

Risk Management

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 shall provide insurance protection for the faithful performance of the officers of the District and all employees. The amount of coverage will be analyzed annually to protect the exposure and resources of the district.

Legal References:	RCW 4.96.040	Elective officials of special purpose districts .- Immunity from civil liability
	28A400.350	Liability, life, health, health care. Accident, disability and salary insurance authorized -- Premiums
	28A400.360	Liability insurance for officials and employees authorized
	28A400.370	Mandatory insurance protection for employees
	28A320.100	Actions against officers. employees. or agents of school districts and educational service districts -- Defense. costs. fees -- Payment of obligation
	28A320.060	Officers, employees or agents of school districts or educational service districts. insurance to protect and hold personally harmless
	28A33Q 100 (10)	Additional powers of board
	48.62.030	Risk management services
	48.62.040	Joint action by local government
	48.62.050	Joint self-insurance pool -- Approved by state risk manager required -- Procedure
	48.62.100	Joint self insurance pool . Powers Enumerate

RSD #400

Adopted: 2/27/91