



RISK MANAGEMENT DEPARTMENT

I. PURPOSE

The purpose of this policy is to establish a Risk Management & Safety Program to encompass all departments under the purview of the Beaufort County Council, with a primary objective of protecting the County's physical and human assets and public service capabilities against the financial consequences of accidental or catastrophic losses.

II. MISSION

The goal and function of the County's Risk Management & Safety Program is to apply generally accepted risk management principles and techniques, in partnership with all departments within the County, to protect the health, safety, and welfare of the County's employees and the citizens it serves, its property, assets, and other resources. These principles and techniques include exposure identification analysis, control, and program evaluation. Our ultimate goal is to foster a culture of proactive risk management throughout the County, creating an environment where risk and opportunities are identified and managed effectively.

III. AUTHORITY

Responsibility for the administration of the Risk Management & Safety Program rests with the Department of Risk Management and in coordination with each Department Director throughout the County.

All County employees are expected to act responsibly in the conduct of their duties and shall be required to participate in the County's Risk Management & Safety Program to the extent required by the County and its designees.

IV. GENERAL POLICY

The administration of the Risk Management & Safety Program is a function involving the entire County. The principal objective is to protect the County and all of its people and assets at the lowest possible cost. The program is to be conducted as efficiently and economically as possible with centralized control to assure uniformity of practice and procedure. The Program is based upon the following basic goals:

- A. Identify internal and external exposures to loss; select and implement loss prevention or reduction methods; and monitor results for future improvement.
- B. Provide a risk financing program that combines risk retention techniques with the purchase of insurance to assure recovery from accidental loss using the most cost effective methods possible.
- C. Evaluate departmental activities and assist the departments with making informed decisions regarding avoiding, transferring, mitigating, or accepting the risk.
- D. Work within the County's current business operating procedures to effectively develop and continuously reevaluate risk management and safety guidelines and procedures that maximize protection to the County.
- E. Work with all County departments to assist and coordinate with any and all applicable risk and safety training.