



## Division of Risk Management

by Steve Hewlett, Assistant Director



If you are involved in a car accident driving a state car, if you are sued as a state employee, or if your building is damaged by fire, flooding or wind where you work, who are you going to call? **RISK MANAGEMENT!!!**

The Division of Risk Management (Risk) was organized in 1980, which provided for the State of Utah to be self-insured. It provided the State with a centralized insurer which consistently and uniformly met the needs and concerns of the agencies it insured. Risk provides liability, property and auto physical damage coverage to all state agencies, all school districts, all state-owned colleges and universities and to most charter schools. It also provides workers' compensation for state agencies.

The mission of Risk Management is to protect State assets, promote safety, and prevent losses through proactive, collaborative loss control and claims management, in partnership with the participating entities of the Risk Fund. To accomplish this mission, the Division has three internal sections: claims, loss control and administration.

**The Claims Section** handles all claims for or against state agencies. The claims are processed for fair and equitable settlement. Settlements are based on thorough investigation of the circumstances and law surrounding the claim. Each claim is handled separately and outcomes are based on their own merits.

**The Loss Control Section** provides valuable services to the entities it insures by presenting training throughout the state like the defensive driving program, making annual inspections with resulting corrective action suggestions, responding to all requests for assistance with all types of safety problems, blueprint reviews for building construction and fire code applications, review all facilities for handling and disposal of hazardous materials and surveys for structural codes. Focus is placed on programs designed to reduce vulnerabilities that have the potential to create losses. The objective of this section is to assist in designing and managing programs that will minimize the risk of loss.

Included in Loss Control section, the ADA/Workers' Compensation group provides training, understanding and assistance with the Americans with Disabilities Act (ADA) and workers compensation issues. This area coordinates all actions with the Workers' Compensation Fund for state agencies. Services include claims review, case management, loss prevention programs, return to work programs, workplace ergonomics and assistance in processing Workers' Compensation claims.

**The Administration Section** provides all of the necessary services to sustain division operations.

Services include management of financial, administrative and data processing systems. They also provide management of valuation of property and premium computations.

Risk coordinates and provides joint training, claims adjusting, plan reviews, self-inspections, newsletters, technical consultation and seminars. Each state, charter school, higher and public education entity should have a risk coordinator who is Risk's primary contact point. If any of you are sued in your official capacity, please notify Risk Management as soon as possible. For further information or questions, please call Risk Management or your entity contact at 538-9560.



*Risk Management Executive Team: Back Row: Jeff Coates, Claims Management; Brian Nelson, Loss Control; Brian Spencer, Administrative Services; Front Row: Steven Hewlett, Assistant Director; Tani Downing, Director*