

WACOSA RISK MANAGEMENT PLAN

Reviewed: 5/17/21			
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	Insured to repair or replace at current vehicle value	
	Personal injury to staff / clients	Maintain adequate general liability / reviewed annually	
	Lengthy vehicle repair or multiple vehicles in repair	Maintain at least one back-up vehicle	
	Driver competency	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	
		Real time GPS tracking devices installed on all vehicles	
		Post accident testing	

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

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Funding - Cont.		Maintain membership in state association which advocates for services provided by WACOSA
	Loss of major contract with a business	Avoid relying on any one business to provide more than 50% of our contract income center-wide
Clients	Injury, elopement	Maintain overall staff ratios as prescribed in CSSPA
		Adhere to client Individual Abuse Prevention Plans, as appropriate.
		Staff orientation and training in the following areas:
		* Specific client needs
		* AED Training
		* CPR / First Aid certification of all direct service staff
		* DNR/DNI protocols
		* Med. Certification for staff who dispense meds
		* CPI training (deescalation & physical intervention)
		* 245D required training
	Client elopement protocol	
	12 emergency drills done each year	
Well-being	Maintain work comp insurance for clients	
Confidentiality	Pandemic Preparedness Plan to address safety protocols	
	Client files maintained in locked cabinet	
	Program protocol for posting client names	
	Data privacy policy	
Employees	Injury	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
	Confidential medical information	HIPAA compliance/Compliance Committee
	Dishonesty / fraud/ embezzlement	Insurance coverage
		Reporting policies are in place, including Corporate Compliance Policy

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Board of Directors	Litigation	D & O insurance coverage Board Governance Policy Fiduciary Liability Coverage
Public Relations	Response to the public as a result of a negative event such as a disaster, emergency, accident, injury or death associated with WACOSA.	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
Employee well-being and morale	Effect of a negative event or emergency on employees	Debriefing process for employees Pandemic Preparedness Plan to address safety protocols WACOSA EAP Program Group grief/counseling sessions arranged (if needed)
Security	Access to WACOSA's computer systems by unauthorized persons or entities	Firewall Sentinell One/Reflexion - ransomware & email protection Technology Plan Password protection Two factor authentication protocol for remote log in