



County Connection

News from the Washington Counties Risk Pool

July/August 2014

POOL NEWS

WCRP 2014 SUMMER CONFERENCE WRAP UP

WCRP members, representatives, staff and partners gathered in Spokane in July at the Davenport Hotel for the Summer Conference and Annual (Board of Directors) Meeting. During the conference, the Pool recognized the longer-tenured agents for their leadership and dedication to the Pool.

Five year certificates

Sandra Romero (Thurston)
Philip Morley (Jefferson)
Robert Koch (Franklin)
Dale Gowan (Grays Harbor)
Lisa Young (Kittitas)

Ten year certificates

Cathy Mulhall (Chelan)
Mike Cook (Staff)

Fifteen year certificates

Tammy Devlin (Thurston)
Clyde Carpenter (Cowlitz)
Craig Scukas (PwC)
Sue Colbo (Staff)

Tammy Devlin was recognized with the President's Appreciation Certificate and Plaque. President Devlin thanked the Pool staff and Member Counties for their participation and professionalism, and she wished incoming President Drew Woods a successful year.

Dragon Awards for the lowest combined loss severity and frequency from July 2009 through June 2014 were presented during the luncheon. Congratulations to this year's recipients of the Dragon Awards:

Golden Dragon - Adams County

Bronze Dragon - Douglas County

Silver Dragon - Columbia County

Copper Dragon - Okanogan County

Executive Committee and Officer Elections took place during the Annual Meeting. Tammy Devlin and Keith Goehner were re-elected, and Bryan Perry and Clyde Carpenter were elected to the Executive Committee. All four positions are for three-year terms beginning October 1, 2014. For Pool Year 2015, Keith Goehner was re-elected as Secretary/Treasurer, and Lisa Young was elected as Vice President (and President-Elect). As last year's Vice-President, Drew Woods will step into the role of President effective October 1, 2014.

Welcome Our New Staff Member

WCRP is pleased to welcome Jeri Woods to its claims staff as the Claims Assistant. Jeri comes to the Risk Pool from the banking industry. During that time, she worked with various Washington counties, auditors and insurance companies. She brings many years of customer service, accounting and administrative support. She enjoys spending time with family and friends.



WCRP BOARD MEMBER SPOTLIGHT

Featuring Lisa Young



Lisa Young is the HR Director/Risk Manager (and currently also Interim Event Center Co-Director) for Kittitas County. Lisa has worked for Kittitas County for 15 years.

She has been appointed by the Kittitas County Commissioners to fulfill several WCRP related assignments - Board Director, County Claims Administrator and County Risk Manager. The WCRP Board of Directors has elected Lisa to serve on the Pool's Executive Committee and recently as its Vice President.

Could you describe your family? I am married, with two girls; Bri (16) and Bailee (13).

Where do you live? We live about 7 miles SW of Ellensburg close to the mouth of the Manastash Canyon; we have about 1.5 acres.

What do you like to do when you aren't working for the county? Our family enjoys camping. We've gone from tent camping and "roughing it" to camping in style (RV), but we don't get to go out as much as we'd like; life manages to get in the way on a regular basis! We also fish when we can. I enjoy hiking and trying to maintain a healthy lifestyle for my family in general. Scrapbooking and photography are my favorite indoor hobbies. I also just became a Team Beachbody Coach!

Have you taken any major trips during the last five years? My husband and I went to Italy a couple of years ago for my best friend's 40th birthday. That was amazing! Other than that my trips have been limited to Risk Management Conferences like PRIMA and AGRiP, which I thoroughly enjoy! It's a perfect mix of fun (travel) and work (learning and getting to know my counter parts, which is fun).

Do you have any pets or farm animals? Yes; we have two dogs; a Yellow Lab a rescued German Shepherd, a cat (also a shelter animal), and a hamster. The dogs and the cat often go camping with us.

What is unique about you? Hmm, this is a hard one. I suppose I would say that I did my first and ONLY marathon in Sanda City, Japan! For many years, Kittitas County has had a Sister City relationship with Sanda and we have traded athletes; although I would not use that term to describe me! They send two people to participate in our Whiskey Dick Triathlon, and we send two runners to participate in their marathon. In mid-2006, I was asked to participate which was a very intimidating thought since I was not a "real" runner and had certainly never run 13.1 miles. But I could not say no to the thought of getting to visit Japan where my mother was from. So that December I was on a plane to Japan! I was near the end of the pack, but finished and the experience was AMAZING!

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WCRP Executive Committee

Py 2014 President

Tammy Devlin, Thurston County

Py 2014 Vice-President

Andrew Woods, Columbia County

Py 2014 Secretary/Treasurer

Keith Goehner, Chelan County

Other Members

Thad Duvall, Douglas County

Robert E. Koch, Franklin County

Dean Burton, Garfield County

David Alvarez, Jefferson County

Lisa Young, Kittitas County

F. Lee Grose, Lewis County

Lisa Ayers, Pacific County

Steve Bartel, Spokane County

Risk Pool Staff

Administration

Vyrle Hill, Executive Director

Sue Colbo, Accounting Officer

Stacey Spears, Admin. Asst.

Debbie Larsen, Office Assistant

Claims

Susan Looker, Manager

Mike Cook, Senior Analyst

Joe Campeau, Senior Analyst

Holly Fierro, Claims Analyst

Lisa McMeekin, Representative

Jeri Woods, Claims Assistant

Member Services

David Goldsmith, Specialty Services

Jill Lowe, Loss Control

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Debbie@wcrp.wa.gov or call (360) 292-4493. Have a story or photos to share? Please submit them to the email address.

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RISK POOL



Created by Counties for Counties

Would you be willing to share an embarrassing moment? Hmm, this is a RISKY question! How about that horrible photo in the PRIMA brochure with my triple chin! Agh...where did THAT come from???? Actually, the older I get the more I find I'm willing to put myself out there, which will be perfect timing because when my kids begin getting married and having kids of their own, I can embarrass THEM!

Where did you grow up? I was born and raised in Ellensburg! When I was very young, we lived in Flagstaff, AZ for a short time, and when I did my college internship at Children's Hospital I lived in the Seattle area. I ended up staying there for four years living in Kirkland, Tukwila, Renton, and then the Greenwood area. We moved back to Ellensburg to start a family where our families would be close by.

What drew you to your current career? I pursued a college degree fully believing I would make a living doing what I loved (at that time, it was Graphic Design...I am an Art Major!). But that line of work really required living in a big city; not little Ellensburg. When I lived in Seattle, I ended up in banking, so when I returned to Ellensburg I continued that path for a while. After a couple of different jobs, including bookkeeping and inventory for Les Schwab, I was hired by the County in the Assessor's Office. In 2001, a new position was created in HR. It was entry level but I found my new passion! Since then I have held a total of four positions in our HR Department, and have added the role of Risk Manager. Long story, but basically I LOVE helping people, which is what HR and Risk Management are about.

Kittitas County is pretty much smack dab in the middle of Washington state. Because of this, we all travel through Ellensburg. Do you have a favorite restaurant to recommend?

We have some pretty good places to eat. My favorites for lunch and dinner are: The Roadhouse Grill, The Palace, The Ta, and The Pasta Company. The Red Horse Drive-In is pretty good too! For breakfast, I'd suggest Perkins or the Palace. For foreign cuisine, I've heard Sugar Thai is good, and we also have the Panda Garden and numerous Mexican restaurants...even a couple of "taco wagons". YUM! And I have to put a plug in for the Ironhorse Brewery and D&M Coffee...both local businesses with great beverages!

PRIMA CONFERENCE - Jill Lowe, Loss Control Coordinator

Several WCRP Board members and staff attended the PRIMA Conference: *Refining Risk Management* in Long Beach, CA June 8th - 11th. The conference program included keynote speakers, an extensive choice of educational tracks, exhibitors and plenty of opportunities for networking. In attendance were: Lisa Young, Kittitas County; David Alvarez, Jefferson County; Lisa Ayers, Pacific County; Rich Sill and Annie Achziger, Clallam County; Chris Curtis, Thurston County; Jill Lowe, WCRP staff and Liz Miser, AJG (Producer). Our own Rich Vincelette of Berkley Public Entity Managers, LLC moderated two sessions. On Wednesday morning, four of the attendees participated in the 5K fun run.

Liz Miser
AJG (Producer)



Lisa Young
Kittitas County
and Jill Lowe
WCRP Staff



Annie Achziger
Clallam County





David Goldsmith, Member Specialty Services

THE 2014 ON THE ROAD STATEWIDE TOUR



By the time you read this article, The 2014 On The Road Statewide Tour will have been concluded. Thousands of miles, and 26 Counties later, the legislative authorities of each member jurisdiction were updated on the financial health of the Pool, the challenges and successes of 2013, and what is foreseen as the organization moves toward the end of the 2014 fiscal year and beyond.

Of course, all jurisdictions were curious about the expulsion of Clark County and what affect that would have on the Pool and its insuring partners. The 2014 reinsurance/excess insurance renewals would indicate that Clark County leaving did not have much of an impact, if any. The loss of overhead support will be made up by tapping into the 'run out' account designed to administer the affairs of a member leaving the organization without burdening the rest of the membership.

I am always pleased and reassured on these annual visits on how well informed the elected leadership is concerning the WCRP and its activities. This is a great statement that the designated County Risk Managers and County Claims Administrators are providing the essential communication link between the Member Counties and the Pool.

WCRP has much to celebrate in what has been accomplished by the concerted efforts of the membership, the Board and staff in 'righting the ship' that was listing badly just a decade ago. What once was clearly a net liability has now been moved into a very positive net position (or members' equity), and at the same time taking on more risk while protecting against runaway sets of circumstances.

On my last eastern Washington swing, I was driving through the Palouse region just past dusk. I was viewing the rise of a 'super' moon, heightened by the smoke from the wildfires creating a 'blood' moon. Contrasting this sight was the golden glow of the rolling wheat fields and the dark rich soils of plowed fields...I had to stop and take it in, it was simply breathtaking. I was reminded of the saying 'It is not the number of days that defines one's life, but rather those few moments that take your breath away'. And this was one of those moments.



With a wrap on this year's tour, I reflect on the diversity of the landscape traveled, the diversity of the counties visited, and the integrity within which we conduct our business; for truly, it is our diversity that is our greatness and our strength is in our integrity. See you next year 'On the Road'.

This article by Laura Mazzuca Toops, PROPERTYCASUALTY360.COM is reprinted with permission. While it doesn't apply to the concept of Pooling, it is an entertaining article that may be pertinent to your personal home and vehicle insurances. You can view the website at www.SummitProfessionalNetworks.com

4 Ways Insurance Might Respond if Godzilla Attacks

Ever think about policy wording, exclusions and ISO forms when watching a summer blockbuster? You're not alone.

Although classic movie monster Godzilla has been crushing cities (specifically, Tokyo and Manhattan) since 1954, his latest incarnation in this spring's hit movie has shed new light on the damage wreaked by the old lizard—this time on San Francisco.

The new "Godzilla" movie earned \$93.2 million on its opening weekend, [according to Box Office Mojo](#). But the dollar amount of insurance claims and collateral damage that would result if a 335-foot prehistoric lizard really did hit San Francisco could make that amount pale in comparison. We asked long-time insurance educators (and Godzilla fans) Chris Amrhein and [Bill Wilson](#) (director of IIABA's Virtual University) to discuss how Godzilla's return would impact the insurance industry. Read on to see their predictions.



1. Just as in any disaster, business interruption is a must.

Spoiler alert: In the new film, Godzilla takes down the Golden Gate Bridge, which is currently uninsured, Bill Stafford, director of risk management and safety for the bridge, [tells San Francisco Business Times](#). Until 2005, the bridge was insured for up to \$45 million (earthquake coverage excluded), at a cost of \$1.3 million in premium.

Today, the Golden Gate district reserves that premium amount in case it's needed, and the reserves have accrued to between \$12 million and \$14 million, Stafford said in the story.

Unfortunately, the cost of building a new bridge is estimated at around \$1.55 billion.

And since the Golden Gate Bridge is one of the city's most iconic landmarks, the dollar amount in lost tourism could run into the billions.

That's where business interruption comes in, says Wilson. For full business income coverage you'd need damage by a covered peril to property on your described premises, he says. There is also limited (usually 3 weeks) coverage if you can't access your premises by order of civil authority, which would be sure to enforce evacuations wherever Godzilla trod.

"If you've had damage, the big issue, given that most of the city has been destroyed, is the policy limit, which probably isn't adequate for a rebuilding period that could take years," Wilson says. "Even if you were back in business much quicker, you'd have a significantly reduced income stream when the rest of the city is destroyed."

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“Anyone dependent on tourists, or clients from the Marin side of the Bay, will need a Dependent Properties form specifying the Golden Gate Bridge,” adds Amrhein. Off-premises utilities and services coverage is also a must; “just think of all those exploding overhead power lines in Tokyo and you can see the potential problem,” he says. Amrhein says he’d also add Extended Period of Indemnity coverage due to the loss of tourists—unless they’re replaced by hordes of Godzilla fans, which could be a boon for business.

2. Homeowners’ coverage would cover most damages--or would it?

Amrhein pondered what a typical homeowners’ claim might look like in the wake of a Godzilla attack. He speculates that while only a few dwellings would be directly “stomped and smashed,” coverage would depend on the actual peril that affects the home. “Fire and explosion are clearly covered, but then it gets murky,” he says. Drawing directly from policy language, “collapse” would probably be covered, “since it would be due to the ‘weight of...animals.’” But “earth movement” is excluded if “caused by or resulting from human *or animal* forces,” and power failure is excluded (and everyone knows Godzilla's proclivity for power lines).

For homeowners on an open perils basis, there is an exclusion in the ISO form for “nesting or infestation, or discharge or release of waste products or secretions of any animals,” Wilson says. And while a single Godzilla wouldn’t constitute an “infestation,” in the case of multiple monsters (as in the latest film), “that could be problematic,” he says.

And while “sudden and accidental damage from artificially generated electrical current” is covered, there is no coverage in the instance of “loss to tubes, transistors, electronic components or circuitry that are a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus,” Amrhein says.

“So when he rips down all those power lines, there will be hell to pay,” Amrhein adds.

And on an ugly and often overlooked note: “What about the ‘release of waste products?’” Wilson asks. A Godzilla dropping that falls from a height of a 10-story building could do some serious damage, and could even result in a pollution exposure—although an exception is made if the pollution is caused by a Specified Cause of Loss, which would be the case with “falling objects,” Wilson points out. “ISO is on record as saying that an open perils form should not provide lesser coverage than a named perils form and a named perils HO policy would cover falling objects.”

3. Auto coverage: comp or collision?

Under typical policy language, autos damaged by Godzilla should be covered if they have comprehensive coverage, unless it’s a rental car you’ve had valet parked, Amrhein notes.

And assuming we’re talking ISO forms, the big Godzilla coverage question for auto is whether it’s comprehensive or collision, Wilson says. “The answer is most likely comprehensive coverage, ‘contact with bird or animal,’” he says. “I don’t know if this edition of Godzilla breathes fire (*Editor’s note: He actually breathes plumes of pure radiation*), but that’s also a comp claim.”

4. Godzilla's motivation could trigger a TRIA claim.

Assuming that it’s renewed, would TRIA coverage kick in—assuming Godzilla can be construed as a terrorist? “It would depend upon Godzilla’s motivation: Was he put up to this by terrorist who misled him as to our intentions?” Amrhein asks. “Is he simply a drunken sailor let loose on the town? Was he fine until that fuel truck he mistook for a living fellow monstrous love interest blew sky-high, which his tiny brain interpreted as a rejection of his amorous advances?”

“There is case law that says a non-human animal is incapable of forming intent, so exclusions such as vandalism and theft don’t apply to animals,” Wilson says. “I would think the same logic would apply to terrorism claims and the way the federal law defines an act of terror; it has to be committed with intent.”