



CLAIMS HANDLING POLICY UPDATED BY DIRECTORS

By David Goldsmith, Member Services

Over the course of the past year, the membership of the Washington Counties Risk Pool addressed a number of issues following a difficult insurance placement. At issue was the administration of claims and delegation of Pool responsibilities back to the member Counties. One of the cost saving attributes of the Pool's business plan was to allow its members to administer and adjust certain claims. Over the years and as deductible levels increased, so have the desires of the membership to administer and adjust higher value and certainly more complex claims. Unfortunately, with 28 member counties, claims were not always administered with the level of consistency and uniformity that is necessary to protect the entire Pool from adverse claims costs.

Additionally, the basic operating model for providing this insurance service was questioned. The question was, "Is there a different way of doing business that will continue to provide a high quality and low cost program?"

The result was a review to clarify the Claims Handling Policy to clearly identify Pool and County responsibilities in the handling and delegation of claims activities; to articulate member County obligations in claims processing; and to provide a mechanism for policy enforcement and appeal. The redrafted policy adopted by the Pool's Board of Directors during the 2010 Annual Meeting reflects the maturation of the Pool over the past 20 years and creates a mechanism for the continuing partnership between your Pool and its members.

The question about the business model was answered simply – NO. The collective purchasing power of the Pool coupled with its

diversity and service strengths continues to be a formidable model in the marketplace.

WCRP - Your Insuring Service Organization

As Executive Director Vyrle Hill and I have traveled about the state visiting with member and non-member counties, the nature of WCRP has become increasingly clear. At its heart is a service organization whose only reason for being is to serve its members in the field of insurance and risk management services. As such, when a claim is submitted, the first question is, "Can coverage be provided?" The second question is, "How can we protect the county from an adverse situation?" And then, "What can we do to assist the membership to manage risk against this reoccurring?" This is far different from an organization who is beholden to an insurance company and its decisions regarding scope and coverage.

WCRP is a lean machine with less than 7% of the program cost associated with operational overhead. When 'profits' are realized, they belong to the members in the form of members equity. As new areas of exposure are presented, the Joint Self- Insurance Liability Policy's Coverage Form can be altered to afford coverage. And when training is necessary to manage exposures, the Pool provides quality, timely and local opportunities.

We, the staff of the WCRP, continue to look for ways to assist you in the management of risk, exposure to costly claims, and the further education of your personnel. Please do not hesitate to contact us for it will be our pleasure to assist you; after all, you are why we exist in the first place!



Summer Conference and Annual Board of Directors Meeting July 21-23, 2010 Wenatchee, WA



Member Counties' Representatives received Certificates during the Summer Conference. Pictured are: back row, from left, Melina Wenner (Benton), Rose Elway (Grays Harbor), Sandra Romero (Thurston), Clyde Carpenter (Cowlitz), Monty Cobb (Mason), Dean Burton (Garfield), Steve Bartel (Spokane), Marge Upham (Clallam); in front, Randy Watts (Whatcom), Marilyn Butler (Skamania), Lee Grose (Lewis), and David Alvarez (Jefferson). Photos ~ Jackie Bell, AJGRMS

Executive Committee

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- Tammy Devlin, Thurston County
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- Candy Drews, Senior Analyst
- Mike Cook, Analyst
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Member Services

- David Goldsmith, Member Services
- Jill Lowe, Loss Control Coordinator

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**WASHINGTON COUNTIES
RISK POOL**

Created by Counties for Counties

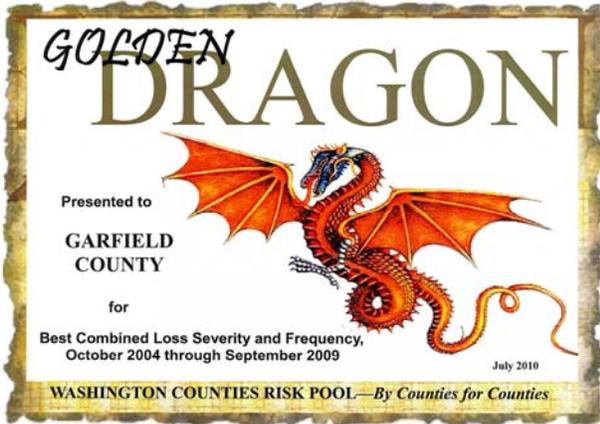


Everyone enjoyed the social and dinner at Ohme Gardens. The setting was beautiful and the food was great!



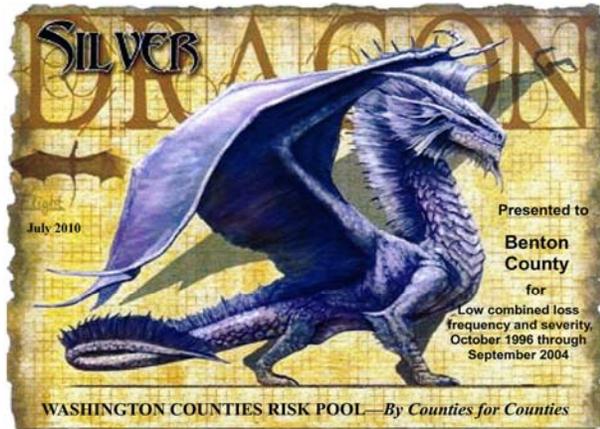


DRAGON AWARDS

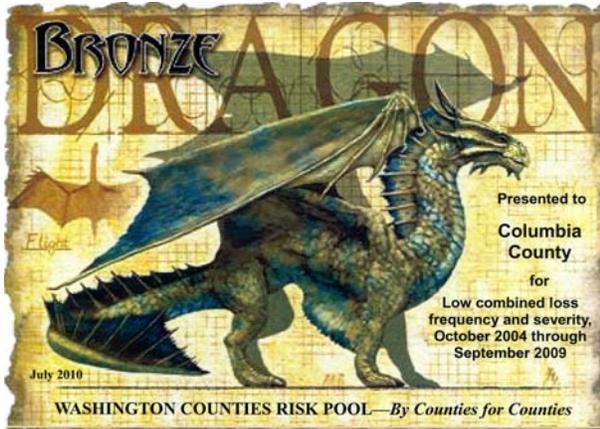


During the Summer Conference, Dragon Awards were again presented to recognize members for best combined loss severity and frequency. Because the awards had not been presented in some time, two separate sets of awards were presented, for Py1997-04 and Py2005-09.

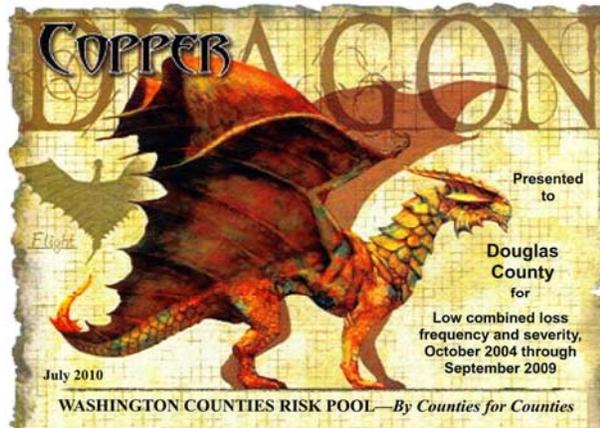
The top awards, the Golden Dragon, were presented to Columbia County and Garfield County, respectively.



Second place Silver Dragon awards were presented to Benton County (Py1997-04) and Benton and San Juan Counties received the Silver Dragon award for Py2005-09.



Third place Bronze Dragon awards were presented to Garfield, Lewis and Pend Oreille Counties for Py1997-04. Columbia County received the Bronze Dragon award for Py2005-09.



Fourth place Copper Dragon award was presented to Yakima County for Py1997-04. Douglas County received the Copper Dragon award for Py2005-09.



GRAYS HARBOR COUNTY

Joy Carossino contributed the following:

On April 15th, Grays Harbor County conducted our annual Hearing/Training Day. We have a company that brings their hearing van to our location and, while our Public Works people are having their hearing tested, we also have training going on throughout the day. Defensive Driving Refresher, Heat Related Illnesses and Bloodborne Pathogens were taught by staff, and Chainsaw Safety was taught by Steve Poppe from L&I. It was Steve's solo flight and our Road Crew felt he did a wonderful job. The new Deputy Director of Emergency Management was introduced.

Our ORV Park officially opened on May 15th, and at this time is fully staffed with three full time employees and eight seasonal employees. We have hired two full time positions at our Fairgrounds, four full time positions at the Health Department, one full time position in the Prosecutor's Office, one full time position at our Juvenile Facility, and one full time position in our Assessor's Department.



KITTITAS COUNTY

Thanks Lisa for the following article and photo!

Safety Day Summary

Annually in April, Kittitas County Public Works hosts the Annual Safety Day for Road Crew and office staff at the County Event Center. During this workshop employees will take training for re-certifications of First aid, CPR, and AED as the renewals are due. After a full morning of instructions, practical exercises, and test dummies, all re-certifications are complete.

The road crew and shop supervisors, as well as the Construction Manager put on a Crew Training Appreciation grilled picnic lunch out of their pockets for all of the trainees. This is good bonding time for all of the staff that doesn't

normally get together due to assignment locations, with the topic of conversation being the morning's training session in informal discussion groups.

The road crews are due for Flagger Certification Cards every 3 years. This involves a couple of hours of classroom followed by an open book exam for a passing score. It was found to be interesting that these students were getting competitive with their test scores to excel. All staff passed with an above average class score, and the pride that goes with it.

On the years that Flagger re-certifications are not due, the afternoon program changes to an L&I safety study with an instructor from the Wenatchee office. Topics include excavation safety, utility safety, trench/shoring, laser devices, chainsaw safety, confined space safety, and other related topics. This instructor is also the inspector that writes up our annual site compliance reviews that are requested by the county for self evaluation as part of our safety program. The remainder of the class time is spent training on whatever new piece of equipment was added to the fleet that year. Operational safety is covered as well as transportation and maintenance procedures.

This annual Safety Day is a positive experience that promotes job site safety into standard practice that doesn't require extra effort or thought – it becomes natural.

Go Orange for Workplace Safety

This is the 2010 statewide campaign for safety for transportation, engineering, maintenance, and utility workers that is an upgrade of the GIVE 'EM A BRAKE awareness campaign for Driver's to increase visibility of these workers in the Work Zone. It is scheduled for when the weather breaks, and projects are starting up to get the word out to watch for these highly visible individuals that will be out there adjacent to traffic. Since Kittitas County supports safety of employees in the workplace, and on the roads, it was decided that Public Works will participate in this awareness. All that was needed was employees to put on the hi-visibility gear for group photos. It was fun and sent out a message.

Work Zone Safety

Kittitas County promotes safety for all types of

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situations that are encountered. Flagger certifications assure that work zones are set up properly before placing equipment in these areas. This work zone safety also covers how to properly set up and use equipment in the zone.

Kittitas County policy also requires Personal Protective Equipment (PPE) on staff present in the Right(s)-of-Way. These PPE's include high visibility wear, hardhats, safety glasses, sturdy boots, gloves, and ear cups or plugs when needed. Chainsaw work requires additional items such as ear cups, face shield,

leather chaps and sleeves. Ditch and water work requires the addition of rubber boots.

Weekly tailgate meetings are the regular safety discussions. Topics include safe parking of equipment, proper tool use, driving safety, and general housekeeping procedures, as well as many more subjects. There are about 3 topics per meeting that relate to work or weather. This frequency can educate rather than overload each of these individuals. The system seems to be working as it has been about a year and a half that inclement weather and a failed choker cable were contributing cause in a lost time accident.



Workplace Safety promoted by Kittitas County Public Works employees, from top left: Jeff Watson, Thomas Kelley (Public Works Construction Manager), Kirk Holmes, Jeff Thorpe, Tanya McVicker, Jan Ollivier, Kathy Jurgens, Christina Wollman, Doug D'Hondt (right of bull), and Maria Fischer. This photo was taken in beautiful and historic downtown Ellensburg at the Rotary Pavilion. The bull is a photo op hotspot!

**GO ORANGE FOR
WORKPLACE SAFETY!**

Clark County

Judy Finnon, Claims and Safety Analyst at Risk Management, reported Clark County held the "first, annual" all-day training session for 65 Clark County Notaries Public. Participants from across the county took part in an interactive session headed by Judy Welsh from ANS of Washington, Inc. who has over 20 years experience as a Notary Public and has taught numerous classes throughout the state.

Clark County also offers Ergonomic Workstation workshops on a regular basis. A useful link to help you feel better at the end of the day is:

<http://www.LNI.wa.gov/ComputerErgo.asp>

Click on "Click here to launch the course."

Clark County has also undertaken coordination of workshops for county staff on Stopping Stigma. The training has three priorities: Work towards the elimination of the stigma surrounding mental illness and the barriers it creates for the citizens we serve; increase the understanding that people with mental illness can and do recover and live fulfilling and productive lives; and raise awareness about the prevalence of mental illness and facts about mental health. They are receiving assistance from Melanie Green, Mental Health Recovery Coordinator for Community Services, and Brad Berry, Executive Director of Consumer Voices are Born.



Helpline NEWS



Here are the latest Questions of the Month from the HelpLine for WCRP Members' HR Express Update:

July Question:

We are checking to see if an employee can apply for a job we have posted internally. She had a written warning in April due to Unprofessional Behavior. We just noted going forward she should conduct herself in a professional manner. We also don't have anything in our employee manual that states that she can or can't. Thank you for your help.

Response:

We are not aware of any specific federal or state law in your state law that governs a private sector employer's right or ability to post vacant jobs internally or that imposes requirements on an employer that chooses to do so. Absent an employment contract, to the extent your company has posted a position vacancy internally, it has discretion to determine whether it will consider current employees for the position if they have received disciplinary action in the past, and if so, how much weight to grant such disciplinary history when making its ultimate hiring (or promotional, as the case may be) decision.

As long as the employer's actions relative to its job posting and "hiring" processes are not unlawfully discriminatory, it generally has significant discretion to consider candidates within the organization. Going forward the company may wish to include in its job posting policy information about which employees are and are not permitted to post for vacation jobs that are available. In this regard, local counsel should draft or review such policy revisions to ensure they meet the employer's objectives without violating employee rights or creating potential exposure to liability for claims.

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August Question:

Should employees be allowed to have family members, kids to stay in the work place during

work hours, and or after business hours? What liability is there to the employer?

Response:

Although we are not aware of any specific law prohibiting an employer from allowing an employee to bring his/her child(ren) to work, as a general matter such practice is ill advised. As an initial matter, allowing one or a few employees to bring children to work may result in other employees wanting to do the same, and this could result in a disparate treatment issue if allowed for some but not for others. If all employees are given this option, while discrimination issues may be mitigated, the employer could still wind up with many children underfoot, creating a host of potential issues and liabilities. Specifically, employees whose children are at work are more likely to be distracted and unable to focus on their work, and co-workers who do not have children with them may be equally distracted, as well as even resentful of the intrusion.

From a safety perspective, having children in the workplace can create significant issues should one or more become injured while at work. Children allowed to be at work who cause injury or damage to person or property can also create liability for the employer. The best practice is to prohibit employees from bringing children to work, during or after work hours (barring truly emergent situations, which are likely to be rare) since there is exposure to a number of potential liabilities.

Employees generally need to arrange appropriate child care so that they can be at work, fully present and able to focus on the job at hand. If you wish to go forward with a policy or practice of allowing employees to bring their children to work, we recommend that you consult first with your general liability insurance carrier for specific guidance. Note also that to the extent there are a high number of children in the workplace, there may be state child care regulations that will apply. You may wish to consult with your state's Department of Social Services for additional information on this aspect.

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DRIVER SAFETY



THE RULES OF THE ROAD: Remember what you learned in driver's education? See how well you score on these 20 questions taken from real licensing tests across the country.

1. Which of the following must you obey over the other three?
 - a. A steady red light.
 - b. A police officer.
 - c. A stop sign.
 - d. A flashing red light.
2. You are approaching an intersection with a traffic signal and the light changes from green to yellow. You should:
 - a. Consider it the same as a caution sign and continue through the intersection.
 - b. Stop immediately.
 - c. Stop before entering the intersection unless you are too close to stop safely.
 - d. Speed up to get through the intersection before the light changes to red.
3. You may cross a double solid yellow line:
 - a. To pass a slow moving truck.
 - b. To turn into a business or driveway.
 - c. To pass a car if traffic permits.
 - d. Under no conditions.
4. On a road with two or more lanes of traffic going in the same direction, you approach an emergency vehicle that is stopped with its warning lights on. You must:
 - a. Pull over to the right side of the road and stop.
 - b. Stay in your lane and continue to drive at the same speed.
 - c. Slow down. If possible, change lanes so you will not drive next to the stopped emergency vehicle.
 - d. Accelerate to quickly pass the stopped emergency vehicle.
5. You are waiting in an intersection to complete a left turn. You should:
 - a. Signal and keep your wheels turned to the left.
 - b. Signal and keep your wheels straight.
 - c. Flash your headlights so that the other drivers will let you get through.
 - d. Drive around the rear of a car if it blocks you.
6. When you are merging onto the highway, you should:
 - a. Enter at or near the same speed as the traffic on the freeway.
 - b. Stop and wait for an opening in the traffic.
 - c. Enter at the posted speed limit on the freeway.
7. A vehicle is passing you on the left. You should:
 - a. Speed up and make sure that the vehicle doesn't pass you.
 - b. Slow down slightly and keep to the right. After the vehicle passes and is ahead of you, resume your normal speed.
 - c. Keep driving at the same speed and do not slow down.
 - d. Come to a complete stop.
8. When changing lanes, you should:
 - a. Signal and then proceed.
 - b. Check your mirrors and your blind spot and then proceed.
 - c. Check you mirrors, signal, check your blind spot and then proceed.
 - d. Check your mirrors, signal and then proceed.
9. On a road with two or more lanes heading in the same direction, you should:
 - a. Drive in any lane.
 - b. Drive in the left lane.
 - c. Stay in the right lane except to pass.
 - d. None of the above.
10. If a police officer believes that you are driving under the influence:
 - a. You can refuse to be tested for the presence of alcohol or drugs.
 - b. You can refuse to be tested only if it is your first offense.
 - c. You can refuse to be tested but will face stiff penalties for doing so.
 - d. None of the above.
11. You may use a center turn lane:
 - a. As a travel lane to pass other vehicles.
 - b. To make a left turn onto another street, road or driveway.
 - c. To make a right turn onto another street, road or highway.
 - d. All of the above.
12. What should you see in your rear mirror

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DRIVER SAFETY



(Continued from page 7)

- before attempting to return to the right lane after passing a vehicle on the left?
- The driver of the car that you are passing.
 - The bumper of the car that you are passing.
 - The passenger in the rear seat of the car that you are passing.
 - The passenger in your rear seat.
13. A warning sign is usually what color and shape?
- White rectangle with black lettering or symbols.
 - Yellow diamond shape with black lettering or symbols.
 - Red circle with white lettering or symbols.
 - Blue rectangle with white lettering or symbols.
14. What should you do when facing a flashing red traffic light?
- Drive with caution.
 - Prepare to stop.
 - Stop and do not go until the light is green. But you may go in the direction of the arrow if the way is clear.
 - Stop, yield the right of way, then go when it is safe.
 - None of the above.
15. When can a motorcycle operator use a complete traffic lane?
- Only on rural highways.
 - Only on city streets.
 - On all highways and streets where motorcycles are allowed.
 - Never. They have to share a lane.
16. You may legally block an intersection:
- If you have entered the intersection on a green light.
 - During rush hour traffic.
 - Under no circumstances.
17. A school bus ahead of you in your lane is stopped with red lights flashing. You should:
- Stop, then proceed when you think all of the children have exited the bus.
 - Slow to 25 mph and pass cautiously.
 - Stop as long as the red lights are flashing.
18. When driving in fog, you should use your:
- Fog lights only.

- High beams.
 - Low beams.
19. You may cross a double yellow line to pass another vehicle if the yellow line next to:
- The other side of the road is a solid line.
 - Your side of the road is a broken line.
 - The other side of the road is a broken line.
20. If you approach an intersection at the same time as another vehicle, who has the right of way?
- You do.
 - The driver on the right.
 - The driver on the left.
 - The first one who enters the intersection.

The answers are given below.

- 1 wrong = 95%
- 2 wrong = 90%
- 3 wrong = 85%
- 4 wrong = 80%
- 5 wrong = 75%
- and so on...

Most drivers score lower than 75%!



Answers:

1. b., 2. c., 3. b., 4. c., 5. b., 6. a., 7. b., 8. c., 9. c., 10. c., 11. b., 12. b., 13. b., 14. d., 15. c., 16. c., 17. c., 18. c., 19. b., 20. b.



TRAINING & EVENTS



August 25-26, 2010

Management & Supervisory Training, Mason County Public Works, Shelton, WA.

August 31—September 1, 2010

Management & Supervisory Training, Skamania County Rock Creek Recreation Center, Stevenson, WA.

November 3-5, 2010

WCRP 2010 Autumn Conference and Board of Directors Meeting, Davenport Hotel, Spokane, WA.

March 23-25, 2011

WCRP 2011 Spring Conference and Board of Directors Meeting, the Lodge at Suncadia, Cle Elum, WA.

July 20–22, 2011

WCRP 2011 Summer Conference and Annual Board of Directors Meeting, Marcus Whitman Hotel, Walla Walla, WA.

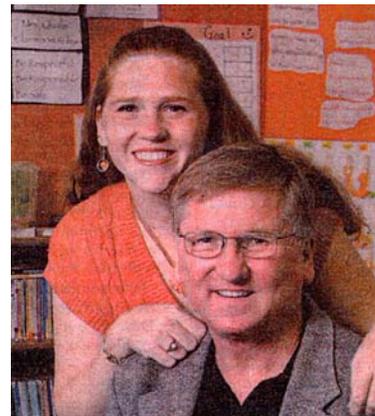
You can get more information, access driving directions,
and register for classes and events at:

www.wcrp.info

MIKE COOK IN THE NEWS!!

Megan Qualls loves her father so much she submitted their story to the newspaper's Father's Day call to readers. Their photo and story appeared in The News Tribune (Tacoma), and the Living Section of The Olympian (Olympia) on June 20, 2010.

Thanks Megan—we think he's pretty great, too!!



Claims Analyst Mike Cook
and daughter Megan Qualls

There's lots of good stuff on the WCRP website.

Check it out at: www.wcrp.info