

# WACOSA RISK MANAGEMENT PLAN

Reviewed: 5/20/19

AREA	SPECIFIC POSSIBLE EXPOSURE RELATED TO AREA	STEPS TAKEN TO MINIMIZE OR ELIMINATE EXPOSURE
Facilities & contents	Total or partial damage to buildings	Disaster recovery plan and site specific insurance for replacement value of building. Adequate insurance for replacement of contents Adequate insurance for property of others Business interruption insurance Insurance for shredding operation Annual review of all insurance coverage with agent & board Maintain inventory of building contents & value Annual sprinkler system inspection annual safety & operations inspection by insurance loss control representative
	Disrepair	Maintenance schedule Monthly safety checks of all facilities Lock Out/Tag Out Training & Procedures
	Unauthorized entry	System to control keys and retrieve from exiting employees Waite Pk. Bldg. locked at 4:30 / Doorbells for entry after Waite Pk. Annex locked at 4:30 except for doors D & J 310/ThriftWorks & Docushred have electronic door locks & alarm system
Vehicles	Total or partial damage to vehicles Personal injury to staff / consumers Lengthy vehicle repair or multiple vehicles in repair Driver competency	Insured to repair or replace at current vehicle value Maintain adequate general liability / reviewed annually Maintain at least one back-up vehicle Orientation includes video & test on 15 pssgr. Van safety, and behind-the-wheel training & competency checklist Annual training on safe & defensive driving & 15 pssgr. van safety Annual safety inspection of paratransit vehicles by the state Tracking system to determine eligibility of drivers (MVR's) Health card for all new hires with driving responsibilities Post accident testing

AREA	SPECIFIC POSSIBLE EXPOSURE RELATED TO AREA	STEPS TAKEN TO MINIMIZE OR ELIMINATE EXPOSURE
	<p>Disrepair</p> <p>Replacement</p>	<p>Maintenance schedule &amp; repair records for each vehicle</p> <p>Monthly safety checks</p> <p>Pre-Trip/Post-Trip Safety Inspections</p> <p>System for drivers to report vehicle problems</p> <p>Annually review each vehicle's maintenance history, mileage and body condition to determine which ones will be replaced over the next 12 months</p> <p>Lease with Enterprise Fleet Management</p>
Financial	<p>Cash reserves &amp; investments</p> <p>Non compliance with generally accepted accounting practices</p>	<p>Annual review of cash reserves &amp; designated accounts strategies &amp; tools.</p> <p>Annual review of investments by finance committee with financial advisor.</p> <p>Annual audit completed and reviewed with finance com.</p> <p>Auditor's executive session with finance committee mbrs.</p> <p>Auditor's review of annual audit with the board</p> <p>Internal fiscal policy compliance</p> <p>Annual review of separation of duties</p> <p>Control of blank checks and signature stamp</p> <p>New vendor approval procedure and annual review</p> <p>Review of and action plan to address recommendations made by auditors in the management letter</p> <p>401K annual audit</p> <p>401K quarterly internal audit</p>
Data	Electronic data recovery	<p>Insurance coverage for electronic data recovery</p> <p>Dual site storage of daily backups</p> <p>Off site storage of important documents (list maintained as part of the Internal Fiscal / Accounting Policy)</p> <p>Maintain list of all passwords off site</p> <p>Maintain Comprehensive Technology Plan</p>
Funding	Partial loss of state or county funding	<p>Maintain 4 months of operating expenditures in the unrestricted fund balance (see Operating Reserve Policy)</p>

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		Maintain membership in state association which advocates for services provided by WACOSA
Clients	Loss of major contract with a business	Avoid relying on any one business to provide more than 50% of our contract income center-wide
	Injury, elopement	Maintain overall staff ratios as prescribed in IEP Adhere to client Individual Abuse Prevention Plans, as appropriate. Staff orientation and training in the following areas: <ul style="list-style-type: none"> <li>* Specific client needs</li> <li>* AED Training</li> <li>* CPR / First Aid certification of all direct service staff</li> <li>* DNR/DNI protocols</li> <li>* Med. Certification for staff who dispense meds</li> <li>* CPI training (deescalation &amp; physical intervention)</li> <li>* 245D required training</li> </ul>
	Confidentiality	Client elopement protocol 12 emergency drills done each year Maintain work comp insurance for consumers
Employees	Injury	Consumer files maintained in locked cabinet Program protocol for posting consumer names Data privacy policy
	Confidential medical information	Maintain worker's comp. insurance for staff Employee safety committee Safety Data Sheets (SDS) Hep B injections made available to employees Annual analysis of worker's compensation incidents On-going staff training including annual Bloodborne Pathogen, Right-To-Know, Lock Out/Tag Out Annual 3rd party site audit Emergency drills completed annually on all shifts HIPAA compliance/Compliance Committee
<b>AREA</b>	<b>SPECIFIC POSSIBLE EXPOSURE RELATED TO AREA</b>	<b>STEPS TAKEN TO MINIMIZE OR ELIMINATE EXPOSURE</b>
	Dishonesty / fraud/ embezzlement	Insurance coverage

Board of Directors	Litigation	<p>Reporting policies are in place, including Corporate Compliance Policy</p> <p>D &amp; O insurance coverage  Board Governance Policy  Fiduciary Liability Coverage</p>
Public Relations	<p>Response to the public as a result of a negative event such as a disaster, emergency, accident, injury or death associated with WACOSA.</p>	<p>Process and protocol for communicating and dealing with the public, media and family members in response to a negative event or emergency.  Crisis Management and Response Plan  Debriefing process for employees</p>
Employee well-being and morale	<p>Effect of a negative event or emergency on employees</p>	<p>WACOSA EAP Program  Group grief/counseling sessions arranged (if needed)</p>
Security	<p>Access to WACOSA's computer systems by unauthorized persons or entities</p>	<p>Firewall  Malwarebytes/Reflexion  Technology Plan  Password protection  Two factor authentication protocol for remote log in</p>