

Risk Report

The Risk Report is a collection of exposure and property data submitted by all state of Oregon agencies, boards and commissions. The data collected within the Risk Report provides underwriting data for both the state's self-insurance and commercial insurance policies.

Oregon Revised Statute 278:

[Chapter 278 - Insurance for Public Bodies](#)

Oregon Revised Statute 278 enables the Department of Administrative Services Risk Management (DAS RM) to direct and manage all risk management and insurance programs of state government. In order for DAS RM to carry out its role, ORS 278 states that each agency shall supply information requested by DAS RM regarding the agencies' properties (personal and real), personnel, budgets, and activities.

DAS Risk Management:

DAS Risk Management - Risk Report

DAS RM created the Risk Report to capture the exposure that each agency, board and commission holds. The information reported within the Risk Report must be accurate and submitted in a timely fashion in order for DAS RM to provide proper coverage. More accurate and up-to-date information allows DAS RM to competitively market the state's risk to obtain commercial insurance. This can reduce cost and increase coverage. Excluding information from the Risk Report may result in denial of coverage. The information reported within the Risk Report is utilized for underwriting purposes, assists with the biennial risk charge allocation, allows DAS RM to project insurance costs and is used in the claims process.

Risk Report Coordinator and Keeping the Risk Report Up-to-Date

Each agency, board or commission needs to appoint a Risk Report Coordinator. The Risk Report Coordinator will be the DAS RM contact and will be responsible for keeping the Risk Report up-to-date with accurate information. Once a year, DAS RM will reach out to each Risk Report Coordinator for a complete update of the Risk Report property and exposure values. This update will provide DAS RM an accurate snapshot of the agency, board or commission. If a claim is filed through DAS RM, a claims representative may ask the agency for an itemized list of specific property as the Risk Report only records aggregated numbers. Per the [Oregon Accounting Manual 10.50.00 PO](#), each agency has the responsibility to maintain itemized lists of state property.

State Insurance Coverage

- Self-Insurance: DAS RM uses the data within the Risk Report to verify coverage.
- Commercial Insurance: DAS RM uses the data within the Risk Report to purchase commercial insurance to cover the state's personnel, property and activities.

To view the state's self-insurance and commercial insurance coverage, please review DAS Risk Management's [Insurance overview](#).



Resources:

- [Oregon Revised Statute 278 - Insurance for Public Bodies](#)
- [Department of Administrative Services - Risk Management](#)
- [Department of Administrative Services - Risk Management Insurance Overview](#)



RiskWise



A Guide to Controlling Risk

Risk Report

- [Oregon Revised Statute 278](#)
- [DAS Risk Management](#)
- [Resources](#)

DAS RISK MANAGEMENT

www.oregon.gov/das/Risk/Pages/index.aspx

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*We commit to be KNOWLEDGEABLE,
RESPECTFUL AND RESPONSIVE in
business and interactions.*

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