



## RISK MANAGEMENT

The board believes the district must identify and measure risks or 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 employees. A risk management program will be implemented to reduce or eliminate risks where possible, to determine the risks the district can afford to assume and to transfer to an insurance company those risks that the district does not wish to assume or cannot economically afford to assume.

Such a program will consider the benefits, if any, of joining with other units or local government for joint purchasing of insurance, joint self-funding, joint self-insuring, or joint employment of a risk manager. The superintendent or designee may assign the primary responsibility for the administration and supervision of the risk management program to a single person. The district will make available to claimants its standard tort claim form.

The district shall purchase and pay for surety bonds for the superintendent, business manager and other officers or employees and in such amounts as the board shall from time to time determine to be necessary or honest performance of their duties. Such bonds may include a deductible proviso not to exceed two percent of the officers or employees annual salary.

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| Legal References: | RCW 4.96.020         | Tortious conduct of local governmental entities and their agents – Claims-Presentment and filing-Contents                                      |
|                   | RCW 28A.320.060      | Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless          |
|                   | RCW 28.A.400.350     | Liability, life, health, health care, accident disability and salary insurance authorized-When required- Premiums                              |
|                   | RCW 28.A.400.360     | Liability insurance for officials and employees authorized                                                                                     |
|                   | RCW 28.A.400.370     | Mandatory insurance protection for employees                                                                                                   |
|                   | RCW 28.A.320.100     | Actions against officers, employees or agents of school districts and educational service districts-Defense, costs, fees-Payment of obligation |
|                   | RCW 28A.320.600      | Officers, employees or agents of school districts, insurance to protect and hold personally harmless                                           |
|                   | RCW 28.A.330.100(10) | Additional powers of Board                                                                                                                     |
|                   | RCW 48.62            | Local government insurance transactions                                                                                                        |
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