



POLICY: 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 shall 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 a program shall 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 shall assign the primary responsibility for the administration and supervision of the risk management program to a single person. The Board shall review the status of the risk management program each year.

LEGAL REFERENCES:	RCW 28A.400.350	Liability, life, health, health care, accident, disability and salary insurance authorized -- Premiums
	RCW 28A.400.360	Liability insurance for officials and employees authorized
	RCW 28A.400.370	Mandatory insurance protection for employees
	RCW 28A. 320.100	Actions against officers, employees or agents of school district and educational service districts – Defense, costs, fees – Payment of obligation
	RCW 28A.320.060	Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless
	RCW 28A.330.100(10)	Additional powers of board
	48.62	Local government insurance transactions