

Risk Management Process

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TEXAS ASSOCIATION *of* COUNTIES
RISK MANAGEMENT POOL

RISK MANAGEMENT



Investing activities
Capital expenditures
Purchases of restaurant businesses
Cash used for investing

Financing activities
Net short-term borrowings
Long-term financing repayments
Cash used for financing

Operating activities
Net change in working capital
Cash and cash equivalents

Other

See

RISK



RISK



RISK





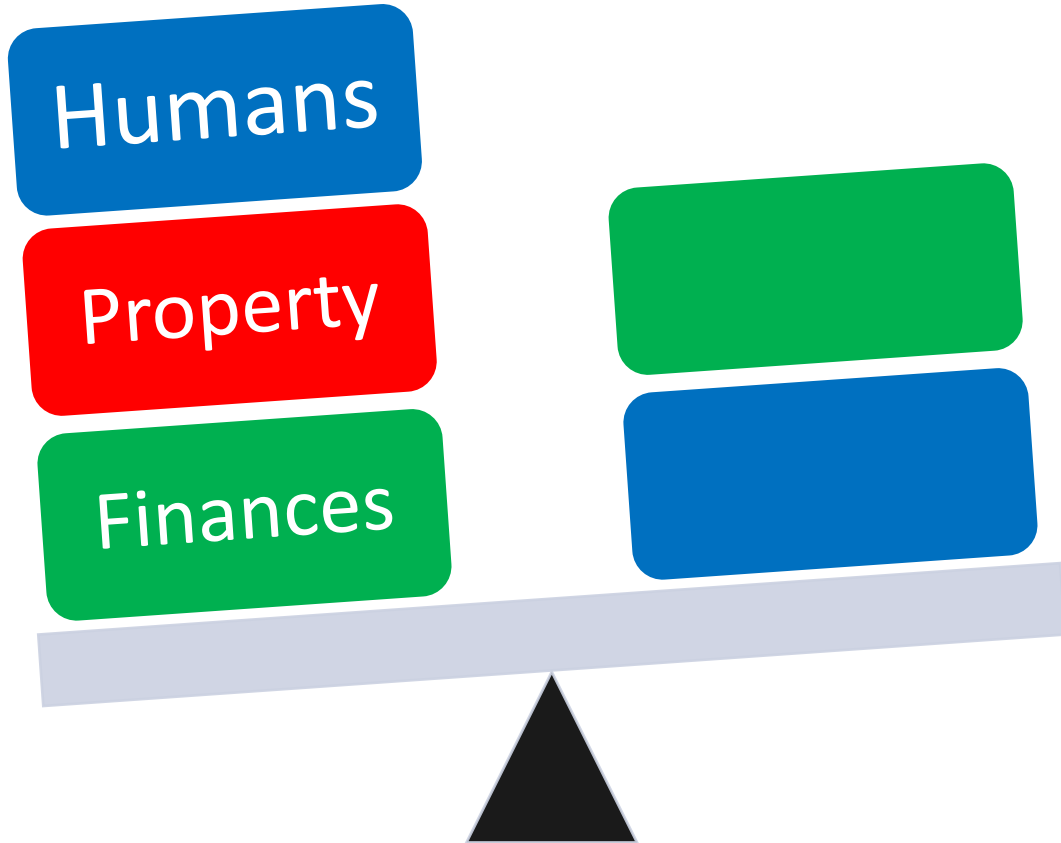
RISK

A hand holding a blue marker is shown underlining the word 'RISK' in a large, blue, handwritten-style font.



Exposures

Hazards



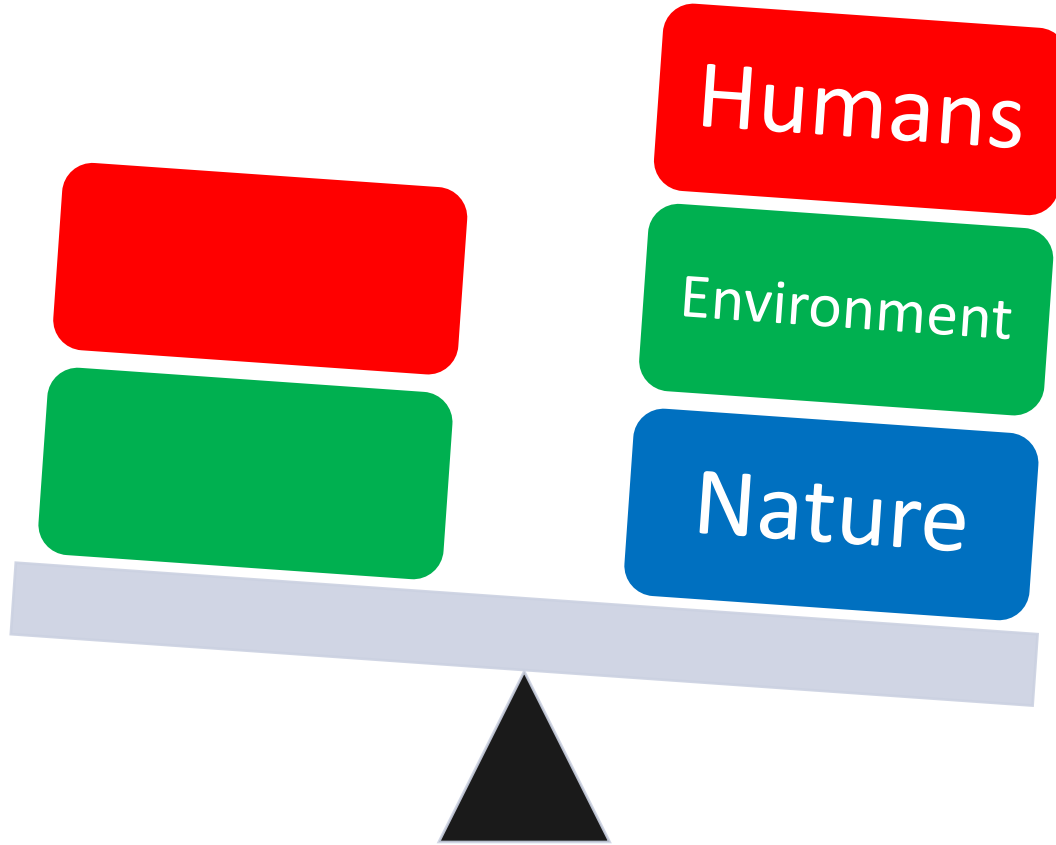
RISK



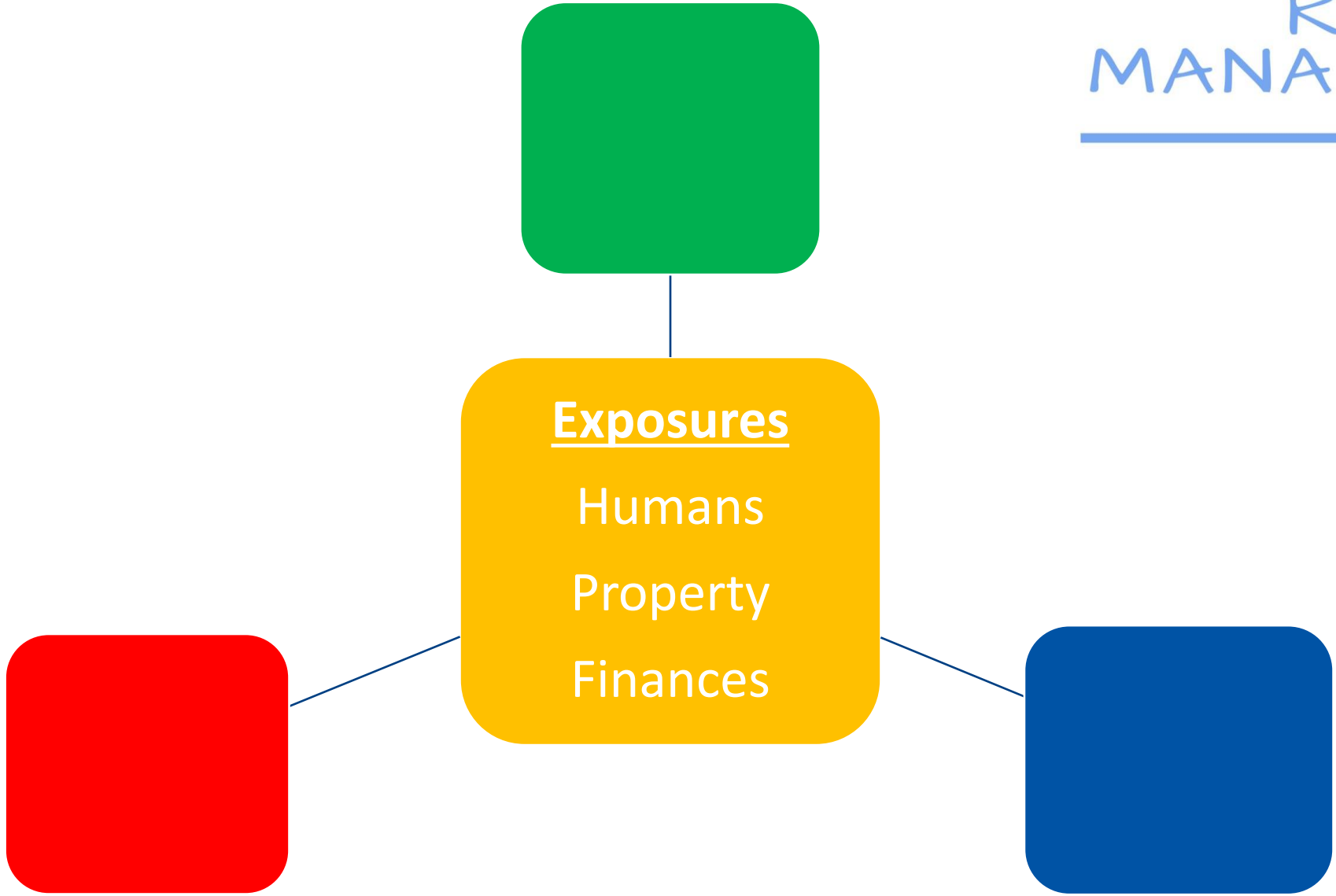
Exposures

Hazards

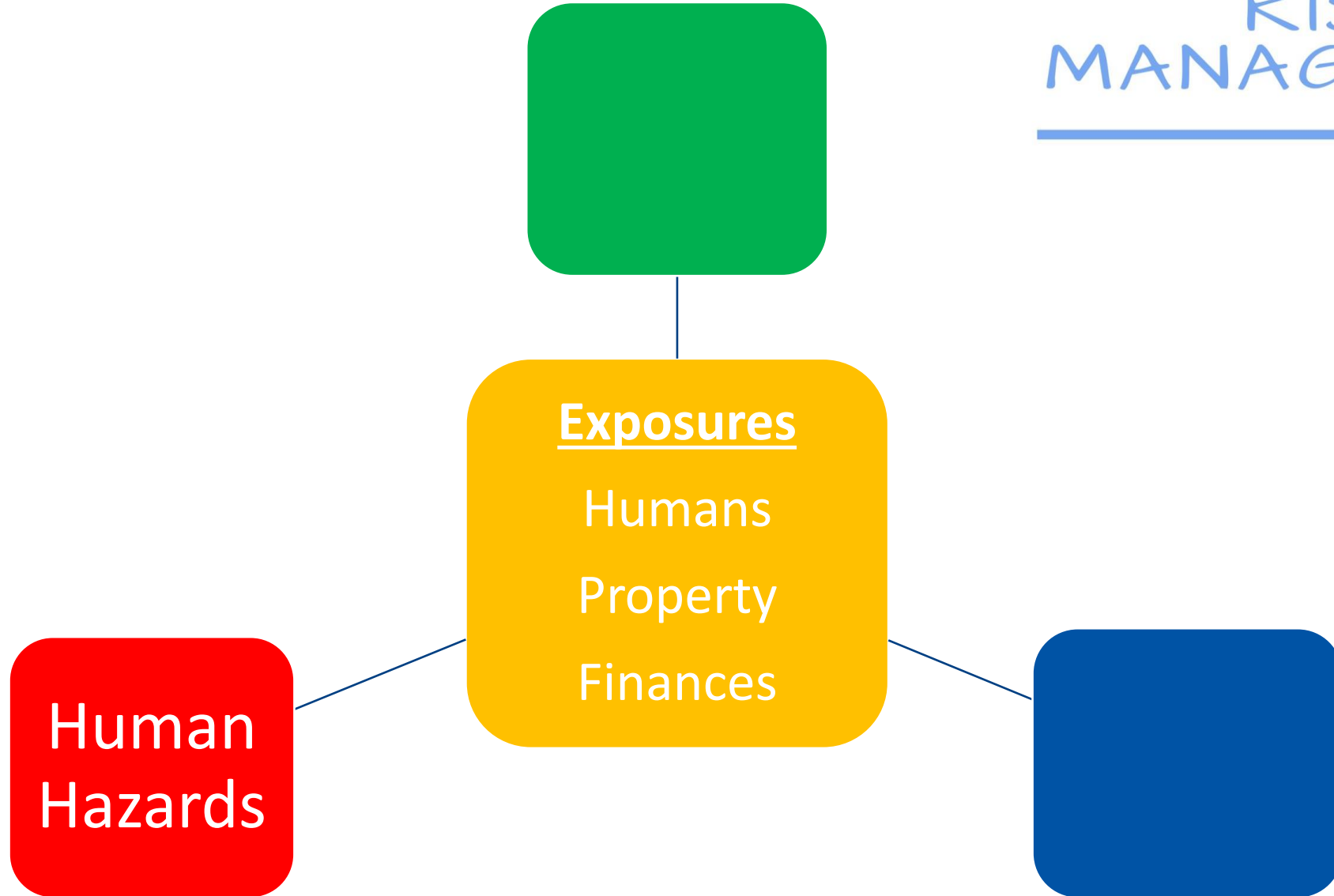
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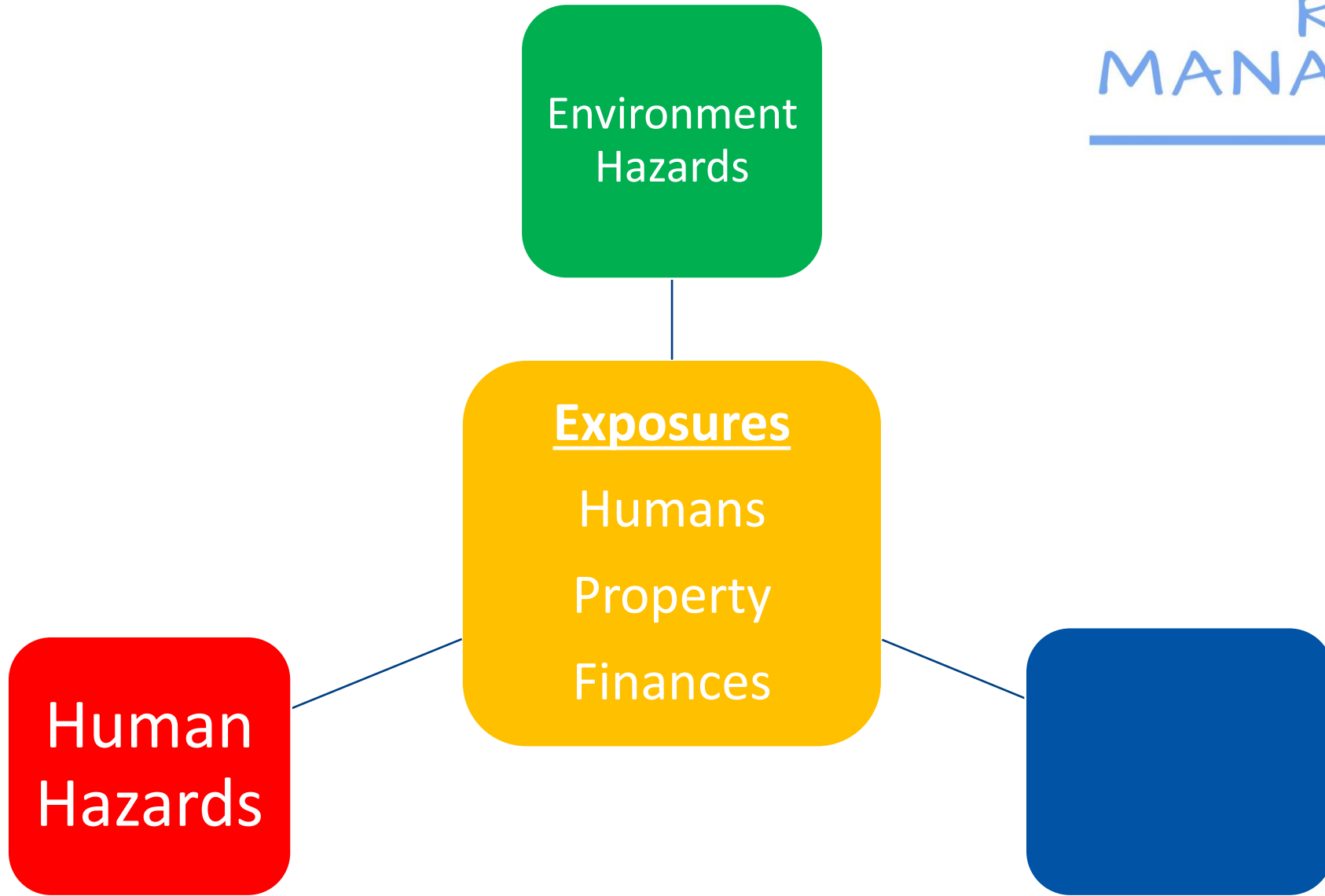
RISK MANAGEMENT



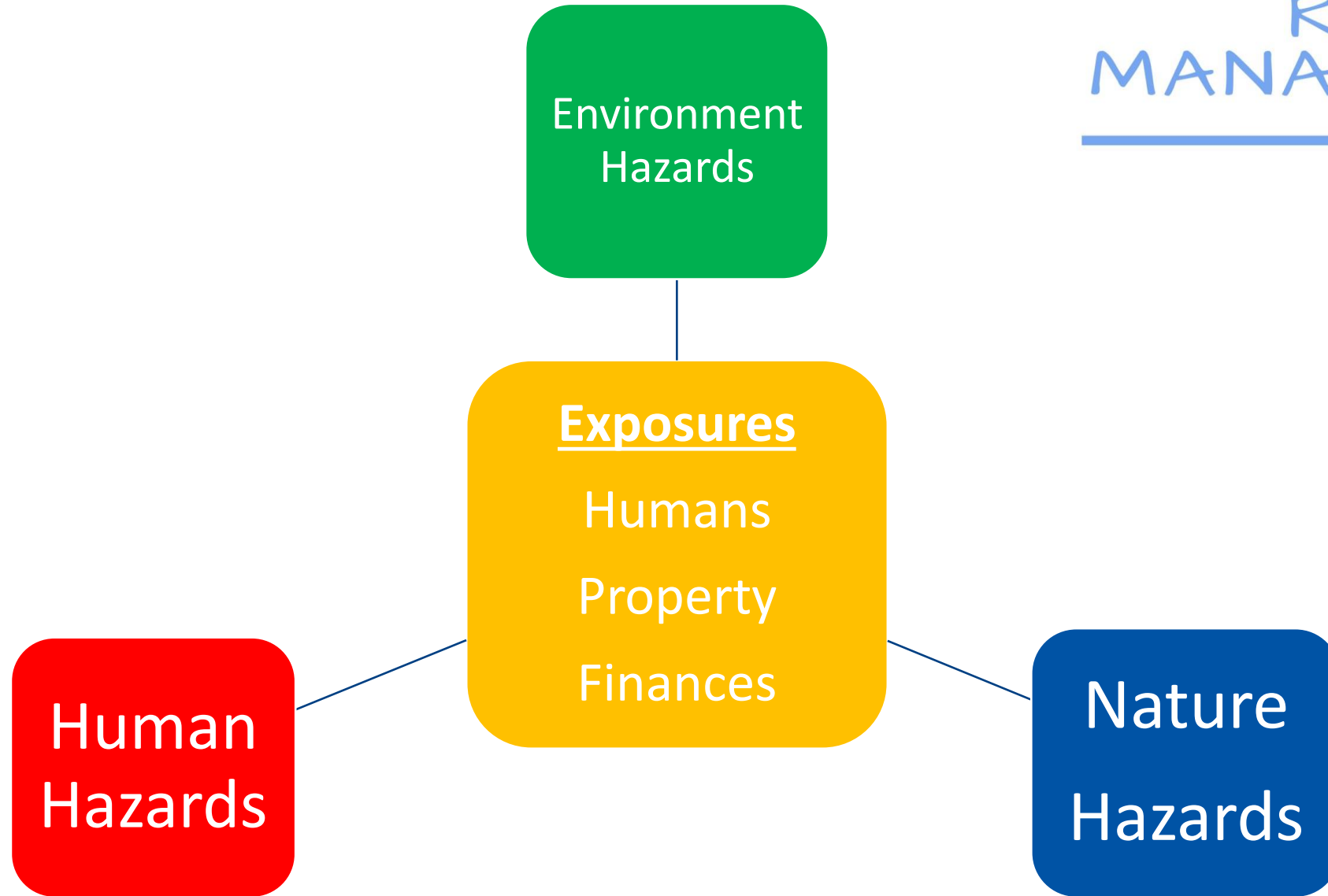
RISK MANAGEMENT



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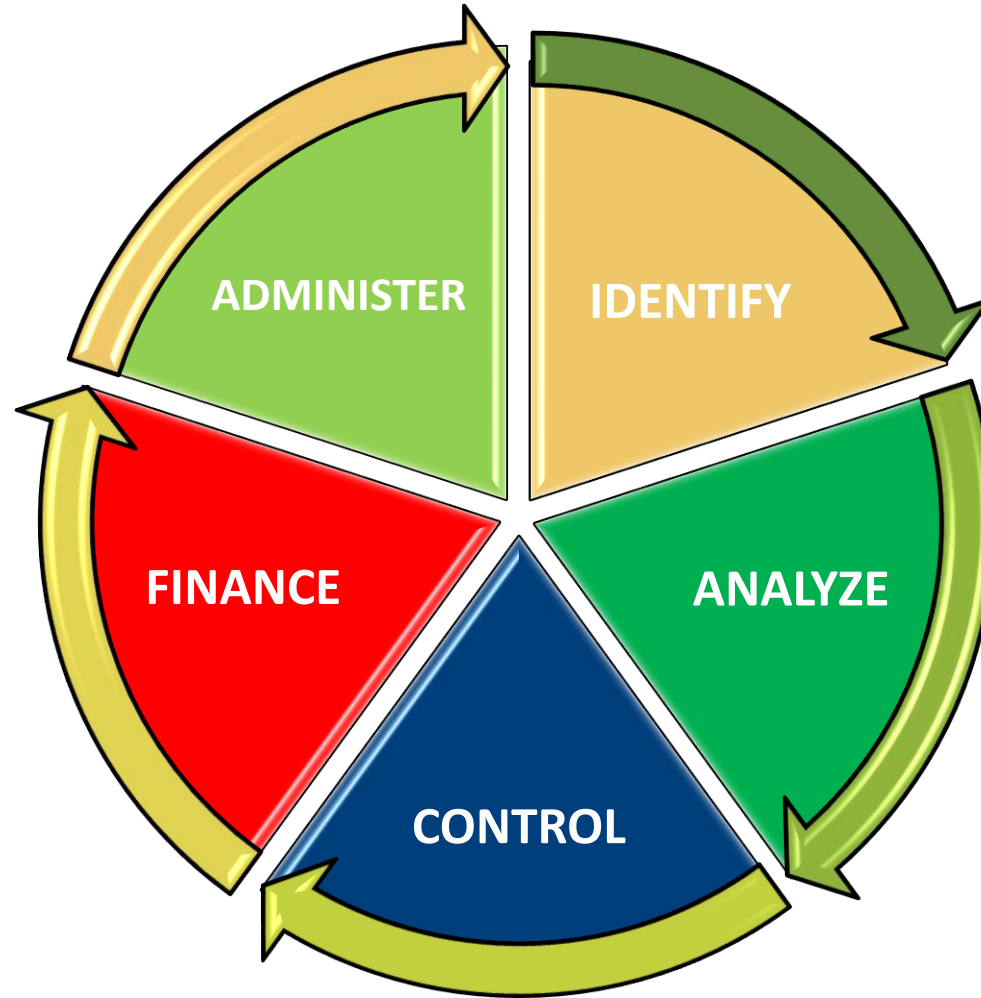


The practice of identifying loss exposures and analyzing hazards in order to take steps to minimize losses.



RISK MANAGEMENT PROCESS

5 Steps



Identify

- Loss History
- Policy & Procedures Review
 - Compliance Review
 - Consultants
 - Physical Inspections
 - Checklists



Analysis

- Frequency
 - Severity
 - Quantify
- Accident Investigation
 - Root Cause
- Total Cost of Risk



Control

- Training & Policies
 - Prevention Plan
 - Reduction
 - Combination
- Claims Management
 - Avoidance



Finance

- Coverages
- Deductibles
 - Contracts
 - Retention



Administer

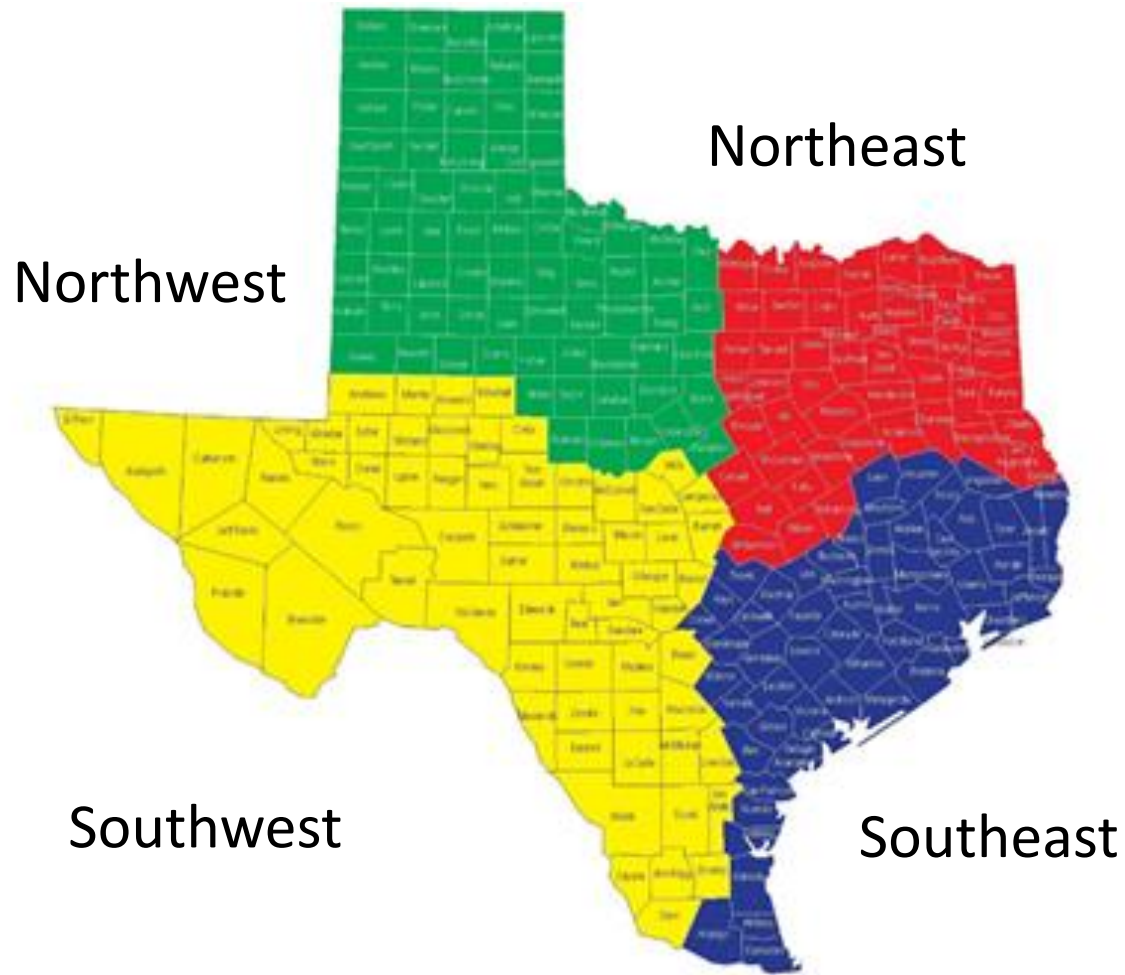
- Plan controls
- Implement control
 - Monitor process
 - Evaluate results
 - Revise plan



Risk Management



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