

Management Support

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 will 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 program will 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 may assign the primary responsibility for the administration and supervision of the risk management program to a risk management coordinator. The district will make available to claimants its standard tort claim form.

The district may purchase and pay for surety bonds for the Superintendent and other staff in such amounts as the Board will from time to time determine to be necessary for the protection of the district's financial operations. Such bonds may include a deductible proviso not to exceed two percent of the employee's annual salary.

Legal References:	RCW 4.96.020	Tortious conduct of local governmental entities and their agents – Claims – Presentment and filing – Contents
	RCW 28A.400.360	Liability insurance for officials and employees
	RCW28A.320.100	Actions against officers, employees or agents of school districts—Defense, costs, fees—Payment of obligation
	RCW 28A.330.100(10)	Additional powers of board
	RCW 28A.400.350	Liability, life, health, health care, accident, disability and salary insurance authorized—When Required - Premiums
	RCW 28A.400.360	Liability insurance for officials and employees authorized
	RCW 28A.400.370	Mandatory insurance protection for employees
	RCW Chapter 48.62	RCW Local government insurance transactions

Classification: Encouraged

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