## Office of the City Administrative Officer Risk Management Claims Management & Analysis

Contact Person: Calvin Joe, Risk Manager (213) 978-7656 or e-mail calvin.joe@lacity.org

An important component of Risk Management is the analysis of liability loss history. Through analysis of this historical data, Risk Management is able to better estimate the City's future losses and their financial impact. Once loss data is categorized, assumptions, alternatives and options are developed. Losses are projected and reviewed for emerging trends, weaknesses and strengths among various departments, frequency and severity of classification of losses, etc. These losses include, but are not limited to, workers' compensation losses, property losses, employment practices losses, automobile losses, environmental losses, etc. Risk Management provides reports to management and works with the various departments in determining a "best practices" approach to mitigating loss trends, reducing frequent loss types, and avoiding losses that could severely impact the City's financial position.

Risk Management administers commercially insured claims on the various lines of coverages the City procures (see insurance procurement). This included the City's Owner Controlled Insurance Program (OCIP) on capital construction projects. All OCIP liability, including workers' compensation, third-party, property and environmental claims are administered by Risk Management.

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