

## LOSS RUN REPORTS – WHAT SHOULD WE DO WITH THEM?

Risk Management provides monthly claims and quarterly incident loss run reports to agency Risk Management Contacts. Then what? What are the reports for and what should you do with them? These reports can actually serve as a valuable loss control/prevention tool. This article will hopefully take the mystery out of these reports and open a new door for managing exposures.

Simply put, a loss run report is a report showing the agency's incidents/claims/lawsuits for a particular time period. The report reflects key data such as the claim status, name of claimant, payments, reserves, a brief description of the incident/claim, etc. The data fields on the report have been identified in the [Guide to Reviewing Loss Run Reports](#).

The specific reports that will be provided by Risk Management are the following:

- ✦ Monthly reports of all of the agency's claims/lawsuits for the current fiscal year.
- ✦ Quarterly reports of all of the agency's incidents for the current fiscal year.

If there are no incidents/claims/lawsuits reported within the current fiscal year, the agency will not receive a report.

Figuring out what to do with the data through the loss analysis is a critical component. The data provided in the loss reports can be reviewed to identify trends and patterns to help you manage, reduce risk, and strengthen safety programs. The data can also be helpful when developing risk management plans, setting maintenance priorities, updating equipment, schedule or provide additional training, and tracking the results of current loss control efforts.

A greater benefit is received when the loss analysis is conducted by or through the agency's loss control committee, rather than a single point of contact. Loss analysis through the committee serves several functions such as, building awareness of exposures, input from various perspectives of the agency, and direct development of loss prevention efforts to address exposures. When the meeting has concluded, any copies of the loss run reports should be returned to the Risk Management Contact for proper retention and disposal.

Please contact Risk Management if you have any questions.

# GUIDE TO REVIEWING LOSS RUN REPORTS – CLAIMS & LAWSUITS

## Risk Management Fund AL Loss Report Open/Closed Claims/Lawsuits for Current Fiscal Year } (1) 11050 – RISK MANAGEMENT DIVISION (5)

**Claim #** 2013-1156150\*001 (2) **Claim Made Date:** 05/05/2011 (6)  
**Status:** OPEN (3) **Loss Date:** 04/11/2011 (7)  
**Name:** Claimant Name (4) (8)  
**Agency:** 11050 – RISK MANAGEMENT DIVISION (5) **Litigation:** NO (9)

|                          |                       |                     |                   |
|--------------------------|-----------------------|---------------------|-------------------|
| <b>Reserves: (10)</b>    | <b>Indemnity (13)</b> | <b>Expense (14)</b> | <b>(15) Total</b> |
| <b>Payments: (11)</b>    | \$70,000.00           | \$3,353.00          | \$73,353.00       |
| <b>Outstanding: (12)</b> | \$256.00              | \$1,369.36          | \$1,625.36        |
|                          | \$69,744.00           | \$1,983.64          | \$71,727.64       |

**Summary: (16)** Provides an explanation or what occurred and/or allegations.

|                     |   |                  |                |              |
|---------------------|---|------------------|----------------|--------------|
| <b>Totals for</b>   | <b>11050 – RISK MANAGEMENT DIVISION</b> | <b>Indemnity</b> | <b>Expense</b> | <b>Total</b> |
| <b>Claim Count:</b> | <b>1 (17)</b>                           | \$70,000.00      | \$3,353.00     | \$73,353.00  |
|                     | (18) {                                  | \$256.00         | \$1,369.36     | \$1,625.36   |
|                     |   | \$69,744.00      | \$1,983.64     | \$71,727.64  |

### Definitions:

- Title** – identifies the name of the report: AL = auto liability, GL = general liability; the type of information: claim or lawsuit; and the time period of the captured information: fiscal year, month, etc.
- Claim Number** – number is assigned by the RiskVision (incident reporting) system.
- Status** – indicates the status of the claim, i.e. open, re-opened, and closed.
- Name of the Claimant** – person(s) that filed the claim.
- Agency** – name of the agency that the claim has been filed against.
- Claim Made Date** – date the notice of claim was received from the claimant.
- Loss Date** – date the incident and/or accident occurred.
- Claim Close Date** – date the claim was closed by the Risk Management Division.
- Litigation** – indicates if the claimant has filed a lawsuit, i.e. yes or no.
- Reserves** – amount set by the Risk Management Division and represents an estimate of what the claim may cost.
- Payments** – indicates monetary payments the Risk Management Division has made.
- Outstanding** – represents the reserves minus any payments.
- Indemnity** – amount reserved and/or paid for damages, i.e. property damage and/or bodily injury.
- Expenses** – amount reserved and/or paid for attorney fees, court fees, etc.
- Total** – total of the amounts reserved and/or paid for indemnity and expenses.
- Summary** – provides an explanation of what occurred and/or allegations.
- Claim Count** – total number of claims/lawsuits for your agency.
- This area represents the total of all claims/lawsuits for the agency.

**Risk Management Fund Event Summary Report for Current FY**  
**Pending Claims and Closed Events**  
**From: 1/1/2013 To: 11/1/2013**  
**Coverage: GL**

| Department            | Incident No.    | Incident Date | Incident Description                                      | Full Name          | Status        |
|-----------------------|-----------------|---------------|---|--------------------|---------------|
| 11050-Risk Management | 2013-199999*001 | 03/04/2013    | ONE OF THE CUSTODIANS HAD A SEIZURE.                      | HIBL, SHEILA       | CLOSED        |
| 11050-Risk Management | 2013-199999*001 | 03/08/2013    | THUMB CUT ON TABLE SAW                                    | MOEN, DAWN         | CLOSED        |
| 11050-Risk Management | 2013-199999*001 | 03/07/2013    | STUDENT WAS CUT ON TWO FINGERS BY A PIECE OF GLASS TUBING | ABLEIDINGER, VICKI | CLOSED        |
| 11050-Risk Management | 2013-199999*001 | 03/11/2013    | SLIPPED ON ICE  | MOEN, DAWN         | CLOSED-WC     |
| 11050-Risk Management | 2013-199999*001 | 03/12/2013    | LAI D PALM OF MY RIGHT HAND ON TOP OF THE FLAT TOP GRILL  | HIBL, SHEILA       | CLOSED-WC     |
| 11050-Risk Management | 2013-199999*001 | 10/05/2013    | FELL ON THE SIDEWALK DUE TO ICE                           | ABLEIDINGER, VICKI | PENDING CLAIM |

**Definitions:**

- Title** – identifies the name of the report; status of incident reports included in the report; the time period of the captured information: month, day, and year; and coverage: AL = auto liability, GL = general liability.
- Department** – name of the agency that the incident report has been filed under.
- Incident No.** – number assigned by the RiskVision (incident reporting) system.
- Incident Date** – date the incident occurred.
- Incident Description** – description of the incident as it is entered into the What Happened field when submitting an incident report.
- Full Name** – last, first name of the injured/involved participant or the property owner (NOTE: if both an injured/involved and property owner are entered the name of the injured/involved will show up)
- Status** – the incident will be marked either closed, closed WC, or pending claim by the Risk Management office.

**GUIDE TO REVIEWING THE LOSS RUN OF INCIDENT REPORTS**