is great or can be lessened;
 - D. Assume responsibility for the District's insurance program;
 - E. Review annually the insurable value of the District's buildings and equipment and report to the Superintendent;
 - F. Supervise an annual inventory of all real property and equipment, preparing the inventories in duplicate, with one copy maintained in the school and one in the District office; and
 - G. As directed by the Superintendent, process all claims against the District.
2. Claims for Damages:
 - A. The District will provide each claimant with instructions for completing the District's tort claim form.
 - B. Claimant must submit the Washington Standard Tort Form #SF210.
 - C. The claimant must complete all sections of the form, sign the form, and submit it to the Superintendent at the Lake Stevens Educational Service District, 12309 22nd Street NE, Lake Stevens, WA 98258. The

normal business hours are from 8 am to 5 pm Monday through Friday,
except for authorized holidays.