

GEORGIA DEPARTMENT OF CORRECTIONS



Standard Operating Procedures

Policy Name: Risk Management Services

Policy Number: 404.01

Effective Date: 11/07/2023

Page Number: 1 of 8

Authority:
Commissioner

Originating Division:
Administrative & Finance
Division (Admin. Support)

Access Listing:
Level I: All Access

I. Introduction and Summary:

This policy shall identify the divisions within the Georgia Department of Corrections (GDC) when reporting insurance claims for damage to State Automobiles, Liability, Property, All Risk, Workers Compensation, Return to Work, Indemnification Program, Unemployment, Public Employee Blanket Bond, and Comprehensive Loss Control.

II. Authority:

- A. O.C.G.A.: §§ 50-21-33 and 50-16-9.
- B. DOAS Comprehensive Loss Control Program.
- C. DOAS Georgia Fleet Manual.
- D. DOAS Policy 10.
- E. GDC Standard Operating Procedures (SOPs): 104.02 Human Resources Records Management, 104.22 Workers Compensation, 104.23 Return to Work Program, 104.62 Unemployment Compensation, and 404.03 Insurance Claims and Reporting; and
- F. ACA Standard: 2-CO-1B-11.

III. Definitions:

- A. **Risk Management Services** - This program is defined as the practice of identifying and analyzing loss exposures and taking steps to minimize the financial impact of the risks they impose. It is comprised of Automobile Liability and Physical Damage, General Liability, Property, All Risk, Workers Compensation, Return to Work, Indemnification Program, Unemployment Insurance, Public Employee Blanket Bond, and Comprehensive Loss Control Program.

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- B. **Automobile Liability and Physical Damage Insurance** - This program is managed by the Fleet Management Coordinator. This program protects state employees while driving on state business.
- C. **General Liability Insurance** - This program is managed by the Risk Management Coordinator.
 - 1. **Liability (Employee/Private Citizen)** - This program protects state government and its employees from claims brought against them while performing official duties.
 - 2. **State Tort Insurance (Offender/Detainee)** - This program covers any legally obligated damage, court costs and litigation expenses because of negligence of state officers and employees performing their official duties.
 - 3. **Personal Injury (Private Citizen)** - This program is managed by the Risk Management Coordinator. This program is to provide coverage for private citizens who may become injured while on State Property.
 - 4. **Property Insurance** - This program is managed by the Risk Management Coordinator. This program covers state owned buildings and Personal Property (Contents).
 - a) **State Property** - All property owned by the State of Georgia.
 - b) **Contents** - All Contents contained in state owned property.
- D. **All Risk Insurance** - This program is managed by the Risk Management Coordinator. This program covers an agency's exposure to loss of money and securities, watercraft used on inland lakes, fine arts, mobile equipment (e.g., backhoes, forklifts, brush hogs, golf carts), Personal Property temporarily away from premises (e.g., audio/visual equipment taken to a conference) or leased

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equipment (e.g., copying machines, fax machines) through a Special Property All Risk Agreement State Property Claim.

- E. **Personal Property** - This program is managed by the Risk Management Coordinator. This program is to provide coverage for the private citizen, state employee, offender or detainee in the event Personal Property is lost or damaged while on State Property.
- F. **Workers Compensation** - This program provides monetary supplements for absences from work as well as medical care and other costs associated with job related injuries.
- G. **Return to Work** - This program assists employees with occupational and non-occupational injuries/illnesses to return to full productivity.
- H. **Indemnification Program** - This program provides a financial benefit for designated public officers and public-school personnel who are disabled or killed in the line of duty.
- I. **Unemployment Program** - This program assists agencies in conjunction with the Georgia Department of Labor in the administration of unemployment claims.
- J. **Public Employee Blanket Bond** - This program will pay for loss that result from direct acts of employee dishonesty, forgery or alteration, theft, disappearance, or destruction of funds loss on the GDC property or on a banking premises, outside the premises while in the care of a messenger or armored motor vehicle company, computer fraud and money order and counterfeit paper currency.
- K. **Comprehensive Loss Control Program** - This program allows the Department of Administrative Services (DOAS) to establish incentive programs that include setting insurance coverage premium rates and adjusting claim deductibles based upon participation in the loss control program.

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IV. Statement of Policy and Applicable Procedures:

A. Automobile Liability and Physical Damage Insurance are managed by Fleet Management.

1. This program protects state employees while driving on state business. Prior to driving a state vehicle, all drivers are to watch the videos listed below & sign the acknowledgement form(s):

a. The Motor Vehicle Use Program Driver Acknowledgement; and

b. DOAS Driving Do's and Don'ts Video.

Note: Procedures for filing an automobile claim are outlined in SOP 404.03 Insurance Claims & Reporting.

B. General Liability Insurance is managed by the Risk Management Coordinator. This program protects state government and its employees from claims brought against them while performing official duties.

Note: Procedures for filing a Liability claim are outlined in SOP 404.03 Insurance Claims & Reporting.

C. Property Insurance is managed by the Risk Management Coordinator.

1. This program covers state owned buildings and Personal Property (Contents), known as BLLIP (Building, Land, Leases, Inventory of Property). BLLIP is a web-based program, maintained by the State Properties Commission that is used to determine the Departments Insurance Premium.

2. The Risk Management Coordinator will contact all GDC entities, annually, requesting any changes to property or Contents. The changes are submitted to

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the Risk Management Coordinator who enters updated information into BLLIP.

Note: Procedures for filing a property claim are outlined in SOP 404.03 Insurance Claims & Reporting.

D. All Risk Insurance is managed by the Risk Management Coordinator.

1. This program covers an agency's exposure to loss of money and securities, watercraft used on inland lakes, fine arts, mobile equipment (e.g., backhoes, forklifts, brush hogs, golf carts), Personal Property temporarily away from premises (e.g., audio/visual equipment taken to a conference) or leased equipment (e.g., copying machines, fax machines) through a Special Property All Risk Agreement State Property Claim.
2. The Risk Management Coordinator will contact all GDC entities, annually, requesting any changes to All Risk items. The changes are submitted to the Risk Management Coordinator, who will update the All Risk inventory.
3. The department's insurance premiums are based on information provided through the All Risk inventory.

Note: Procedures for filing an All Risk claim are outlined in SOP 404.03 Insurance Claims & Reporting.

E. Workers Compensation is managed by Human Resources.

1. Every employee of the GDC is required to maintain the essential physical and mental capabilities to perform assigned job functions satisfactorily. Accordingly, each employee and supervisor are encouraged to take a heightened interest in promoting workplace safety and accident prevention.

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2. In the unfortunate event of a workplace accident or injury, necessary precautions and actions will be followed to ensure prompt delivery of quality medical care for an injured worker, as provided by the Georgia Workers' Compensation (WC) Act (O.C.G.A - Title 34, Chapter 9).
3. Effective management and control of the absence and compensatory process should support the employee's medical recovery and return to duty – either through transitional, modified, or a regular work assignment.
4. Injured workers and supervisors must cooperate fully with the authorized healthcare provider(s) and the WC Risk Management specialists, in efforts designed to return the employee to duty after an on-the-job injury. Close and professional communication among all affected parties will assure better administration of the employee's claim/injury investigation, medical evaluations, treatment, and rehabilitation services.

Note: Procedures for filing a WC claim are outlined in SOP 104.22 Workers Compensation.

F. Return to Work is managed by Human Resources.

1. GDC shall manage the Department's Return-To-Work (RTW) Program to enable, when feasible, injured and/or ill employees to return to work as quickly and safely as possible. The GDC shall provide temporary, modified job duty assignments or an alternative assignment based on timeframes outlined in this procedure during recovery and return to full duty.

Note: Procedures for filing a temporary modified job assignment are outlined in the SOP 104.23 Return-to-Work Program.

G. The Indemnification Program is managed by Human Resources.

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1. The State Indemnification Fund provides a financial benefit when a law enforcement officer, firefighter, emergency medical technician, or prison guard, who in the line of duty, is killed or receives bodily injury which results in death, permanent disability, or partial permanent disability. There is a supplemental income provision, under limited circumstances, when a law enforcement officer or firefighter is temporarily disabled.
2. The program is currently administered by the DOAS. Benefits will be payable according to the rules and regulations of the program, at the time of the loss.
3. Up to date program rules and regulations may be obtained from the Georgia State Indemnification Commission at the following link:

<http://doas.ga.gov/StateLocal/Risk/Pages/RiskInfo.aspx>

4. For additional information or an application for benefits, contact:

Georgia State Indemnification Commission
c/o Department of Administrative Services
Risk Management Services
Floyd Contract Station
P.O. Box 347118
Atlanta, Georgia 30334-0118
Tel: 404-657-4437

H. The Unemployment Program is managed by Human Resources.

1. The Georgia Department of Corrections will coordinate unemployment benefit matters with the Department of Labor through its central office and local personnel offices. Unemployment is temporary income payment used to replace a portion of wages to separated employees who become unemployed through no fault of their own and are able and available to work.

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2. To apply for unemployment, the individual would report to their Local Department of Labor for assistance.

Note: Procedures are outlined in SOP 104.62 Unemployment Compensation.

- I. The Comprehensive Loss Control Program is managed by GDC Comprehensive Loss Control Program (CLCP) Coordinator.

1. The Georgia Department of Corrections will participate in the CLCP established by DOAS in order to reduce/manage risks associated with Workers' Compensation, Property, Auto Liability and Physical Damage, and General Liability.

Note: Procedures are outlined in SOP 404.02 Comprehensive Loss Control Program.

- J. The Public Employee Blanket Bond is managed by the Risk Management Coordinator.

1. This program will pay for loss that results from direct acts of employee dishonesty, forgery or alteration, theft, disappearance or destruction of funds, loss on the GDC property or on a banking premises, outside the premises while in the care of a messenger or armored motor vehicle company, computer fraud and money order and counterfeit paper currency.

V. **Attachments:** None.

VI. **Record Retention of Forms Relevant to this Policy:** None.