

Office of the City Administrative Officer
Risk Management
Loss Control

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Risk Management continually conducts risk assessments of the City's exposures to loss and has determined that, in general, retention of risks as opposed to insurance is the most prudent method of risk financing for the City. Since the City is largely self-insured, managing risks becomes extremely important. Losses occur for a broad spectrum of causes. When a loss does occur, the City's property, services, and operations suffer direct and indirect impacts, causing a negative domino effect on efficiency, quality, reliability and morale which may lead to erosion of a department's work product and the City's overall working environment.

Once a risk is identified, efforts are taken to prevent losses from occurring or at a minimum to reduce the extent of injury or damage. It is Risk Management's responsibility to weigh issues such as costs, social and political impacts, creation of other liabilities, interference of City operations, etc., and determine the most effective approach to controlling risks to the City. Risk Management's vital interaction with operating departments is that of an active partnership aimed at fostering a business and community friendly environment while protecting both the City and public's resources. Unfortunately, no matter how intense the efforts, some losses are going to happen. The following are measures taken by CAO Risk Management to identify, prevent or mitigate losses.

- Physical Inspections
- Inspection Checklists
- Property Valuations
- Contract Review
- Operational Loss Control Surveys
- Customized Loss Analysis Reports