



# County Connection

News from the Washington Counties Risk Pool

October 2008

## Risk Pool to Provide Property Loss Training and Share Lessons Learned

The Risk Pool began providing coverage for property losses in PY2006 to several member counties. Since that time, the program has expanded and will provide coverage to 26 counties in PY2009. Last year, during the winter storm of 2007, the policy got its first catastrophic workout! Nine counties—Clallam, Grays Harbor, Jefferson, Kitsap, Lewis, Mason, Pacific, Skagit, and Thurston—were included in Governor Gregoire's "public assistance" disaster declaration. Whatcom County also experienced significant damages. By the end of December 2007, FEMA had received more than 6,000 disaster aid registrations, with more than \$8.2 million approved in disaster aid, statewide. Walla Walla County and Clark County experienced damages from a windstorm and tornado, respectively, in January of this year.

Paulette Young, Safety Officer from Lewis County, would submit that the process of recovering from a large storm can be difficult and confusing. While Risk Manager Harry Green was traveling in China at the time of the storm, Paulette was there to deal with the extensive damage. Not having any experience in dealing with a storm of this magnitude, she turned to the Risk Pool and other insurance professionals for help. "I felt completely overwhelmed," she reported.

Now that the emergency has passed, and counties have dealt with the majority of storm related

issues, Risk Pool staff, members of Arthur J. Gallagher Risk Management Services, an adjuster from McLarens Young International, Jay Winter (telephonically), and Paulette met at the Pool to discuss how to improve the property claim reporting and adjusting process to better address the concerns of our members.

As a result of these preliminary discussions, the Pool will design and implement a property loss reporting form that will be available on the internet. The report of a property loss will follow a similar process as the liability claims already reported by county members, with the form available from the WCRP website. Just as liability claims are first reviewed by Susan Looker, Claims Manager, and assigned to appropriate adjusters, so too will property losses.

The completed Property Loss Report Form will be forwarded to our broker, Michael Croke, Senior Area Vice President of Arthur J. Gallagher Risk Management Services. Mike and his staff will report to the insurer(s), who will assign an experienced adjuster.

As the WCRP take a more central role in the management of the Property Program, the electronic claim reporting procedure will go hand in hand with the electronic statement of values reporting form. From the Pool website, a member County will be able to manage their property schedules, adding, deleting and modifying as appropriate, and report their losses. We are

fortunate to have Tammy Cahill on staff; in addition to her liability claim experience, her real forte is in the area of property loss. Her expertise in this area will be of great value to member counties as the property program evolves.

The experience of the past storm events has allowed us to take a critical look at the loss reporting process and how best the WCRP can assist its membership. To end, the WCRP will be conducting a presentation and round table training at the Fall Conference on November 6th to review the property loss reporting procedure, and to detail each party's role in adjusting property losses. The experiences of Lewis County and Walla Walla County will be utilized as case studies to evaluate what the County needs to do (and not do) in the event of a loss event, particularly a catastrophic event.



~Photo courtesy of Harry Green  
Damage at the Lewis County fairgrounds grandstand from the winter 2007 storm.



# DIRECTORS PAGE



Keith Goehner, Chelan County Commissioner and 2007-08 President

## **Executive Committee**

### **President**

**Mark Abernathy**, Kitsap County

### **Secretary/Treasurer**

**Jay Winter**, Walla Walla County

### **Other Members**

- Tammy Devlin**, Thurston County
- F. Lee Grose**, Lewis County
- Rose Elway**, Grays Harbor County
- Steve Clem**, Douglas County
- Randy Watts**, Whatcom County
- Neva Corkrum**, Franklin County
- Keith Goehner**, Chelan County
- Marilyn Butler**, Skamania County
- Steve Bartel**, Spokane County

### **Risk Pool Staff**

#### Administration

- Vyrle Hill**, Executive Director
- Sue Colbo**, Auditing/Accounting Officer

#### Claims

- Susan Looker**, Manager
- Mike Cook**, Analyst
- Candy Drews**, Analyst
- Tammy Cahill**, Representative
- Claire Thompson**, Assistant/Editor
- Lisa Daly**, Assistant

#### Member Services

- David Goldsmith**
- Jill Lowe**, Loss Control Coordinator

To access *County Connection's* e-version, go to [www.wcrp.info](http://www.wcrp.info)

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Published by



**WASHINGTON COUNTIES  
RISK POOL**

Created by Counties for Counties

**A**s another successful year draws to a close, I would like to recognize the efforts of all the members of the Pool for their commitment to more diligent risk management.

The Executive Committee and Board members reflect the awareness and concern for strengthening and building an organization that will be able to withstand the challenges in the liability and property insurance environment. Each county is to be commended for its involvement in the training offered which contributes to a safer and more respected workplace.

It has been a great honor and privilege to serve as president of the Risk Pool this past year. It was a learning experience and provided opportunities for personal development.

I continue to appreciate the work of our staff and our Executive Director, Vyrle Hill, who continues to provide the leadership for the organization to continue its success. We recently leased the office space the Pool acquired from the WCIF to Northwest Community Builders.

This past year saw the Pool's actuarial confidence factor continue to rise, and our premium renewals are an indication of the confidence our reinsurers have in the Pool. We continue to market our services and have received inter-

est by other counties in becoming a part of the organization.

In spite of the current turmoil in the markets and specific companies, we are positioned well and are confident of our position with respect to coverages.

This next year, the presidency will be filled by Mark Abernathy, Kitsap County Risk Manager, who will provide great leadership and direction for the Pool.

The WCRP consists of a great group of people who cooperatively make it the effective organization it is. Their continued commitment to good practices is appreciated, and is critical to the ongoing success of the WCRP.

We have been fortunate to have outstanding individuals involved with the Pool through the years, and at our twentieth anniversary this summer we acknowledged the service of Marge Upham, Rose Elway and Marilyn Butler for each having 20 years with the Pool. Those who have been involved for at least 15 years are: Neva Corkrum, Steve Lowe, Jay Winter, Betty Kemp and Melina Wenner. Thanks for your continued service to the Pool.

In my role as a county commissioner, I really have enjoyed my association with the Pool and look forward to continued involvement.



Vyrle Hill



## Poolside

with Executive Director  
**Vyrle Hill**

In late April of this year, the Pool received a \$2.5 million check as a property loss advance on the December 2007 winter storm from (left to right) Elizabeth Miser, Arthur J. Gallagher Management Services; Leslie Conti from the Seattle office of AIG; and Cheri Semanate of AIG/Lexington. Grays Harbor, Kitsap, Lewis, and Pacific counties all received funds from this first partial payment; the second payment is expected very soon.



Susan Looker, Claims Manager; Steve Clem, Douglas County Prosecuting Attorney; Marilyn Butler, Skamania County Administrative Services Director; and David Goldsmith, Member Services; attendees to the recent AGRIP/CAJPA Conference. Conference materials are available through a link on the Pool website at [www.wcrp.info](http://www.wcrp.info), under References.



## SAN JUAN COUNTY HIRES NEW DEPUTY DIRECTOR OF ADMINISTRATION, ADINA CUNNINGHAM

Excerpts from the County News Release issued May 22, 2008:

When San Juan County's new Deputy Director of County Administration moved from Hawaii to Eastsound and set up a legal practice in 2007, it was a homecoming. Her parents moved with her to Orcas in 1975 when she was in elementary school, and she lived there until 1983. "Now I've come back with my own family," she said. Ms. Cunningham has three young children, the oldest is now in kindergarten. Her husband Jon Kobayashi is the general manager of the Outlook Inn on Orcas where her sister Sara is the manager.

Ms. Cunningham comes to the job with a Bachelor's in History from Lewis and Clark College and a Law Degree from the Northwestern School of Law, also at Lewis and Clark. She spent a year as a law clerk for the city of Portland and a year as a Judicial Law Clerk for the State of Hawaii Intermediate Court of Appeals, and then nearly ten years as a Deputy Attorney General for the State of Hawaii. For three of her years in the Attorney General's office, she represented the state pension systems, handling disability retirement litigation, appeals and administrative hearings. She also advised the system's Board of Trustees on contract

management, public records issues, settlement negotiations and compliance with federal regulations.

"I have been lucky. In my relatively short career as a government attorney, I have been exposed to a wide array of important issues affecting government," she said. Of Ms. Cunningham, County Administrator Pete Rose said, "I am impressed by her intelligence, analytical ability and strong service ethic."

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Adina's selection was approved by the County Council and she officially joined the County's staff on June 2, 2008. Pete Rose describes the position of County Administrator as "An eclectic mix of centralized services to all county departments."

The Deputy Director of Administration acts as the county's Risk Manager and also conducts real estate negotiations, administers the County's Public Defender program and supervises administrative staff including Information Services, Human Resources and Contract Management.

Adina attended the Summer Conference where other county members extended their welcome to her.

**Washington State Association of Counties  
Annual Conference & Exhibit Fair  
Yakima Convention Center  
November 11 - 14, 2008  
Questions? Call 360-753-1886 or**

There's lots of good stuff on the WCRP website. Check it out at: [www.wcrp.info](http://www.wcrp.info)



# MEMBER NEWS



## CLARK COUNTY

### Annual Safety Conference held on September 26th

In an effort to recognize the countless hours volunteer safety coordinators and safety committee members give, Clark County held the first annual Safety Conference in September. The event was open to safety coordinators, safety committee representatives, volunteers in the C.E.R.T. program, Wellness committee members, management, and supervisory staff. The all-day conference featured several regional and local speakers, and highlighted the contributions made by Clark County's safety committee members to ensure a safe working environment for all county employees. Presentations on goal setting, fitness, accessing better health information, insurance and preventing workplace violence were available to the participants.

### Workers' Compensation, Return to Work Program Planning

Mark Wilsdon, Clark County Risk Manager, reports the county is in the process of launching an early return to work program to assist injured employees in their transition back to work. Mark noted that everyone wins when employees are able to return to meaningful work until they are physically able to carry out their original jobs.

### Management and Supervisory Training

Building on the training provided through the Risk Pool, Clark County set up three more sessions of Management and Supervisory Training in July, August, and December 2008. Connie Poulsen and Michael Patterson have provided training to 102 staff, to date, and another 45 will attend in December.

## COWLITZ COUNTY

### Harry Gardner Park Reopens—28 years later!

Speaking of catastrophic events, when the mudflows from the Mount

St. Helens eruption buried the Harry Gardner Park in 1980, the park resembled a "moonscape." Volunteer efforts to clean up the park began five years ago, and the county officially placed it back on the county parks roll in April. Volunteers helped clear brush and made trails for the park, and the county came up with funds for new picnic tables, horseshoe pits, birdhouses, barbeque pits, swing sets, and a beach volleyball court. The park was officially reopened in August.

## LEWIS COUNTY

### The Show Must Go On! - Fairgrounds in Use After Storm Cleanup

Risk Manager Harry Green reports, "In spite of the flood in early December 2007, the show went on. After the fair's grandstand was under 19 feet of water, the mud and water was in and/or covering every building on the fairgrounds. The water did not just rise and go away, it stayed for days, and it came with a force that moved things and brought in mud and more mud. Yet, on August 12th, the Southwest Washington Fair opened. Further, Gale Sobolesky, fair manager, reported over 100,000 people attended the six-day event, in spite of record heat in the 90's. Regardless, fair workers and management were successful in producing a fun and productive fair. Good show! Next year will be the 100th anniversary of the Southwest Washington Fair."

### New Senior Civil Deputy Starts Work in Lewis County

J. David Fine arrived on April 7, 2008, to be the Senior Civil Deputy. David will work with Lewis County Risk & Safety Manager, Harry Green, regarding torts and lawsuits and general risk analysis. David completed his undergraduate from Georgetown and obtained his JD from McGill. He has advanced degrees in law from McGill

and Columbia. His recent experience includes city attorney/assistant city manager/acting city manager for Baker City, Oregon. David also taught law for a number of years in Australia.

## KITTITAS COUNTY

### Personnel update:

Commissioner Linda Huber, appointed this summer, replaces Commissioner David Bowen. Kirk Eslinger, HR Director, accepted a position at Central Washington University effective 8/12/08. He asked that all inquiries be directed to Lisa Young.

## THURSTON COUNTY

### Personnel update:

Diana Townsend is the new HR Director at Thurston County.

## BENTON COUNTY

### Personnel update:

Bryan Perry, Safety and Training Coordinator for Benton County, is also an Alternate Director for the Pool. He received his BS from Iowa State University. After six years in the Navy as a Fire Control Technician, he worked for the Iowa Association of Municipal Utilities as a Safety Specialist. He likes the great outdoors. Welcome, Bryan!



*Bryan Perry, Benton County*

## PEND OREILLE COUNTY

### Personnel update:

Laura Merrill, Pend Oreille County Commissioner, is a Director for the Pool.



# MEMBER NEWS



*Editor - While Paulette Young, Lewis County Safety Officer was dealing with the storm in Lewis County, Risk Manager Harry Green was traveling in China. He gave his permission to reprint this article regarding a previous trip to China, which first appeared in Risk and Insurance Magazine.*

## **STAYING ALIVE IN CHINA**

Dear Editor,

Peter Rousmaniere's take on occupational risks in China is from my experience too rosy of a picture ("Work Safety Emerges in China," in *Risk and Insurance*, March 2007, Page 20).

I have been to China twice since 2004, for three-week periods – Shanghai in 2004, and Wuhan in 2006 to teach risk and insurance at Wuhan University of Technology. My trip to Wuhan allowed me to monitor such issues as work and traffic safety, and other risk, liability and insurance matters. It is true that regulations are not enforced. Clearly, there is not a culture of safety in China. I believe the university's desire to present a class on risk management and insurance is an effort to train and educate the young – a start and step in the right direction. Most students were eager to learn and interested in the subject, although it seemed foreign to them.

To the specific point, Rousmaniere's article quoted John Ingram as regards, "China is gaining in a few years what America achieved in 100 years of managing occupational risk." Clearly, I could not dispute such an esteemed professional, one, from pure credentials and, two, from a less than definitive explanation to exactly what that statement means. However, I would say that, where "the rubber meets the road," China is a long way, not only from occupational safety parity, but road safety as well. A small, but obvious, example includes sidewalk repair where open pits (3- to 4-foot deep, running for 20 feet) are not protected by barriers or notice. These pits were at the very front of businesses with customers entering and exiting around the open pits – no barricades or warnings. There were many other situations I ob-

served with significant potential for loss of life and limb. From the eighth-floor windows of the classroom, I could point out to students construction workers on top of 15- and 20-story buildings without any safety harness. Truly, had I kept a list, it would have been endless.

Traffic safety is a real joke. Crosswalks are the first significant hazard for pedestrians. Traffic does not stop for the pedestrian. You have to look in all directions as you cross a road at a crosswalk – as traffic does come from all directions. It is not a safe process. The number of deaths on Chinese roads is unbelievable. The World Health Organization reports 600 deaths and 45,000 injuries per day in vehicle-related accidents. Even the Chinese government acknowledges 300 deaths per day.

My experiences included vehicles traveling on a four-lane road at more than 70 mph with bicycles, animals crossing the road, slow moving trucks and pedestrians. In some cases, there was construction to the roadway with a section of the road missing and no signs giving sufficient advanced notice of such hazards. As a passenger in a van, on one Saturday trip to the mountains, I thought it would be my last. While traveling at 50 to 60 mph, the van driver crossed into the opposite lane of travel, on curves, to pass other cars – more than once. What a roller coaster ride. Certainly, I knew I was alive...for how long, was the question.

Harry Green, *Risk Manager*  
*Lewis County, Wash.*  
*(Adjunct Instructor, St. Martin's University)*



*The winter storm of 2007 caused flooding in Olympia.*



# TRAINING & EVENTS



## Additional Management & Supervisory Training Classes Offered

During the last fiscal year, the Management and Supervisory Training class was offered through member counties in sixteen locations. Class participants consistently stated that the class was excellent and should be provided to all managers and supervisors. The dates and locations for four more Supervisory and Management training classes have been finalized and on-line registration is available.

The classes are two and a half days long. They begin on Tuesday morning at 8:00 a.m. and end on Thursday at noon. Topics covered during the first two days include: Leadership, Managing Change, Delegation Skills, Resolving Conflicts in the Workplace, Managing Employee Performance, Managing a Diverse Workforce, Delivering Performance Appraisals and Public Sector Ethics. The third day presents employment law issues. Topics covered on the third half day include: 1. Hiring, 2. Medical and Accommodations, 3. Records, Personnel Files and Confidential Information, 4. Harassment, Bullying and Discrimination, 5. The Family Medical Leave Act, 6. Military Leave and 7. Wrongful Termination.

The four class locations and dates are as follows:

- November 18 - 20, Skagit County

- January 27 – 29, Kittitas County
- February 24 – 26, Columbia County
- March 24 – 26, Cowlitz County

Connie Poulsen, Director of Leadership & Management Education for Peninsula College in Port Angeles, and Stan Bastian, partner in the Wenatchee law firm of Jeffers, Danielson, Sonn & Aylward are the instructors for these four classes.

You must register for Risk Pool classes on-line. Go to the WCRP website at [www.wcrp.info](http://www.wcrp.info) and click on the training link. Be sure to provide the correct email address for the attendee so they can receive updates when necessary. Upon registration, registrants will automatically receive a class flyer and driving directions. The class flyer is attached with this email.

There is even more good news regarding the Management and Supervisory training class. The County Training Institute (AKA CPO Program) is also offering the first two days of this program at three locations. The half day covering employment law will not be offered with these classes because they offer employment law as a separate one day training. The Risk Pool is willing to pay the registration fee for the first 15 member county employees who sign up for any of the following classes. Go ahead and pay for registration and then request reimbursement from the Pool by

sending me an email stating how many people have enrolled from your county. ([jill@wcrp.wa.gov](mailto:jill@wcrp.wa.gov))

*Past, present and upcoming county employees taking any of the Management and Supervisory classes will earn 6 Certified Public Official credits.*

Connie Poulsen is the same instructor and is presenting identical materials as will be presented in the first two days of the Risk Pool classes. The County Training Institute schedule for the Management and Supervisory classes is as follows:

- Tuesday, Oct. 21 and Wednesday, Oct 22: Central Washington University (Ellensburg)
- Monday, Nov. 3 and Tuesday, Nov. 4: Spokane Community College
- Wednesday, Dec. 3 and Thursday, Dec. 4: Pierce College (Puyallup)

To register on-line for County Training Institute classes, go to [www.countytraininginstitute.org](http://www.countytraininginstitute.org)

*Please don't hesitate to give me a call with any questions.*

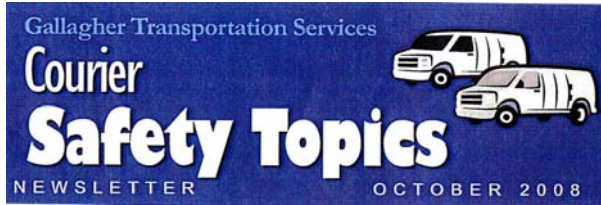
Please note: The Risk Pool will not reimburse travel expenses for any of the supervisor training classes. Thank you for your continued support of this very important endeavor.

**Jill Lowe**  
Member Services



Please join us at the **Fall Conference** at Great Wolf Lodge, November 5 - 7. For reservations, please call 1-800-640-WOLF (9653). Our group code is 0811WACOUN.

Bring your swimsuit and enjoy this northwoods-themed resort with over 78,000 square feet of indoor entertainment, most notably the largest indoor waterpark in America.



## Safety Belts

No reasonable person can deny that safety belts are effective in reducing injuries and fatalities. Overwhelming evidence supports this fact. Yet, a significant number of drivers choose not to wear a safety belt. There are several myths perpetuated among drivers that supposedly provide sound reasons for not wearing a safety belt. Here are some of the more common ones:

**Myth:** My vehicle is equipped with an air bag, making safety belts redundant.

**Fact:** Airbags and safety belts are complimentary safety systems, not redundant: (1) Safety belts, not airbags, prevent a driver from sliding under the steering wheel and striking the dash, where serious hip and knee injuries do occur. (2) Safety belts provide protection during secondary collisions, such as when the vehicle strikes another vehicle and then careens off, striking a tree. The airbag, in this type of crash, inflates and deflates only once and in microseconds, providing protection only for the first impact. (3) Airbags are designed to deploy only when the forward forces of an impact reaches a threshold value equal to the vehicle hitting a solid wall head-on at speeds greater than 15 - 25 miles per hour. Seatbelts provide protection for frontal collisions of less than 15 - 25 mph, and at even higher speeds when the impact is at an angle.

**Myth:** I don't want to be trapped by a stuck safety belt, especially if my vehicle catches fire or is under water.

**Fact:** Belted drivers are more likely to remain conscious after an accident compared to the unbelted driver who has been violently thrown about the interior of the vehicle or who is ejected. And, in the unlikely event that the safety belt is stuck, many automotive retail

stores sell an inexpensive pocket device that can quickly cut the belt as well as break out a window.

**Myth:** The belt restricts my movements, making things worse when I am trying to execute an emergency maneuver.

**Fact:** The safety belt holds you in place during an emergency, allowing you to remain behind the wheel and in control. However, if you are a larger person, it is possible that the safety belt does not fit properly. First, check to see if the shoulder anchor is adjustable. Many are. Also, safety belt extenders can be adapted to most vehicles, and are inexpensive. A search of the internet will provide several sources.

**Myth:** Wearing a safety belt is a personal decision and my choice does not affect anyone else.

**Fact:** The negative consequences of not wearing your safety belt can greatly affect your loved ones. And, society suffers from the loss of each and every one of its productive workers. It may also be the law, depending on which states you travel in and the type of vehicle you are driving.

Safety belts have been proven to be one of the best safety inventions of modern times. If you are still one of the holdouts to wearing a safety belt, try a little experiment. Wear your safety belt for seven days in a row. After seven days, I think you will find that wearing the belt has become second nature. And, you will wonder why you waited so long to begin wearing one.

*This article was written by Tim White, Senior Loss Control Consultant, Gallagher Transportation Services, Arthur J. Gallagher Risk Management Services, Inc. The top banner and belted person, below, are property of Gallagher Transportation Services.*



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