



CLAIMS TRENDS AND RISK MANAGEMENT

IACC CONFERENCE
COEUR D'ALENE
JUNE 10, 2021

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Kelly Paananen Risk Manager, ARM

- Idaho Native
- Risk Manager for Ada County for 16+ years
- Claims Manager, Intermountain Claims, Inc. TPA--for public agencies and private employers.
- Welcome to ICRMP!



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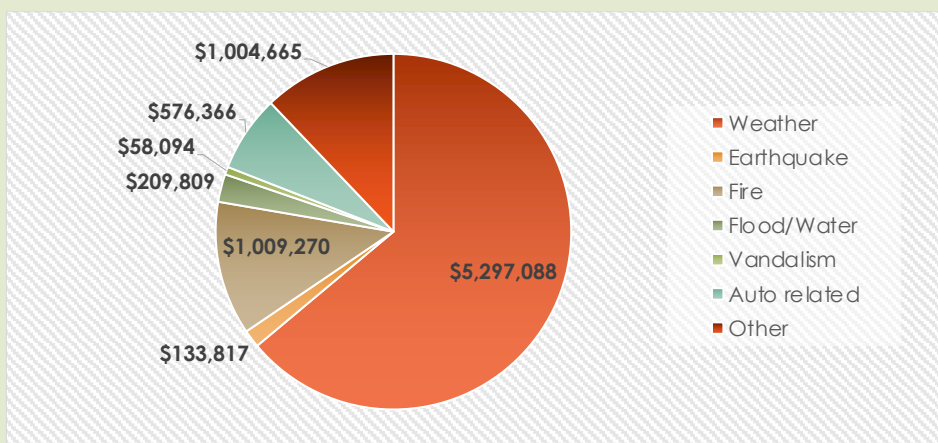
Property

- Fire
- Flood
- Wind
- Earthquake
- Snow



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Property Claims – 5 Years



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Roof collapse in Payette 2017



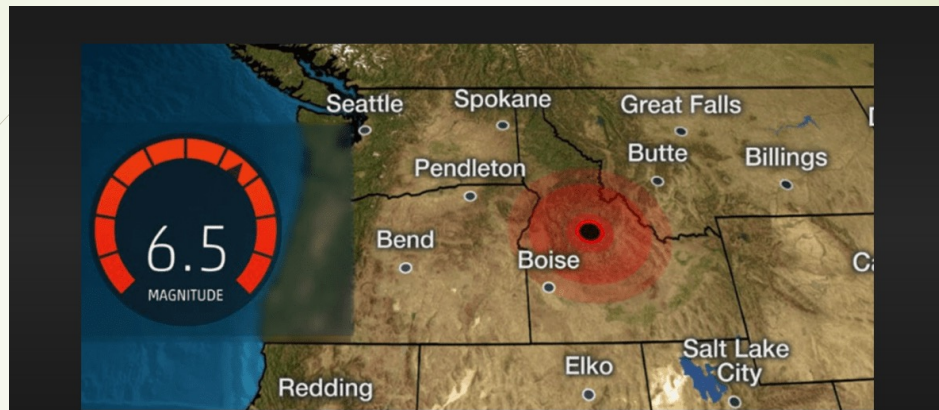
Partners Produce in Payette. JASON BRAINERD *RAPID AERIAL LLC*

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Where are you pushing all that
snow?

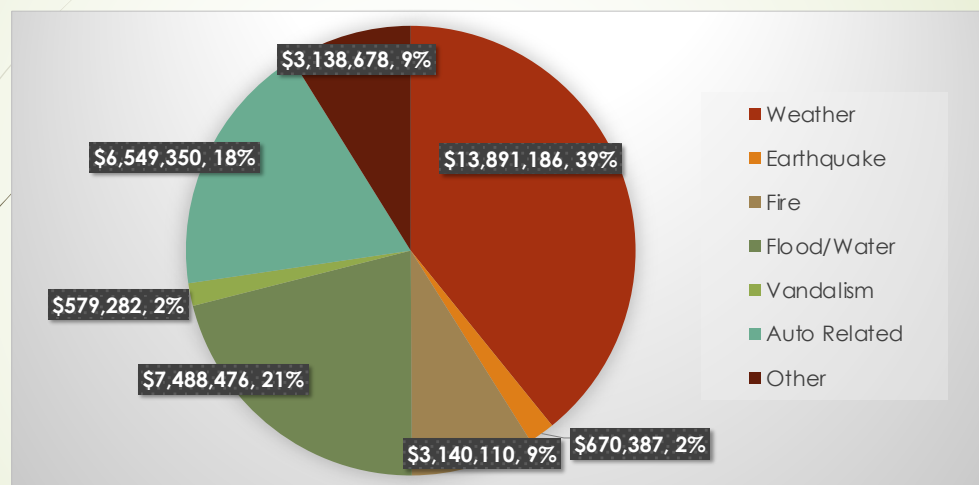
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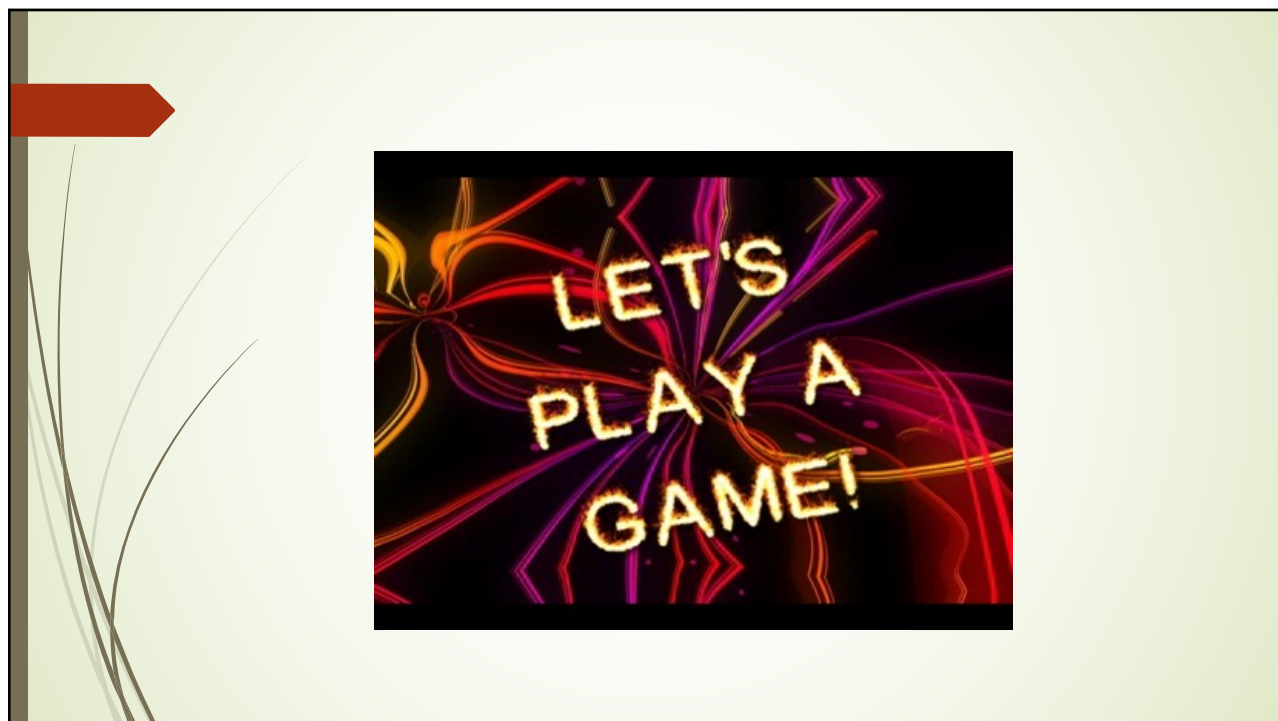
Earthquakes

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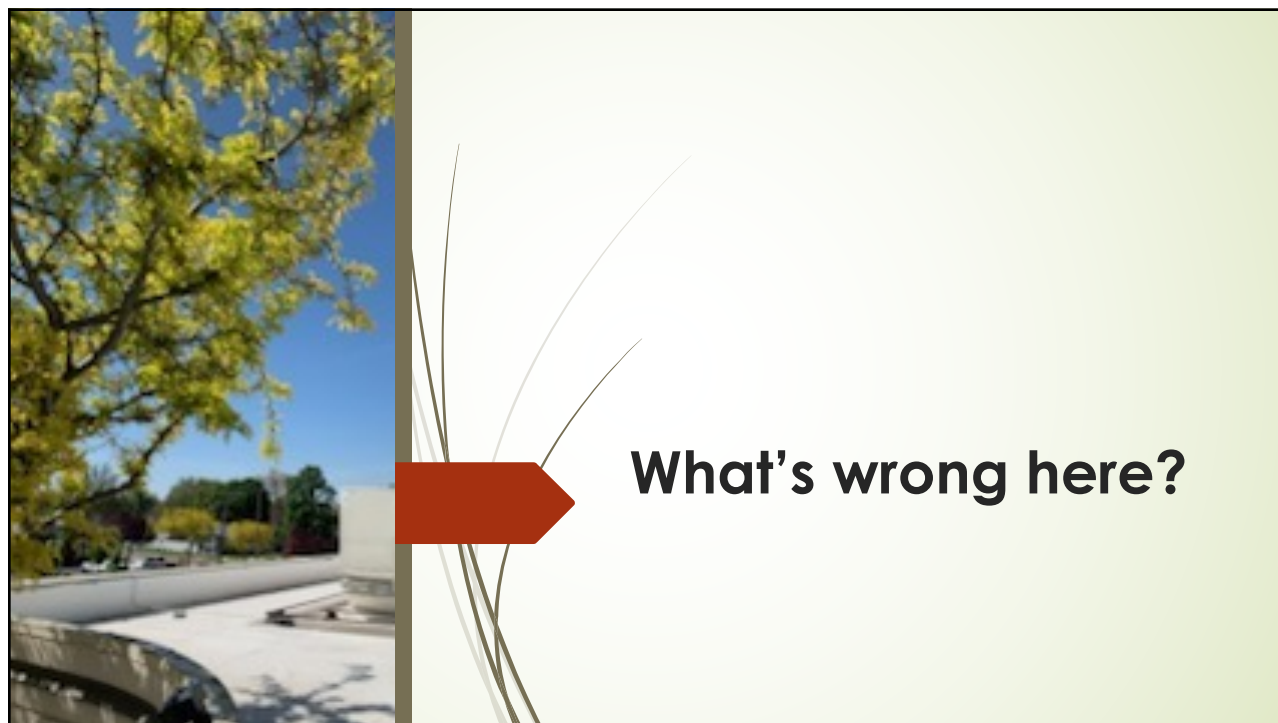
Property Claims All Members



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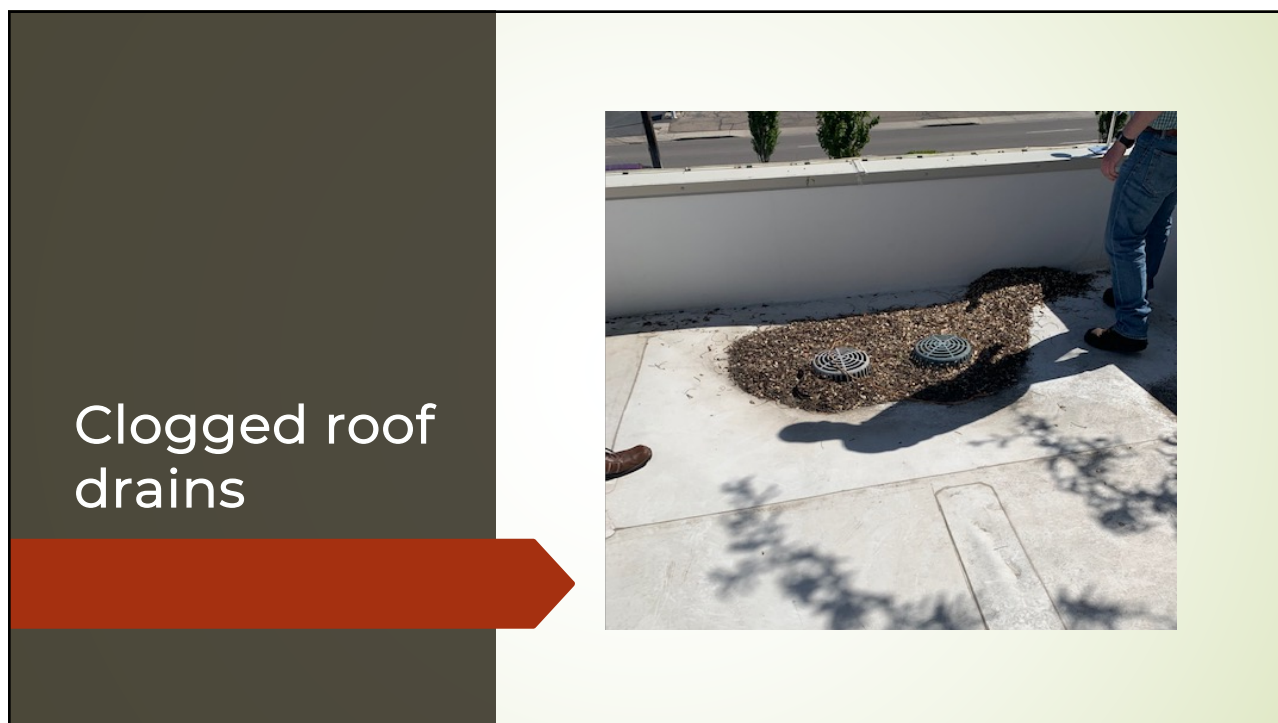
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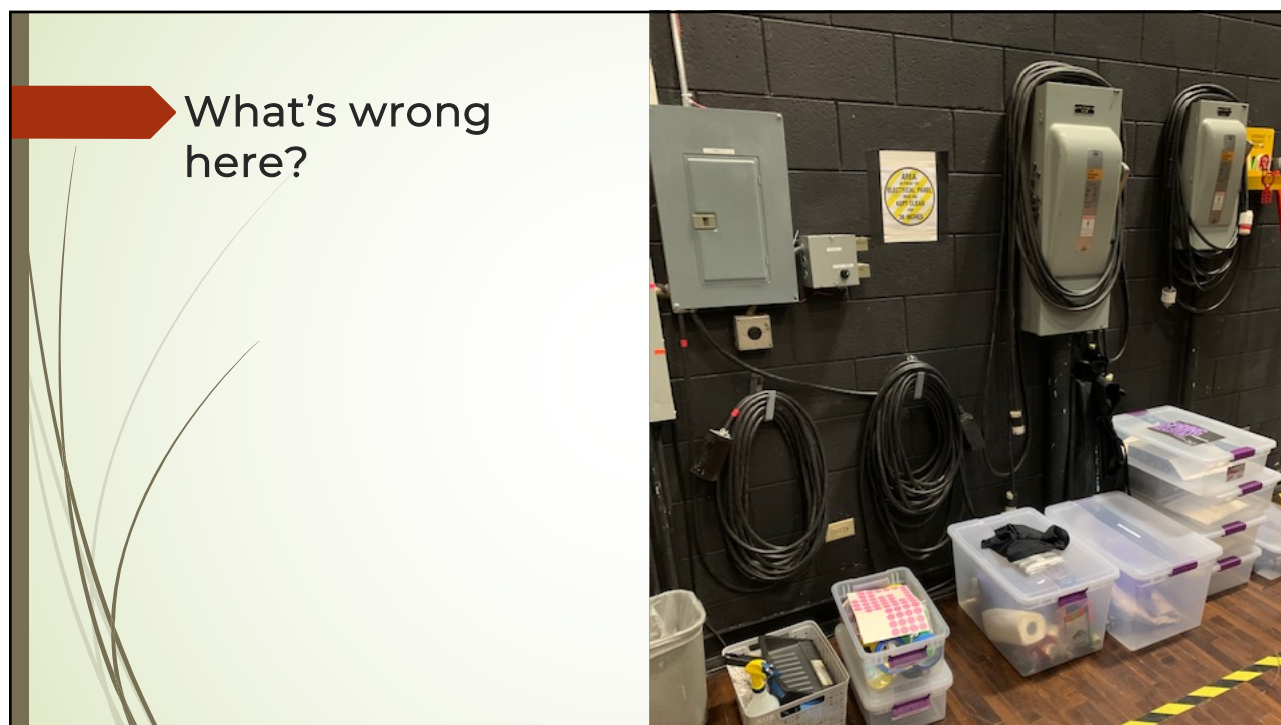
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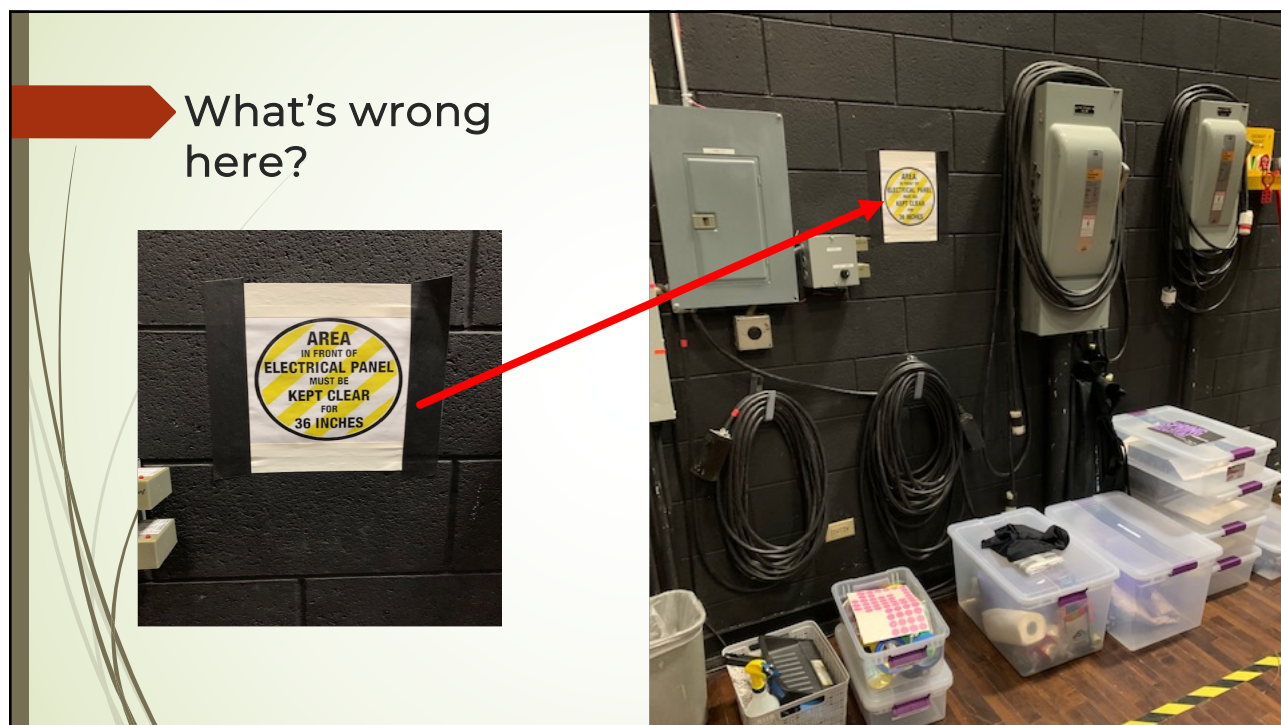
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What about here?



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Common Violations

- Blocked fire department connections and valves
- Improper storage in fire pump and riser rooms
- Hanging items from sprinklers
- Insufficient clearance



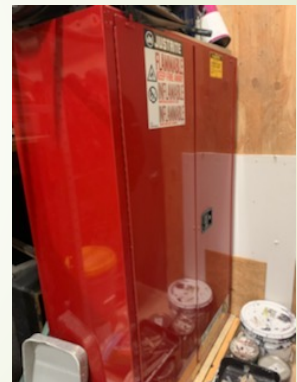
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Combustible Material Storage



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Combustible Material Storage



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Most Common Hazards

- Clogged roof drains
- Combustible materials
- Overloaded outlets
- Snow loads



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What are we doing to help with risk?

In 2019 introduced robust Risk Management Program

- Designated person to work on high-risk areas
- Point of contact with your leadership

 ICRMP



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Property Preservation/ Loss Control

- Conduct site inspections
- Identify hazards
- Best practices for reducing exposures
- Assist with policies like Hot Work Permits/Lock out Tag Out




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Water, water everywhere....

- Frozen
- Leaking
- Bursting
- Ageing



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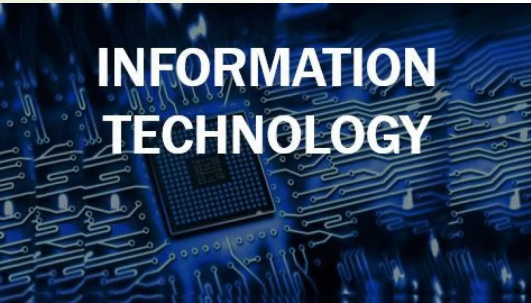
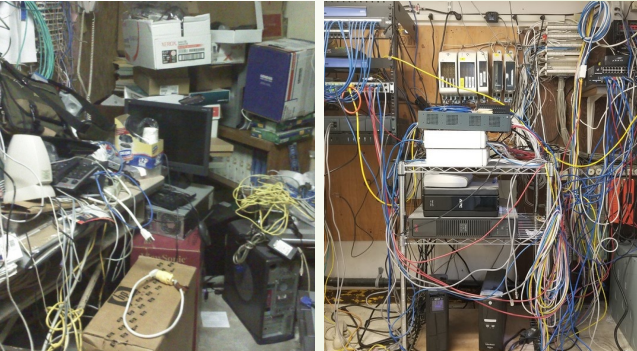


Can anyone tell me the worst violator?

- They are the department with often the most expensive equipment & that without them, you would not be able to function.

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Can anyone tell me the worst violator?

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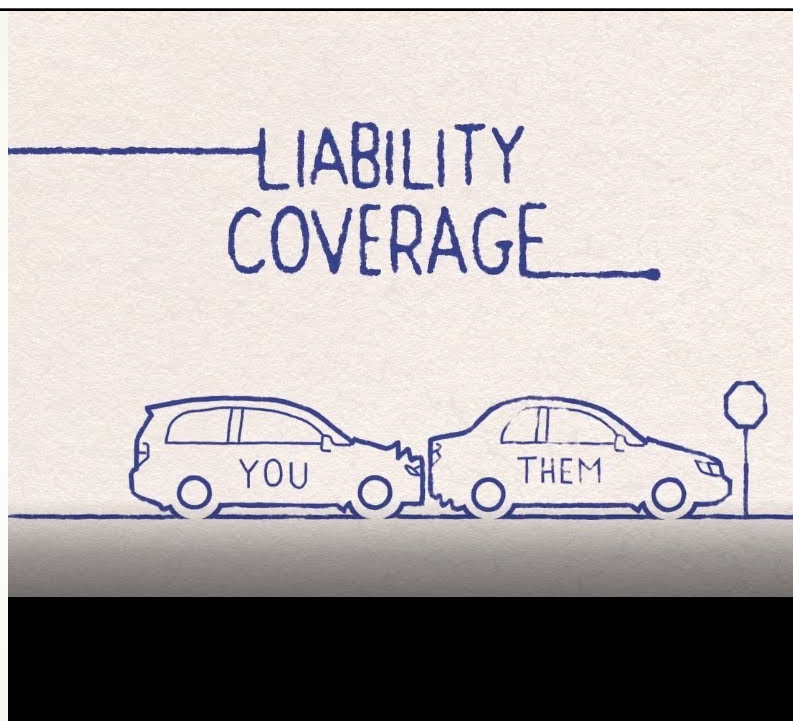
PERFECT! A+



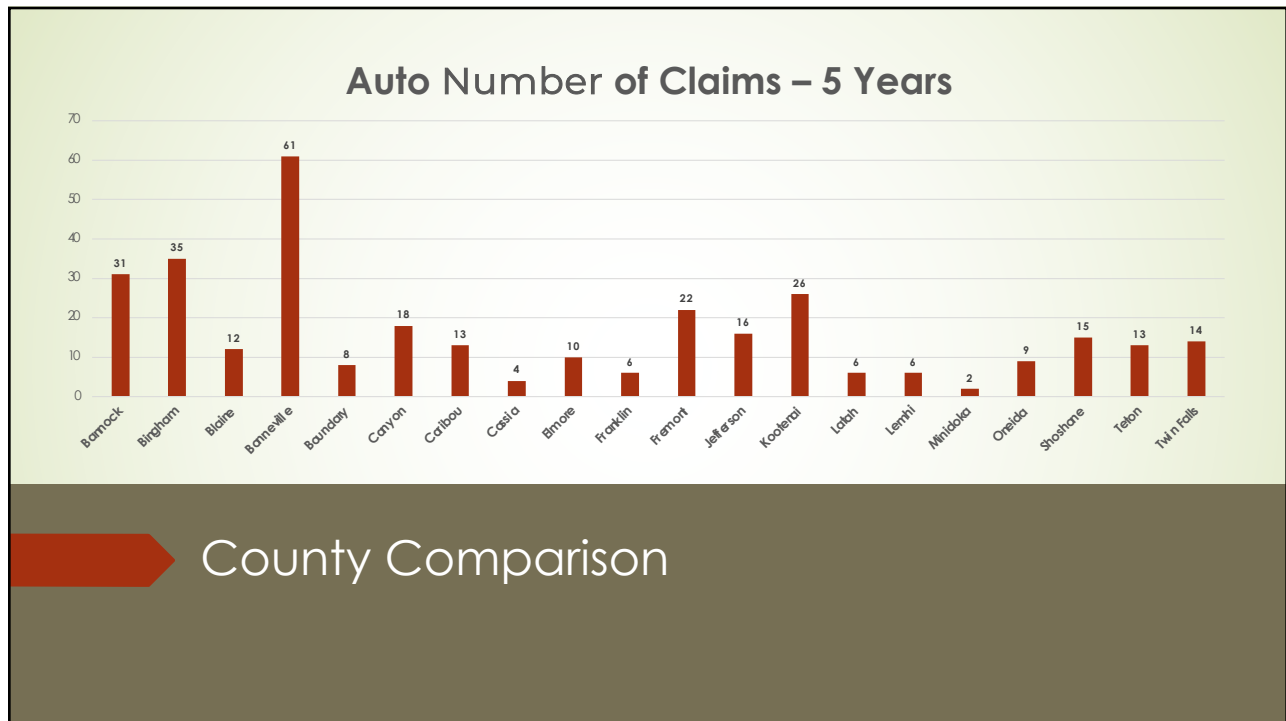
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Auto Liability

- Damaged cars
- Accidents and injury
- Windshields
- Snowplows
- Emergency vehicles



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Distracted Driving

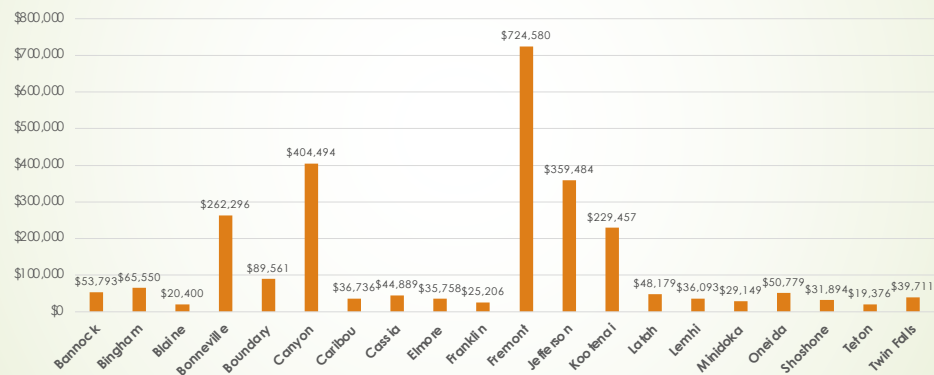
At any given time during the day, nearly 1 out of 10 drivers is using a cell phone

- “Infotainment” systems
- Inattention (backing)
- Mind wandering
- Cell phone use



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Auto Costs by County – 5 yrs.



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Risk Management for Driving



TRAINING



VIDEOS

DISTRACTED
DRIVING POLICY

MVR CHECKS

WHAT'S THE
CORRECTIVE
ACTION

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General Liability



Sewer back ups



Third party property damage



Potholes



Slips and falls



Everything else you can think of!



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Slips and Falls

- The average cost of a slip and fall is \$30,000-\$40,000 according to the CDC.
- Snow-related slips are between \$33,000-\$48,000 on average.
- Two slip/fall claims totaling nearly \$150k (1 ankle / 1 wrist fracture)



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Risk Mitigation for General Liability

- Inspect
- Remove hazards
- Snow removal plan?
- Maintenance
- Lighting

Failure to do so is
"negligence"



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Good Risk Management

- Visiting your agency
- Working with departments and stakeholders
- Seeing first-hand the success and struggles
- Forming achievable improvement plans
- Reducing the risk through training

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ICRMP Member Portal

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Thank You

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