



WASHINGTON HEALTHCARE  
INSURANCE COMPANY  
*A Risk Retention Group*



**OPTIMA**  
HEALTHCARE INSURANCE SERVICES

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**RISK MANAGEMENT COMMITTEE CHARTER**

*DRAFT as of 08/19/2020*

**PURPOSE**

To provide oversight and feedback regarding current risk mitigation strategies using professional guidance, knowledge and peer communication and to make recommendations regarding emerging risks and proposed risk management initiatives as appropriate for the Washington Healthcare Insurance Company, RRG (WHI) dentist program. Washington Healthcare Insurance Company, A Risk Retention Group, is a DBA: of California Healthcare Insurance Company, Inc., A Risk Retention Group.

**MEMBERSHIP & TERM**

This Committee is not a Board of Directors Committee as described in the company bylaws. The Risk Management (RM) Committee shall consist of at least three members. Member is defined as a dentist participating (insured) in the WHI dentist program that is in good standing (current as to premium payments) and has purchased stock in the company. Committee members shall be appointed periodically by a simple majority vote of the members participating in the WHI dentist program. Staff service will be provided by an Optima Senior Risk Management Consultant or other designated management representative.

**PROCEDURES**

The Committee shall establish a meeting schedule and shall meet with such frequency and at such intervals as it shall determine necessary to carry out its duties and responsibilities. Any member of the RM Committee may call a special meeting of the Committee. The Committee may meet by conference call or other means of communication deemed appropriate. All actions of the Committee will require the vote of a simple majority of the members present at a meeting, assuming a quorum of the members is present.

**DUTIES & RESPONSIBILITIES**

While there is no “blueprint” to be followed by the Committee in carrying out its duties and responsibilities, the Committee shall have the following goals and responsibilities:

- Review, at least annually, the WHI Dental Practice RM Guide to provide feedback and expertise related to the information included in the manual.
- Recommend risk management initiatives regarding emerging risks in the dental industry.
- Offer support and guidance to Optima RM staff for education, assessments, publications or other risk management tools relevant to the dental industry.
- Assist in developing “lessons learned” or other appropriate risk management responses to provide insight and relevant information to WHI member dentists with the ultimate goal of improving patient safety and care.
- Provide oversight and feedback on risk management services.