City of Dallas

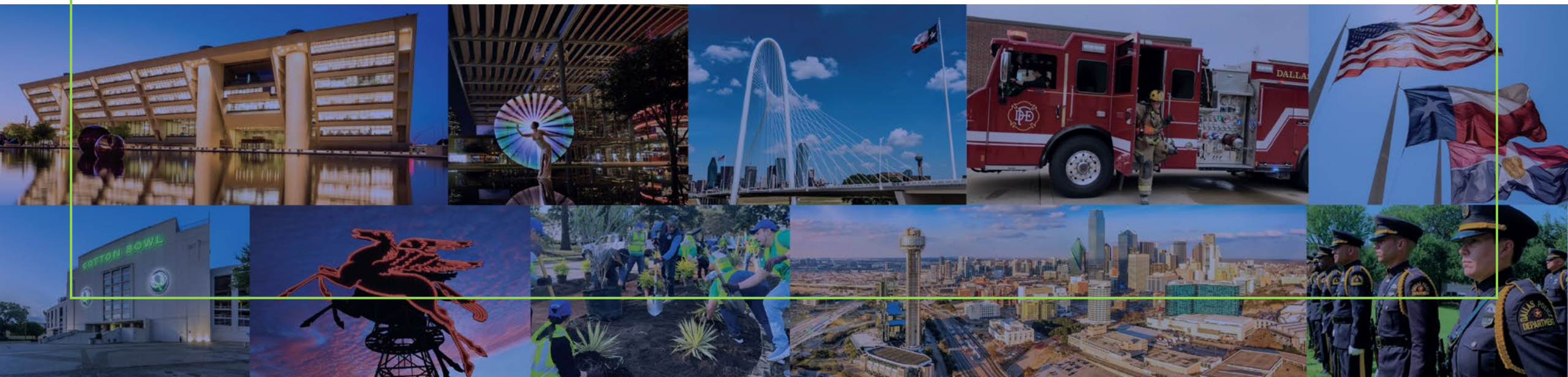
SERVICE FIRST, NOW!

Zeronda Smith
Director
Office of Risk Management

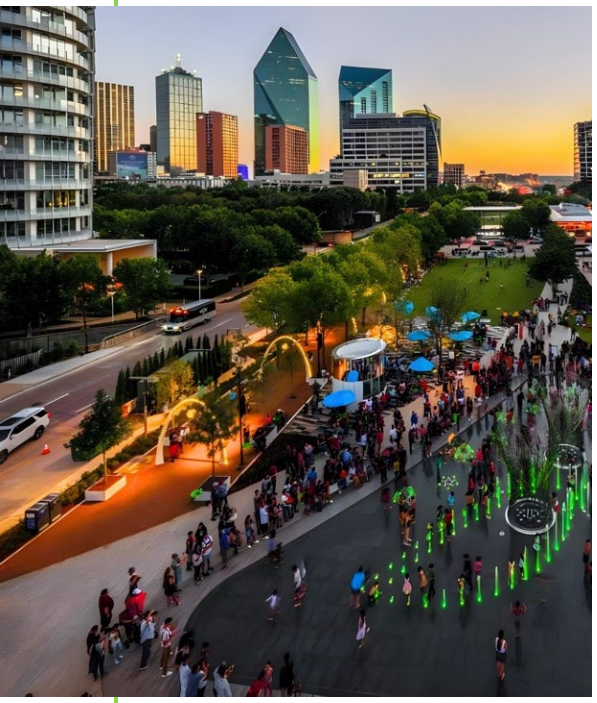
Overview of the Office of Risk Management

City Council Briefing, Government Efficiency

March 3, 2026



Presentation Overview



- ORM BACKGROUND
- VISION AND MISSION
- DIVISIONS AND RESPONSIBILITIES
- FY2026 RISK FUND BUDGET
- ACHIEVEMENTS
- NEXT STEPS
- Q & A

City of Dallas
SERVICE FIRST, NOW!

ORM Background

City of Dallas
SERVICE FIRST, NOW!

Background:

- Office of Risk Management (ORM) was established FY2011
- Internal Services Department
- Comprised of 8 divisions
- Comprised of 56 positions
- Provides service to 35 departments
- Provides service to approximately14,000 city employees (uniform and civilian)
- Self-Administers City's Workers' Compensation, General Liability, and Auto Liability Programs
- Manages 13 ORM vendor services contracts
- Monitors insurance compliance for approximately 7,000 projects
- Serves approximately 4,000 active vendors

Vision and Mission

Statements

City of Dallas

SERVICE FIRST, NOW!

Vision and Mission Statements

Vision: “A resilient, proactive City where every department works with confidence, knowing they are supported by trusted risk management expertise.”

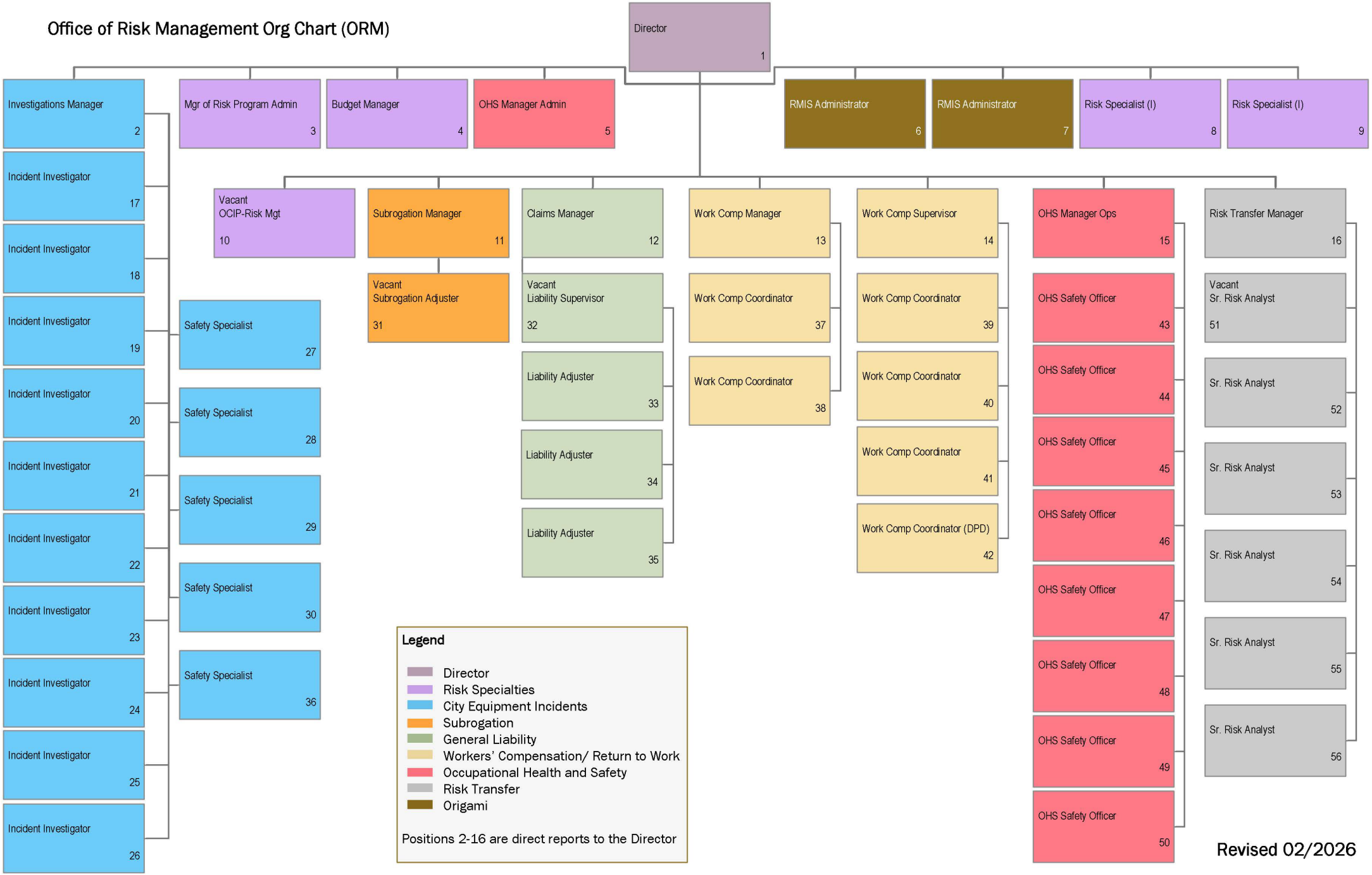
Mission: “To identify, reduce, and manage risk across City operations while protecting employees, safeguarding resources, and supporting responsible public service.”

Divisions and Responsibilities

City of Dallas

SERVICE FIRST, NOW!

Office of Risk Management Org Chart (ORM)



Revised 02/2026

DIVISION: Occupational Health & Safety (OHS)

Staff (10)	Training	Field	Appeals Board Process
• 1 OHS Manager, Operations • 1 OHS Manager, Administrative • 8 OHS Safety Officers	• Position specific safety training for all City employees, excluding DFR and DPD • Spanish Language Training • Multi-shift Training • Big 7 Training – High Hazard • Annual Safety Conference • Defensive Driving training	• Safety observation audits (SOA) • Workplace exposure assessments (WEA) • Insurance carrier site inspections	• Review all appeal requests • Schedule appeal hearings • Chair the appeals process • Track rulings

DIVISION: Occupational Health & Safety (OHS)

FY 2025 Performance Measures Results
• Conducted 656 courses *(Target 576)*
• Conducted 42 Spanish Language courses *(Target 36)*
• Conducted 114 Multi-shift safety training courses *(Target 95)*
• Completed 979 Safety Observation Audits *(Target 748)*
• Completed 270 Workplace Exposure Assessments *(Target 192)*
• Completed 50 site inspections (Target 50)

DIVISION: Workers' Comp Claims & Return to Work

Staff (8)

- 1 WC Supervisor dedicated to DFR
- 1 WC Supervisor for All Other Departments (AOD)
- 2 WC Coordinators dedicated to DFR
- 4 WC Coordinators for AOD

Work Comp Claim Process

- Review and confirm new injuries are reported via Origami and to the TPA within 24-hrs
- Medical network notification
- Implement and track injury leave usage
- Report reduced wages/ supplementation payments for lost time claims to City Controller Office
- Manages the various "leave" statuses

Manages Third-party Vendors

- Tristar – Claims handling TPA
- Injury Management Organization (IMO) – Medical Network
- Private investigators
- Quarterly file reviews

Facilitates Return-to-Work

- Occupational
- Non-occupational
- Limited Duty
- Work restrictions

DIVISION: Workers' Comp Claims & Return to Work

Work Comp Coordinators

- Implements and maintains, timely, safe, and meaningful return-to-work (RTW) outcomes
- Serves as primary internal point of contact for injured employees
- Helps reduce fear and confusion that the TPA cannot internally
- Ensures that the RTW policies align with operational realties, job classifications, administrative directives, etc.
- Internal ownership ensures consistency across departments and supervisors
- Develops limited duty and transitional assignments that align with medical restrictions, this work is outside the scope of a TPA's responsibilities
- Monitors compliance with work restrictions by doing this reduces the risk of reinjury
- Reduces wage replacement costs and claim duration, improves productivity and lowers indirect costs.

Tristar – Claims handling TPA

- Handles day-to-day claims process while the City retains oversight and strategic control
- Employs dedicated licensed adjusters whose sole focus is workers' compensation
- Ensures compliance with filing deadlines, reporting requirements, and benefit calculations and payments
- Reduces penalties, audits, and exposure to legal or regulatory risk
- Applies standardized processes across all claims ensuring consistency and fairness
- Provides medical cost containment in the form of use of Tristar's Direct Medical Equipment(includes prescribed equipment and supplies) contracts

Injury Management Organization (IMO) – Medical Network

- Provides coordinated, occupationally focused health care and recovery for injured employees
- Texas heath care network base of 171 counties in the state of Texas with over 11,000 providers directly credentialed and contracted
  - Emergency Treatment
  - Treating Physicians
  - Designated Doctor
  - Peer Reviews
  - Life Care Plan Review
- Pre-Authorization Service
- Utilization Review
- Medical Case Management
  - Provides telephonic nurse case management
  - Provides field nurse case management
- Provides medical cost containment in the form of Medical Bill Review (MBR)

DIVISION: Workers' Comp Claims & Return to Work

2025 Performance Measure

- 24-hour contact with 99%of injured employees *(Target 95%)*
- Weekly contact with 95% of injured employees with a lost time status *(Target 95%)*
- Bi-weekly contact with 95.25% of injured employees with a restricted status *(Target 95%)*

Claim Count and Paid

	Record Only Claim Count	Indemnity Claim Count	Medical Only Claim Count	Total Claim Count	Total Ind/MO Claim Count
FY 2023	427	532	959	**1,918**	**1,491**
FY 2024	295	419	1090	**1,804**	**1,509**
FY 2025	590	354	918	**1,862**	**1,272**

	Record Only Total Paid	Indemnity Total Paid	Medical Only Total Paid	Total Total Paid	Total Ind/MO Paid
FY 2023	$ -	$ 8,404,187	$ 729,087	**$ 9,133,275**	**$ 9,133,275**
FY 2024	$ -	$ 8,954,763	$ 823,618	**$ 9,778,381**	**$ 9,778,381**
FY 2025	$ -	$ 6,873,488	$ 1,152,228	**$ 8,025,716**	**$ 8,025,716**

City of Dallas SERVICE FIRST, NOW!

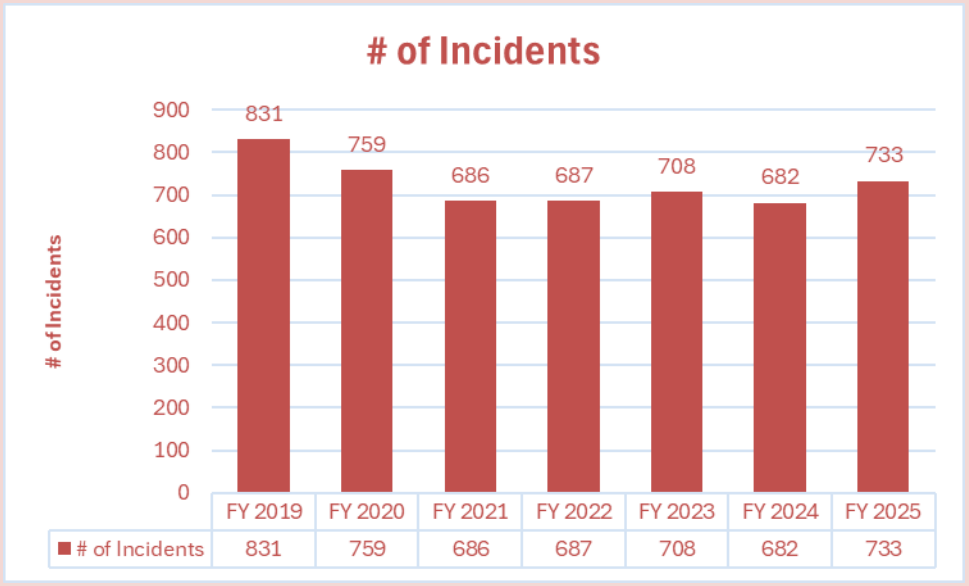
DIVISION: City Equipment Incident (CEI) Investigations

Staff (16)	Investigators Unit	Safety Specialists Unit	Drug and Alcohol Testing

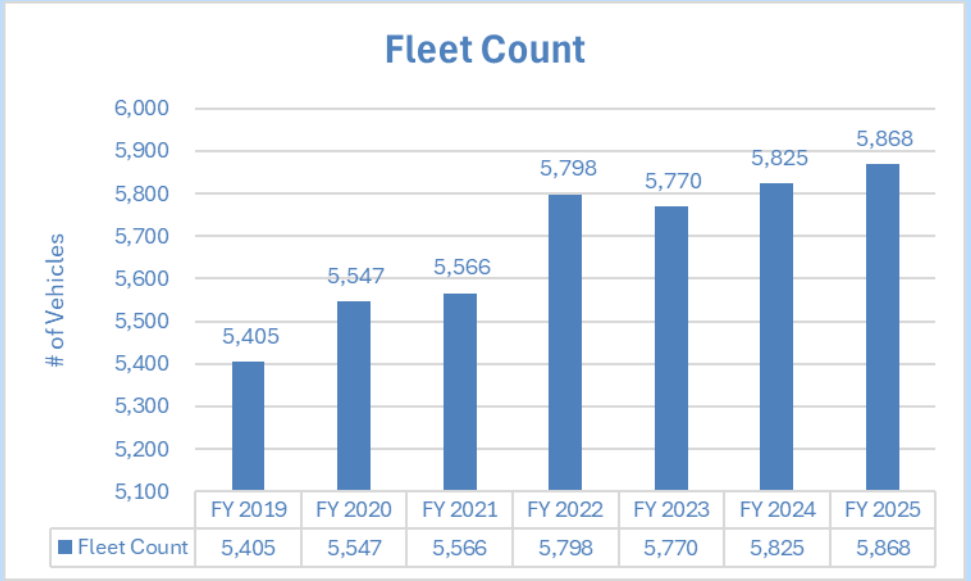
• 1 CEI Investigation Manager
• 10 CEI Investigators
• 4 Safety Specialists
• 1 Safety Specialist/Designated Employer Representative (DER)
	• Respond and conduct on-scene investigations for all incidents involving city vehicles and equipment
	• Conduct reviews and assessments of City equipment incidents
	• Retrieve DPD dashcam videos
	• Canvas area business and homes for video
	• Complete digital reports in Origami
		• Review all CEI reports
		• Determine preventability and classification rating of incidents
		• Work with department supervisors
		• Incident Review Committee (IRC) member
		  • Regular IRC
		  • Emergency Service IRC
			• Department of Transportation (DOT) required testing for CDL driver employee population
			• DOT required Designated Employer Representative (DER)
			• Post-accident
			• Randoms
			• Reasonable Suspicion
			• Promoted employees (if required)

DIVISION: City Equipment Incidents Investigations

Preventable City Equipment Incidents



Fleet Count by Fiscal Year



- Last six (6) years – Fleet Count increased by 463 vehicles (average increase of 77 vehicles per year)
- Last six (6) years – Preventable City Equipment Incidents decreased by 98 incidents (average decrease of 16.33 claims per year)
- Future - Estimated additional 150 DPD vehicles added to the fleet upon new street ready 300 new DPD officers

City of Dallas
SERVICE FIRST, NOW!

DIVISION: General Liability (GL) Claims

Staff (5)	GL Claims	Claim Process	Complete Digital Files in Origami
• 1 GL Manager • 1 GL Supervisor • 3 GL Adjusters	• Personal Injury • Auto Liability • Property Damage	• Claim management from cradle to grave self-administering • Electronic claim filing	•Audit claim files •CEI Investigator reports •DPD police reports/videos

DIVISION: General Liability (GL) Claims

2025 Performance Measures

- Completed 99.05% of Origami tasks within 5 business days of due date *(Target 96%)*
- Contacted 96.21% of new claimants within 24 hours of receipt of new claim *(Target 98%)*
- Closed 87.74%% of claims (cumulative monthly basis) for yea-end *(Target 83%)*
- Contacted 96.81% of claimants every 2 weeks regarding claim status *(Target 90%)*

Claim Count and Paid

Fiscal Year	Claims Filed	Claims Denied	Claims Accepted	Total Paid
FY 2023	1,526	948	578	$ 2,914,287
FY 2024	1,773	1,278	495	$ 1,471,265
FY 2025	1,873	1,207	666	$ 1,195,084

Denial Types	FY 2023	FY 2024	FY 2025
Gov't Immunity	481	658	546
Tender to Contractor	120	127	111
Easement	13	9	22
Late Notice	19	21	2
No Negligence	311	461	521
Vendor Denial	4	2	5
Total	**948**	**1278**	**1207**

City of Dallas SERVICE FIRST, NOW!

DIVISION: Subrogation Claims

Staff (2)

- 1 Subro Manager
- 1 Subro Adjuster

Subrogation Claims

- CEI (vehicles)
- Workers' Compensation
- Fire Hydrants
- Traffic Signs
- Signal Lights
- Other (Buildings/Structures)

Subrogation Recovery

Category	FY 2023	FY 2024	FY 2025
City Equipment (vehicles)	$ 210,636	$ 807,134	$ 853,896
Signal Lights	$ 97,374	$ 82,423	$ 79,023
Traffic Signs	$ 11,408	$ 28,727	$ 8,351
Fire Hydrants	$ 28,069	$ 43,363	$ 33,879
Other (Building structures)	$ 92,429	$ 128,787	$ 85,906
Workers' Compensation	$ 134,967	$ 82,099	$ 797,449
All Subro Claims	**$ 574,883**	**$ 1,172,533**	**$ 1,858,504**

DIVISION: Risk Transfer

Staff (7)	Risk Reviews	Insurance Compliance/Tracking	Training	Audits
• 1 Risk Transfer Manager • 6 Senior Risk Analysts (SRA)	• Origami electronic submission • RFP, Bids, AAs, special projects, etc. • Prepares insurance requirements	• Review submitted certificates of insurance (COI) and policies • Compliance memo • Exception memo responses • Waiver of requirement memo • Bonds	• Train departments and new hires • Pending – vendor workshop	• SRA risk review • SRA COI review

DIVISION: Risk Transfer

Functions
• Reviews all Scope of Works for projects and prepares insurance requirements to be included RFP, RFB, AA, special request risk assessments, etc. • Reviews all insurance documents (e.g., COIs, policies, amendments, etc.) for compliance of insurance requirements • Issue required “in compliance” memo for all awarded contracts before CAO finalizes • Issue exceptions memo responses • Track insurance compliance through the life the project/contracted expiration date

Functions
• Track bond compliance • Monthly training of client department staff on the risk view and compliance process • Risk Transfer Manager conducts audits of the SRAs risk and COI reviews • Future vendor workshop

DIVISION: Risk Transfer

FY 2025 Performance Measures

- Processed 99% of risk review request within 5 business days *(Target 85%*)
- Reviewed 96% of certificates of insurance within 4 business days *(Target 85%)*
- Completed 94% of Origami tasks within 1 week of due dates *(Target 92%)*
- Conducted 31 training sessions with client departments *(Target 24)*

FY 2025 Performance Measures

- Completed 95.71% of RTORR reviews within 4 business days *(Target 90%)*
- Achieved an average risk review audit score of 95.08% *(Target 85%)*
- Achieved an average COI/Policy audit score of 94.59% *(Target 85%)*

DIVISION: Risk Specialties

Staff (5)	Insurance Renewal Process	14 Insurance Lines of Coverage	OCIP/ROCIP	Budget Administration	Performance, Quality, & Connectivity
•1 OCIP Administrator •1 Budget Manager •1 Programs Manager •1 Risk Specialist •1 Senior Risk Specialist	•Construction values and schedule monitoring •Schedule of Values (SOV) •Newly acquired building values •Demolished or sold building schedule •Complete various lines applications and obtain required information from departments	•Aircraft Hull & Liability •Auto Property Damage •Boiler & Machinery •Commercial Crime •Cyber-liability •Drones •Excess Workers' Comp •Fine Arts •Flood •Homeowners Association GL •Media Professional Liability •Property •SWAT Auto Property Damage •Terrorism	•Owner Controlled Insurance Program •Rolling Owner Controlled Insurance Program •KBHCC Masterplan •OCIP Broker Services	•Annual Budget Preparation and Submission Process •Monthly Financial Target Analysis, including •Annual Premium Allocations •Invoices: CareNow, Origami, IMO, Tristar, Language Lines, Verizon, etc. •Advantage System Approvals •Desk/Cell Phone and Computer Coordination •Preps Annual Internal Control Report	•ISO Process •Performance Measures(PM) and Quality Objectives (QO) Tracker •Advantage PM entries •Internet/Intranet Maintenance •Employee Engagement

DIVISION: Origami Administration

Staff (2)	Functions	Functions
• 2 Administrators	• Owns and executes data maintenance activities in Origami to ensure accuracy and compliance with organizational standards • Manages all aspects of user and license management, including new user setup/deactivation, roles, profiles, and permissions • Performs database maintenance tasks, including diagnostic tests and duplicate entry cleansing • Created process to track deleted incidents and claims per ORM department audit findings • Documents processes, including error reports and changes to field history tables	• Partners with stakeholders at all levels, with the ability to translate technical information, clearly explaining design options and their potential impact • Stays current on all system releases to ensure system maintenance is up to date, and best practices are being properly followed • Monitors user adoption and identifies new ways to engage end users and support end-user continued education • Identifies and gathers requirements from users and stakeholders and translates them into custom workable solutions within the tool • Completed over 350 origami user service requests in FY25

ORM Operating Expense

City of Dallas
SERVICE FIRST, NOW!

FY2026 RISK FUND BUDGET

Description	Workers' Compensation (Fund 189)	Liability (Fund 189)	Insurance (Fund 194)	OCIP/ROCIP (Fund 478)	Total
Claim Costs	15,000,000	17,729,534	-	-	$ 32,729,534
Insurance Premium	825,000	-	17,553,078	-	$ 18,378,078
ORM Operating Expense	2,526,230	2,454,346	2,454,346	-	$ 7,434,922
OCIP Broker Fees - 1 time charge for life of project (5yrs)	-	-	-	2,246,000	$ 2,246,000
Drug/Alcohol Testing	2,013,055	-	-	-	$ 2,013,055
WC TPA and Medical Network	1,820,489	-	-	-	$ 1,820,489
Origami	406,667	-	-	-	$ 406,667
Insurance Broker/Risk Consulting/Actuary Fees	-	-	193,725	-	$ 193,725
Loss Control/Engineering Fees	-	-	136,078	-	$ 136,078
Defensive Driving Course Materials	70,000	-	-	-	$ 70,000
Notaries & Bonds	-	-	10,245	-	$ 10,245
Advertisement	750	-	284	-	$ 1,034
Total	**$22,662,191**	**$20,183,880**	**$20,347,757**	**$2,246,000**	**$ 65,439,828**

Note: Risk Management is an Internal Service Fund and allocates cost to all customer departments.

City of Dallas SERVICE FIRST, NOW!

Achievements

City of Dallas

SERVICE FIRST, NOW!

ACHIEVEMENTS

- **FY2013-Continous**
  - Created and implemented the ORM's first Individual Development Plan (IDP) Guidelines to assist employees with short-term and long-term career development
  - Reduced liability claimant first contact from 14 days to 24 hours

- **FY2013-2014**
  - Certified Safety and Health Official (CSHO) requirement for Occupational Health and Safety Officers (Career Development sponsored by the City for ORM employees)

- **FY2015-2016**
  - 95% digital workflow with Implementation of ORIGAMI (Risk Management Information System)
  - Developed divisional performance measures and quality objectives auto-tracker
  - Developed the City's Designated Employee Representative (D.E.R.) drug and alcohol testing program

ACHIEVEMENTS - Continued

- **FY2017-2018**
  - Created the City's first City Equipment Incident Investigation Division
  - Created and implemented electronic notice of claim reporting
  - Integrated and implemented "position specific" safety training
  - ISO45001 merged safety program

- **Since 2019**
  - Average annual 7% decrease in city equipment incidents
  - Average annual completion of over 2,300 risk reviews for projects
  - Average annual review of over 5,900 certificates of insurance (COI)

- **FY2019-2021**
  - Created and staffed the City's first Subrogation Claims division
  - Created and staffed the City's first full-service Risk Transfer division for self-administered insurance requirements, insurance policies, COIs, and bond compliance.

ACHIEVEMENTS - Continued

- **FY2019-2021**
  - Created and staffed the City's first Subrogation Claims division
  - Created and staffed the City's first full-service Risk Transfer division for self-administered insurance requirements, insurance policies, COIs, and bond compliance.
  - Created and implemented Electronic Signature – Auto Claims Payment

- **FY2023**
  - Established the City's first dedicated Subrogation Claims Division
  - National Safety Council – Driver Safety Training Award Winner

- **FY2024 - 2025**
  - 2024 National Safety Council – Driver Safety Training Award Winner
  - Created and implemented the City's first Owner's Controlled Insurance Program (OCIP/ROCIP) for the Kay Bailey Hutchins Convention Center Masterplan renovation project - $5.3 billion

- **FY2026**
  - ORM Director was named the 2025 Airport Council International – North America Risk Professional of the year

Next Steps

City of Dallas
SERVICE FIRST, NOW!

NEXT STEPS

- **Outsource Subrogation** - Engage dedicated recovery partner to streamline subrogation efforts and increase overall effectiveness
- **ORM Structural Changes** - Make structural adjustments designed to optimize span of control and strengthen operational oversight
- **Divisional Assessments** - Continue to partner with Marsh (risk consultant) to conduct assessment of each ORM division focused on **optimizing processes** and **enhancing operational efficiency**
- **International Organization for Standardization (ISO)** - Ensure that ORM's processes and services consistently meet quality requirements

NEXT STEPS - Continued

- **Strategic Integration of A.I. Possibilities**
  - Deploy A.I. to enhance enterprise-wide risk visibility and decision-making
  - Leverage predictive modeling to proactively manage emerging and high-severity exposures
  - Improve claims oversight through intelligent trend identification and performance benchmarking
  - Strengthen internal controls and compliance monitoring through automated review tools
  - Enable data-driven loss prevention initiatives across departments
  - Increase organizational agility by accelerating insight generation and reporting
  - Reallocate staff capacity from transactional tasks to higher-value strategic functions

Q&A

City of Dallas

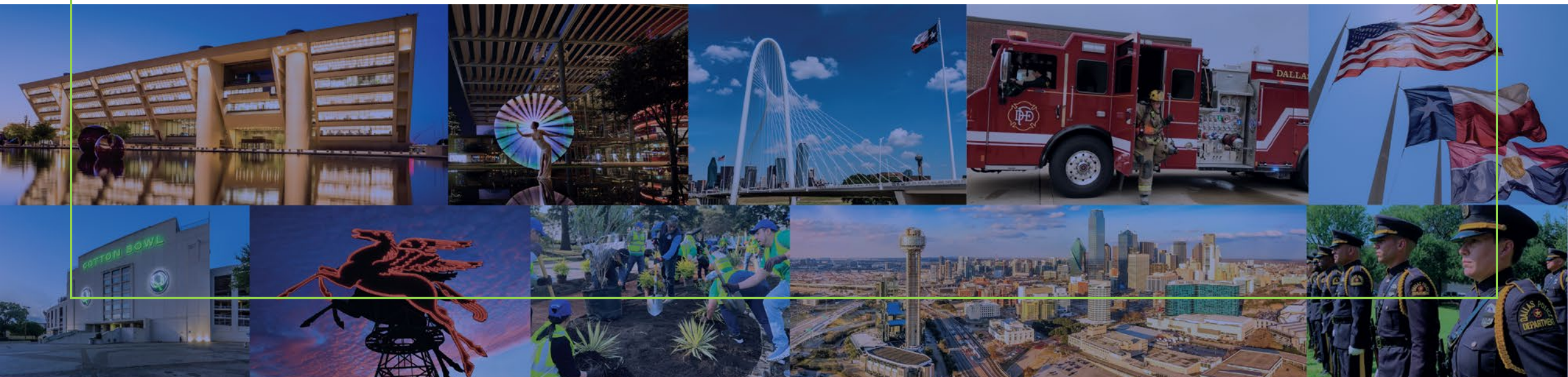
SERVICE FIRST, NOW!

City of Dallas

SERVICE FIRST, NOW!

Zeronda Smith
Director
Office of Risk Management

Overview of the Office of Risk Management

City Council Briefing, Government Efficiency

March 3, 2026