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It's All About The (Tax) Base.
No Trouble.

Public Risk Management On Any Budget



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Today's speakers are:



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Agenda:

- Background – Us and the topic
- Common challenges
- Best Practices for All
- Strategies by Budget
- Cost Effective Training
- Existing Resources
- High Impact, Low-Cost Initiatives
- Final Thoughts
- Questions? Comments?

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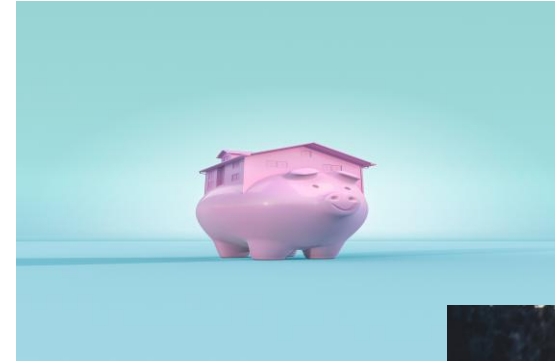
Background: Why are we talking about this today?



Effective Risk Management is Possible at any Budget Level

Common Challenges

- Limited Funding
- Resistance to Change
- Lack of Data



Common Challenges

What remains the same?

- Planning
- Accountability
- Communication
- Regulatory Compliance



What changes?

- Tools and Technology
- Staffing Levels
- Speed and Scale of Response
- Resources in General

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Best Practices Across All Budgets

- Leadership Commitment
- Clear Communication
- Regular Review and Updates
- Documentation and Transparency
- Continuous Improvement Mindset



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Low-Budget Risk Management Strategies

Use	Use Existing resources - Staff and Vendors
Leverage	Leverage free/low-cost tools (Excel, open-source software)
Build	Build partnerships (other departments, community groups)
Prioritize	Prioritize high impact risks (compliance, financial, safety)
Develop	Develop simple risk assessments & emergency plans
Advocate	Advocate for employees & encourage a “risk aware” culture

 TIP: leverage free resources through your broker, TPA, & insurance carriers.





Medium Budget Risk Management Strategies

- **Basic Risk Management Software**
- **Staff Training Programs**
- **Formal Risk Registers**
- **Internal Audits**
- **Emergency Preparedness Drills**

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High-Budget Risk Management Strategies

Dedicated Risk Management Team

Predictive Analytics and Data Modeling

Advanced Cybersecurity Systems and Protective Measures

Comprehensive Risk Policy, Including Emerging Risk

Alternative Risk Transfer (ART) - Self-insurance and/or captives

Real-time monitoring systems and Automation

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Achieving Goals by Budget

Goal	Low	Medium	High
Safety Training	Online and inhouse resources; OSHA	Hybrid resources	In Person resources
RM Software	Excel & open source	Basic system	Advanced system
Claims Data Analytics	Excel & AI*	Basic system	Risk Control Services
COI Compliance	Manual review and storage	Software	Software + Service
Emergency Preparedness	Online and inhouse resources; FEMA	Hybrid resources, Crisis Management Policy Consulting	Paid Consultant



Please use the chat to share YOUR suggestions.
New ideas will be added to this slide before publishing.

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Cost Effective Training of Municipal Employees

Lunch & Learn

Cross-Department
Training

Online Platforms

Train-the-Trainer
Programs

OSHA Consulting

Vendor Provided
Training

Tabletop Exercises

Mentorship
Programs

Safety Committees

Toolbox Talks

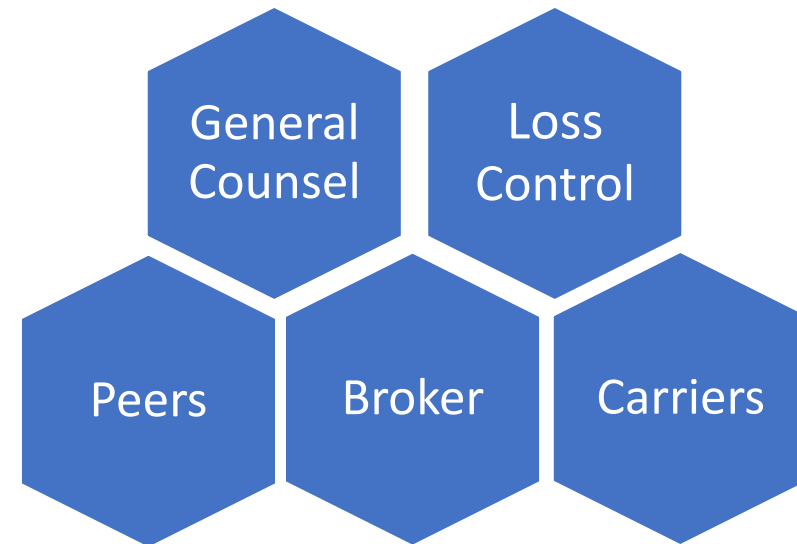
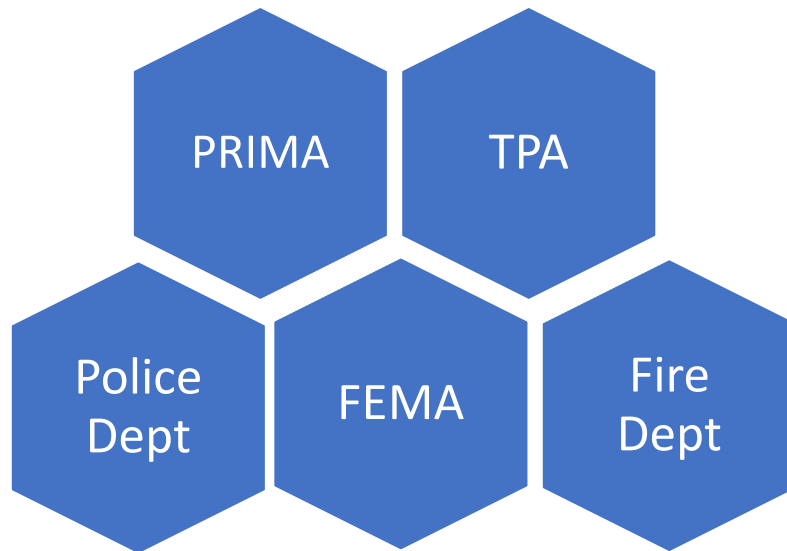


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Partner with Existing Resources

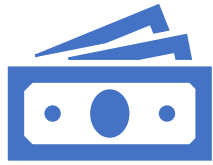


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High Impact, Low-Cost Initiatives



High Impact



Low-Cost

- Safety suggestion program with small recognition awards
- Supervisors' boot camp on Worker's Compensation and accident investigations
- Annual enterprise risk workshop with department heads
- Safety champion program with representatives from each department

Final Thoughts



ACTIONABLE
TAKEAWAYS



START WITH A
SIMPLE **RISK**
REGISTER



FOCUS ON **HIGHEST**
RISKS FIRST



BUILD **GRADUALLY**
OVER TIME!



TRAIN **PEOPLE**, NOT
JUST SYSTEMS



Questions? Comments?

Thank you for participating in
today's webinar.

**Have an idea for a future
PRIMA Webinar?**

Contact our moderator Shaunda Ragland,
Megan Damato, or any other member of the
PRIMA Education Committee!!

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