

Risk Management/Insurance Records Retention Schedule (Draft)

This schedule lists risk management and insurance records commonly found in county offices. The retention periods specified herein are either required by statute or have been determined by best practice. Permanent records existing solely in electronic format may become inaccessible through media decay and/or hardware/software obsolescence. The Ohio History Connection recommends that digital records with greater than a 10 year retention period also be maintained in either paper or microfilm formats. Records may not be disposed of until all audits are released and audit discrepancies have been settled. Where a lawsuit or agency proceeding is pending, a legal hold on relevant records is required. Records shall be retained until the legal hold has been removed. ELECTRONIC MAIL (e-mail) is a format on which records are sent, received and/or drafted using electronic mailing systems. E-mail is NOT a record series. Instead, each individual e-mail should be evaluated according to its content and retained in accordance with the record series adopted within this schedule that the content most closely fits.

Record Series	Description	Retention Period
Bureau of Workers' Compensation- Lost Time Claims	A worker's compensation claim where eight or more calendar days are lost from work due to a work-related accident or illness. ORC 4123.52	10 years after final activity
Bureau of Workers' Compensation- Medical Only Claims	A worker's compensation claim where seven or fewer calendar days are lost from work due to a work-related accident or illness. ORC 4123.52	10 years after final activity
COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985)	A health insurance law which allows an employee who leaves employment to continue to be covered under the county's health plan. Documents relating to the administration of COBRA requirements including initial notice and the qualifying notice.	No less than 6 years after filing date
CORSA (County Risk Sharing Authority)	Ohio county insurance pool. Includes incidents; claims; annual vehicle reports; renewals; buildings and contents appraisals; certificates of coverage.	2 years provided all claims settled
Disaster Plans (Continuity of Operations Plan, Business Continuity Plan)	Documents plans and procedures to protect and reestablish county operations in the event of a disaster.	Until updated or superseded
Drug/Alcohol Test Results	Results of drug and/or alcohol tests taken by employees. 49 CFR 382.401	5 years
Employee Incident/ Accident Reports on Blood borne pathogens exposure	Records for an incident or accident in which an employee has been exposed to a blood borne pathogen.	30 years after employee terminates

Record Series	Description	Retention Period
Employee Incident/ Accident Reports on exposure to Hazardous Material	Records for an incident or accident in which an employee has been exposed to hazardous material.	Permanent
Employee Incident/ Accident Reports – Personal Injury/Risk Claims (not Workers’ Comp claim)	Report of employee minor personal injury while on county business.	6 years
Employee Insurance	Records documenting insurance benefits for employees.	7 years
Hazardous Materials File	Records pertaining to hazardous materials used by County.	30 years
Health Insurance Policy Records	Documents contracts and amendments with health insurance benefit carriers. May include documentation of actions by third party vendors or management organizations such as CEBCO (County Employee Benefits Consortium of Ohio).	8 years after expiration
Insurance Renewal Quotes	Records documenting the publicizing, evaluation and awarding of quotes for insurance coverage. May include bid and quote lists, notices of bid opening and award, comparison summaries, tabulation worksheets, bid advertising records, and bid specifications and correspondence.	Successful- Place with Contract Unsuccessful- 2 years
Material Safety Data Sheets	Record that contains information on the potential hazards (health, fire, reactivity and environmental) and how to work safely with the chemical product. Related documents may include rules regarding behavior, instructions for operating equipment, policies, procedures, processes, related to these hazards etc.	Until superseded, obsolete, or replaced/appraise for historical value
Public Employment Risk Reduction Program/ Occupational Safety and Health Administration Records (PERRP)	Program provided by OhioBWC that ensures public employees in Ohio have safe and healthy working condition. Records include but not limited to: log and summary of work related injuries and illnesses with supporting documentation.	6 years