

Category: 100

Number: 122

Subject: **GENERAL LIABILITY/WORKER'S COMPENSATION INSURANCE CLAIM POLICY**

1. PURPOSE: The purpose of this policy is to:
 - 1.1 Clearly define the authority and responsibility of various officials regarding liability and worker's compensation claims;
 - 1.2 Assure that the County meets all court mediation deadlines;
 - 1.3 Provide outside legal counsel with a contact person with respect to claims; and
 - 1.4 Communicate to County Elected Officials, Department Heads and the public the formal County General Liability/Worker's Compensation Insurance Claims Policy.
2. AUTHORITY: Saginaw County Board of Commissioners. Administrative policies shall be subject to revision or termination by the Board of Commissioners at its discretion.
3. APPLICATION: This policy applies to all County Elected Officials, County Departments and Agencies of Saginaw County.
4. RESPONSIBILITY: The Controller/CAO shall have the responsibility for overseeing this policy. The Purchasing/Risk Manager and the Payroll Administrator in the Controller's Office shall have the responsibility of administering this policy.
5. DEFINITION(S): NONE
6. POLICY:
 - 6.1 All general liability and worker's compensation insurance claims shall be submitted to the Saginaw County Controller's Office for review and submission to the appropriate insurance company. The Purchasing/Risk Manager in the Saginaw County Controller's Office shall maintain a file on each general liability claim and The Payroll Administrator shall maintain a file on each worker's compensation claim and shall closely monitor each claim in conjunction with the insurance carrier and legal counsel.
 - 6.2 The Saginaw County Controller has the authority to settle any general liability insurance or worker's compensation claim, upon the advice of legal counsel, up to Fifty Thousand Dollars (\$50,000), provided funds are available in the Self Insurance Fund. For claims between Fifty Thousand Dollars (\$50,000) and One Hundred Fifty Thousand Dollars (\$150,000), the Controller, upon advice of

legal counsel, with the approval of the Chairman of the Board of Saginaw County Commissioners, has the authority to settle such claims, provided monies are available in the Self Insurance Fund. All claims over One Hundred Fifty Thousand Dollars (\$150,000) shall be submitted to the Saginaw County Board of Commissioners Executive Committee for review in Executive Session. The amounts stated in this provision are defined as the amounts paid by Saginaw County and do not include any amounts contributed by any insurer.

6.3 The Controller's Office shall report to the Board of Commissioners all claims settled below \$150,000 on a quarterly basis and a year-to-date basis as claims are settled. The Controller's Office shall work closely with outside Legal Counsel to settle all appropriate claims and has the authority to authorize settlement of any claims mediated or not, up to the limits specified in this Policy.

6.4 The Purchasing/Risk Manager and Payroll Administrator shall annually review the method of funding general liability insurance claims and shall advise the Controller and Board of any recommended changes in insurance carriers, retentions, deductibles, rates and other matters related to general liability insurance.

7. ADMINISTRATIVE PROCEDURES: NONE

8. CONTROLLER/CAO LEGAL COUNSEL REVIEW: The Controller/CAO has determined that this policy as submitted to the Board of Commissioners contains the necessary substance in order to carry out the purpose of the policy. County Civil Counsel has determined that this policy as submitted contains content that appears to be legal activities of the Saginaw County Board of Commissioners.

APPROVED AS TO SUBSTANCE:
Saginaw County Controller/CAO

APPROVED AS TO LEGAL CONTENT:
Saginaw County Civil Counsel

ADOPTED: November 23, 1999

AMENDED: August 15, 2023