

## **RISK MANAGEMENT-INSURANCE**

### **MISSION**

To provide leadership and assistance to enable Fort Bend County in the protection of the County's employees, the public, and the County's physical and financial assets by reducing and controlling risk. Assistance includes the efficient and cost-effective administration of the County health benefits on behalf of the County's employees.

### **GOALS**

- 1. Provide active administration of planning, organizing, leading and controlling of County's benefits and risk management programs in order to effectively deliver benefit services and to reduce incidences and/or losses.**
- 2. Provide necessary interdepartmental communication in order to better educate County managers and employees to take ownership of personal and departmental safety to help identify risk hazards and exposures as well as to participate in risk control efforts.**
- 3. Continue innovative efforts in cost-saving strategies to manage County's self-funded benefits program such as preventative wellness, disease management, prescription program management and other efforts or inducements to encourage efficient use of programs by employees.**
- 4. Work with third party business associates to obtain competitive pricing of County's insurance renewals as well as to work with Brokers to manage business relationships with the insurance markets.**
- 5. Develop appropriate third party performance measures in order to grade and manage business associates efforts on the behalf of the County for effective claims processing and cost saving efforts.**

## RISK MANAGEMENT-INSURANCE

PERFORMANCE MEASURES	2010 ACTUAL	2011 YTD (Thru April)	2012 PROJECTED
Average Number of County employees participating in the Medical FBC Employee Benefit Plan	2,090	2,142	2,198
Average Number of County Employees participating in the Dental FBC Employee Benefit Plan	2,012	2,112	2,198
Number of Medical Claims Processed Per Employee Per Month	2.29	2.51	2.75
Number of Dental Claims Processed Per Employee Per Month	0.31	0.34	0.37
Ratio of Employees Participating in the Medical Plan compared to the Total Number of Participants	0.92	0.93	0.94
Net Average Medical Claim Cost Per Employee	\$12,627	\$15,152	\$15,500
Net Average Medical Claim Cost Per Person	\$6,134	\$7,974	\$8,500
	<b>FY 2009/2010</b>	<b>FY 2010/2011</b>	<b>FY 2011/2012</b>
Number of Worker's Compensation Claims	177	116	142
Average Cost Per Worker's Compensation Claim	\$3,184.81	\$3,590.15	\$2,953.28

## RISK MANAGEMENT - INSURANCE

FUND: 100 General

ACCOUNTING UNIT: 100410100 Risk Management – Insurance

### EXPENSE BUDGET

CATEGORY	2010 ACTUAL	2011 ADOPTED	2012 ADOPTED
Salaries and Personnel Costs	\$ 534,269	\$ 565,015	\$ 602,553
Operating Costs	\$ 135,364	\$ 303,335	\$ 231,124
Information Technology Costs	\$ 86	\$ 165	\$ 937
Capital Acquisitions	\$ 0	\$ 0	\$ 0
<b>TOTAL</b>	<b>\$ 669,719</b>	<b>\$ 868,515</b>	<b>\$ 834,614</b>

FUND: 100 General

ACCOUNTING UNIT: 100410101 Property/Casualty/Liability

### EXPENSE BUDGET

CATEGORY	2010 ACTUAL	2011 ADOPTED	2012 ADOPTED
Operating Costs	\$ 1,978,008	\$ 2,533,800	\$ 2,640,000
Information Technology Costs	\$ 0	\$ 10,000	\$ 0
Capital Acquisitions	\$ 51,875	\$ 100,000	\$ 60,000
<b>TOTAL</b>	<b>\$ 2,029,883</b>	<b>\$ 2,643,800</b>	<b>\$ 2,700,000</b>

### 2012 AUTHORIZED POSITIONS

Job Title	Job Code	Grade	Count
Risk Analyst	J08074	G08	2
Sr. Risk Analyst	J09095	G09	1
Risk Administrator	J09096	G09	1
Risk & Info Mgmt Specialist	J09097	G09	1
Loss Control/Safety Specialist	J12068	G12	1
Risk Management Supervisor	J13041	G13	1
Director of Risk Management	J16005	G16	1
<b>Total Authorized Positions</b>			<b>8</b>

### 2012 NEW POSITIONS

Job Title	Job Code	Grade	Count
Risk Analyst	J08074	G08	1
<b>Total New Positions</b>			<b>1</b>

# RISK MANAGEMENT – INSURANCE

## ORGANIZATION CHART

