

## SECTION 30. RISK MANAGEMENT RECORDS

Records relating to insurance, bonds, claims and County risk management activities.

<b>General Instructions</b>		
<ul style="list-style-type: none"> <li>▪ <b>The minimum retention period applies to the record copy regardless of the storage format for the record (paper, electronic, microfilm, etc.).</b></li> <li>▪ <b>Unless otherwise specified in this retention schedule, duplicate copies may be destroyed at the discretion of the duplicate copy custodian provided they have no further administrative or other value. Duplicate copies should not be retained longer than the record copy.</b></li> <li>▪ <b>No record that is eligible for destruction under the retention schedule can be destroyed if it is pertinent to any anticipated, current or pending litigation, claim or audit or the subject of a legal hold.</b></li> </ul>		

Record Title	Record Copy Custodian	Record Copy Minimum Retention Period
<b>1. BONDS AND SUPPORTING DOCUMENTATION.</b>	See: Insurance Records below	
<b>2. CLAIM AND LITIGATION RECORDS.</b>		
<b>A. Claim Files.</b> Claims and supporting documentation, including notices of claim, reports, statements of witnesses, and other documents necessary to the support or reject individual claims; settlement documents and demands for payment; etc.	<i>Major Claims That Proceed to Lawsuits:</i> County Attorney  <i>Minor Claims Settled Without Proceeding to Lawsuit:</i> Risk Management  See also: Section 19 Legal Counsel Records – Pending Lawsuits	<i>Major Claims That Proceed to Lawsuits:</i> 6 years + current after lawsuit is resolved, claim file is closed and time for filing of appeals has expired, then evaluate for continuing value prior to destruction of the records  <i>Minor Claims Settled Without Proceeding to Lawsuit:</i> 3 years + current after settlement
<b>B. Claim History – Property and Liability Claims.</b> Spreadsheet showing annual claim history.	Risk Management	6 years + current
<b>C. Liability Incident/Accident Reports.</b> Examples include: <ul style="list-style-type: none"> <li>▪ Fiduciary</li> <li>▪ Emergency medical malpractice</li> <li>▪ Auto</li> <li>▪ Excess liability</li> </ul>	Risk Management	Permanent
<b>3. CORRESPONDENCE AND GENERAL DOCUMENTATION.</b> Correspondence and documentation of a general nature.	See: Section 15 General Records – Correspondence and General Documentation	
<b>4. DRIVER’S LICENSE VERIFICATION RECORDS.</b> Records of periodic verifications that employees have the appropriate valid drivers’ licenses.	Risk Management	Until completion of subsequent verification, or until separation from employment, whichever comes first

Douglas County – Records Retention Schedule

Record Title	Record Copy Custodian	Record Copy Minimum Retention Period
5. FINANCIAL RECORDS.	See: Section 13 Financial Records	
6. INSURANCE RECORDS.		
A. Bonds of Elected Officials.	See: Section 13 Financial Records – Financial Guarantees, Bonds and Supporting Documentation and Section 29 Recording Records – Bonds	
B. Certificates of Insurance and Bonds. Current proof of insurance and bonds for work done by contractors.	Risk Management	7 years + current after completion of contract
C. Insurance Policies and Supporting Documentation. Evidence of insurance coverage, including policies, applications, premiums paid, and endorsements.	Risk Management	<p><b>Claims Made Policies:</b> 7 years after expiration of policy, or after all claims made under the policy are settled, whichever is later</p> <p><b>Occurrence Policies:</b> 6 years after expiration of policy</p>
D. Unemployment Insurance Records.	See: Section 24 Personnel Records – Unemployment Insurance Records	
E. Worker’s Compensation Records.	See: Worker’s Compensation Records below	
7. REPORTS – RISK MANAGEMENT.		
A. Insurance Inspectors’ Reports.	See: Section 11 Facilities Records – Inspection Records	
B. Loss Reports and Supporting Documentation. Records of amounts recovered from insurance companies in connection with losses and of claims against insurance companies, including reports of losses and supporting papers.	Risk Management	6 years + current
8. WORKER’S COMPENSATION RECORDS.		
<p>A. Worker’s Compensation Claims and Supporting Documentation. Case files for Worker’s Compensation claims containing correspondence, injury reports, medical reports, Worker’s Compensation insurance claims, hearing documentation, and record of payments made to claimants or their dependents for job-related injuries or illness.</p> <p><b>Note:</b> Worker’s Compensation is handled by a third party administrator, which will transfer the records to the County upon termination of the contract for administration.</p>	Risk Management	<p><b>Lost Time - Settled Full and Final:</b> 5 years + current from date of settlement</p> <p><b>Lost Time - Not Settled Full and Final:</b> 15 years + current after date of last payment or termination of employee, whichever is longer</p> <p><b>Medical Only:</b> 6 years + current from last date of treatment or termination of employee, whichever is longer</p>

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Record Title	Record Copy Custodian	Record Copy Minimum Retention Period
<b>B. Worker's Compensation Insurance Policies.</b> Insurance policies providing Worker's Compensation coverage.	Risk Management	7 years + current after all claims covered by the policy are resolved
<b>C. Workers' Compensation Loss Reports.</b> Reports from third party administrator providing history of Worker's Compensation claims and settlements.	Risk Management	Until superseded, or until no longer needed for reference