



City of Norfolk, Virginia Risk Management Day



The City of Norfolk serves approximately 240,000 residents by delivering a broad range of essential services, including public safety, public health, social

services, planning and zoning, neighborhood preservation, code enforcement, stormwater management, parks and recreation, construction and maintenance of public buildings and infrastructure, coastal resilience, library services, refuse and recycling collection, water and wastewater utilities, and arts and entertainment. Operating under a council-manager form of government, the city employs approximately 5,000 individuals and manages an annual operating budget of \$1.6 billion.

Within the Finance Department, the Risk Management Division safeguards the city and its taxpayers by overseeing small claims, coordinating loss prevention and control efforts, managing subrogation, conducting risk transfer analysis, and administering both city-owned commercial insurance and self-insurance programs. The Division also plays a proactive role in identifying opportunities to strengthen risk management practices and employs innovative strategies to support city leadership and advance a wide array of municipal initiatives.

The Risk Management Division launched its inaugural Risk Management Day nearly three years ago and has since continued to host the event annually, both virtually and in person. The event features a series of educational sessions and interactive discussions designed to gradually cultivate a citywide culture of risk awareness. The initiative aims to enhance knowledge about risk exposures, such as health, safety, and security management; reinforce existing policies and procedures; and empower employees to recognize the importance of their roles in workplace risk management—whether they are observing, experiencing, or reporting incidents.

Each session in the program addresses three core objectives: (1) exploring how the city can manage costly, yet often preventable, casualty and liability risk exposures, (2) identifying both internal trends and national trends with a Norfolk-specific impact, and (3) facilitating dialogue between employees



Left: Information shared with all City employees via email to promote and raise awareness about Risk Management Day 2025. Right: The opening session video for Risk Management Day 2025, held on April 24.

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—CATHIE CHANCELLOR, RISK MANAGER FOR THE CITY OF NORFOLK

and city leadership to promote shared accountability. Risk Management Day is a simple, cost-effective solution that raises awareness of behaviors that affect the city and its residents to varying degrees and leverages risk management methodologies, including, for example, the elemental key steps to identify, analyze, control, finance, and administer liability, property, and casualty risks.

Confronting risks the city faces

The city has historically experienced several persistent pain points associated with managing risk. One of the most significant issues is the recurrence of preventable incidents and claims, which leads to cumulative financial losses over time. These losses could be substantially reduced through more targeted and proactive risk mitigation strategies. Additionally, a considerable amount of time is consumed addressing the same types of behaviors and incidents repeatedly. This not only

strains staff capacity but also diverts attention and resources from more strategic, high-impact initiatives. Another major concern is the strain on financial assets. Covering liability claims reduces the availability of resources that could otherwise be invested in essential community programs and services, ultimately affecting the city's ability to deliver on its broader mission.

Like many municipal governments, the City of Norfolk faces several challenges in implementing a formal enterprise risk management program. These challenges include limited time, resources, and budgets, the complexity and diversity of risks, siloed departmental practices, cultural resistance to change and risk awareness, staffing constraints, and a lack of broad program buy-in. In addition, as Shenette Felton, assistant director of finance for the city, explains, "people may not want to talk to risk management or be forthcoming with information. To get started, we needed to build relationships and be approachable."

Like many other functions within finance, the risk finance role can be misunderstood within the larger government organization. The city's risk manager, Cathie Chancellor, had the idea of implementing Risk Management Day not only to provide education, but also to build a more collaborative working relationship with departments. Chancellor explained, "when I started with the city, I felt that no one really knew what I did. Many people think it's only insurance, but it's much more than that."

"We didn't have the time to develop a theoretical or academic approach; however, we could still do something that yielded results," Chancellor added. "I wanted to put a spotlight on what we were seeing, the trends, the risks that were costing the city money, and the repeated violations of policy. I wanted to put effort into seeing if we could raise awareness, provide training, open lines of communication, and, most importantly, prevent claims and save the city money."

EXHIBIT 1 | Agenda for 2025 Risk Management Day**8:30 am | Opening Session: Everyone is a Risk Manager**

Explore how enterprise risk management strengthens the city's resilience and why everyone plays a vital role in risk management.

9:00 am | Understanding Business Continuity: Plans, Risks, and Recovery

Learn the fundamentals of continuity of operations plans and business continuity plans to ensure service continuity during disruptions.

10:00 am | Don't Slip Up: The Importance and Relevance of Documentation

Understand how small documentation errors can lead to significant risks and liabilities, and how to manage records responsibly.

11:00 am | Panel Discussion: Trending General/Auto Liability Claims

Gain insights into the latest claims activity and learn how to avoid common risks related to property damage.

12:00 pm | Agile Risk Management

Discover how the city is using Agile methodology to enhance collaboration, efficiency, and risk management.

1:00 pm | OSHA & VOSH: Updates that Affect You

Stay updated on safety trends, violations, and essential workplace inspections to prevent injuries and ensure compliance.

2:00 pm | Claims Panel Q&A with HR-TAM (Human Resources Total Absence Management Team)

Engage in an interactive discussion about Workers' Compensation trends and safety strategies.

3:00 pm | How to Be Really Intelligent About Artificial Intelligence

Learn about the safe and responsible use of AI tools like Co-Pilot and ChatGPT in the workplace.

4:30 pm | Insurance: How It Helps!

Understand how insurance helps manage risk and get an overview of self-insurance and proof of insurance.

Planning a day for risk management

Designed as a streamlined alternative to conventional enterprise risk management frameworks, Risk Management Day offers a practical, cost-conscious approach that aligns with the operational realities of organizations like the city—entities that face a wide array of risk exposures. The first Risk Management Day took place as the city was coming out of the COVID-19 pandemic. The initial format featured the city's risk manager as the moderator for conference-like sessions. Subject matter experts or risk stakeholders from the city were asked to make presentations, and the city focused on city protocols, procedures, proactive training, or issues where the city noticed negative trends.

Through Risk Management Day, employees and key risk stakeholders—including members of the senior executive leadership team—benefit from a direct approach that addresses the very challenges that are costing the city money. More importantly, Risk Management Day fosters a shared understanding of critical processes and better connects risk management staff to the full organization. "I have a passion for risk management and believe that it has huge benefits for organizations, but I also know that no one size fits all," Chancellor said. "All public entities have their own personality, mission, and way of doing things. For us, Risk Management Day provided a practical, efficient way of reinforcing key concepts, reminding staff of policies, providing resources, and overall putting focus on potential risks for the city."

Setting the agenda

After considering multiple formats, including a much longer "risk management week," the city decided on a full-day program, split into multiple one-hour sessions (see Exhibit 1). Each session featured a moderator and speakers discussing a specific topic. All levels of city staff, from front-line workers to senior executives, could attend the sessions they found most relevant or interesting. Sessions were made available both in-person and virtually. The format of each session was designed to share information, provide additional resources, and open up the conversation, making risk management staff approachable. "We are able to familiarize one another with risk management and why it's important," Felton said. "Sessions are very approachable, easy, and digestible," Chancellor added. "We hope that the main takeaway is that each person at the city has a role in managing risk."

In developing the sessions, the risk management team has an opportunity to work with others from across the city. City leaders from emergency management, general services, communications and marketing, human resources, and legal services have led sessions, which help open a dialogue to finance and risk management. "The relationship with other departments that have worked with Cathie to plan sessions is much improved," Felton said. "If you'd have asked me a few years ago if I would have thought that we would have multiple departments working collaboratively with finance to present Risk Management Day, I would have been skeptical—but this year we even had multiple attorneys staff sessions. It's been great to see."

After the full agenda is set, the city's marketing team promotes it to staff and attracts participants. The most recent Risk Management Day attracted 25 to 50 people online, and more in-person attendees and supporters than in prior years. While sessions were open to everyone, most targeted a specific group of employees, and full divisions tuned in to watch some of them. For other sessions, one person was identified to attend and take information back to peers in the department. All sessions were recorded and made available on demand for anyone who wanted to participate but missed the event.



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—SHENETTE FELTON, ASSISTANT DIRECTOR OF FINANCE

Planning for next year's risk management day is an ongoing process. City and risk management staff will collect topics throughout the year and engage subject matter experts and speakers. For next year, the city has identified potential sessions related to the Federal Emergency Management Agency, risks from lithium-ion batteries, climate change, financial controls, and more.

Risk management results

Risk Management Day has delivered measurable and meaningful benefits to the City of Norfolk. One of the most significant outcomes has been increased risk awareness, more training, and collaborative support across departments, fostering a stronger, citywide commitment to risk mitigation. Since its launch in 2023, Risk Management Day has contributed to a noticeable decline in the number of reported incidents. For example, by August 2024, the city reported a total of 405 incidents requiring involvement from the Risk Management Division. By comparison, as of August 2025, there were

only 289 such incidents—demonstrating a clear downward trend. Additionally, Risk Management Day has expanded the city's risk management capacity by reinforcing training and promoting focused discussions around actual loss trends. These dialogues have helped departments better understand the behaviors and exposures that lead to costly claims, resulting in more informed and proactive responses.

But the biggest benefit may be the results that have been developed and the collaborative culture that Risk Management Day has cultivated. “This day helps us create true partners for the Department of Finance,” Felton commented. “The relationships that our risk team has been able to develop have changed our work the other 364 days of the year. We are able to open lines of communication, reach across silos, and better work together.” Chancellor added, “the most beautiful thing about it is the executive support that we've received and the genuine interest in the event from our senior leaders. It's amazing to see everyone coming together to improve the city.”

Creating a risk management day for your government

Any organization could create its own risk management day. The event is highly efficient at focusing attention on critical topics, and it's mostly cost-free when internal resources are used. One of the program's key strengths lies in its ability to improve communication and collaboration across departments and stakeholder groups, breaking down silos and bringing together risk owners, leaders, and contributors. While the city dedicates a day to risk management, there is no reason why similar concepts wouldn't work for other areas of finance. For finance professionals and risk managers who want to recreate the City of Norfolk's success, Felton and Chancellor provided the following recommendations:

- **Customize your program.** Tailor the program to reflect the specific risks, priorities, and operational context of the adopting city. This requires a thorough understanding of the local risk landscape and organizational structure. It needs to be relevant to the audience.
- **Engage stakeholders.** Actively involve key stakeholders, including senior leaders, department staff, and, if applicable, community representatives, to build support, encourage participation, and ensure alignment with broader strategic goals.
- **Focus on sessions.** Develop and deliver training sessions and educational materials to ensure that participants clearly understand the goals, processes, and value of the initiative.
- **Monitor progress.** Establish clear metrics and feedback mechanisms to assess the program's effectiveness. Use this data to make informed adjustments and continuously improve outcomes.

By following these steps, other governments can successfully implement a practical approach to raising awareness for finance, procurement, internal controls, ethics, human resources, or other areas.

Contacts

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