

WASHINGTON COUNTIES RISK POOL
Roundtable for County Claims Administrators and Risk Managers
And Property Program Training
MINUTES

Thursday, November 6, 2008
Great Wolf Lodge, Grand Mound, Washington

ATTENDANCE:

* denotes Executive Committeeperson

Adams County: *Not represented at Roundtable*
Benton County: Bryan Perry, Safety & Training Coordinator – Alt. Director
Chelan County: Cathy Mulhall, County Administrator – Alt. Director
Clallam County: Toni Gilbert, Safety/Training Officer – Alt. Director
Clark County: Mark Wilsdon, Risk Manager
Elizabeth Vaughn, Emergency Management
Columbia County: Drew Woods, Public Works Director – Director
Cowlitz County: Clyde Carpenter, Risk Manager – Director
Claire Hauge, OFM Director – Alt. Director
Douglas County: *Steve Clem, Prosecuting Attorney/Coroner – Director
Franklin County: Ryan Verhulp, Chief Civil Deputy Prosecuting Attorney – Alt. Director
Garfield County: Karl “Butch” Low, Risk Management Services
Grays Harbor County: Bob Beerbower, Commissioner – Director
*Rose Elway, Director, Management Services/Budget – Alt. Director
Anne Sullivan, Risk Manager/Emergency Services
Island County: Betty Kemp, GSA Director – Alt. Director
Jefferson County: David Alvarez, Chief Civil Deputy Prosecuting Attorney – Alt. Director
Kitsap County: *Mark Abernathy, Risk Manager – Director / President
Tim Perez, Risk Management Specialist
Anastasia Johnson, Claims Assistant
Ione George, Senior Deputy Prosecuting Attorney
Kittitas County: Lisa Young, Human Resources Manger/Safety Officer
Lewis County: *Lee Grose, Commissioner – Director
Harry Green, Risk Manager – Alt. Director
Paulette Young, Safety Officer – Alt. Director (*Property only*)
Mason County: *Not represented at Roundtable*
Okanogan County: *Not represented at Roundtable*
Pacific County: Bryan Harrison, County Administrative Officer – Director
Marie Guernsey, Assistant Risk Manager
Pend Oreille County: Don Ramsey, Risk Manager/County Engineer
San Juan County: Adina Cunningham, Deputy Director of County Administration – Alt. Director
Skagit County: *Not Represented at Roundtable*
Skamania County: *Marilyn Butler, Administrative Services Director – Director
Debi Van Camp, Assistant Risk Manager – Alt. Director
Spokane County: * Steve Bartel, Risk Management Supervisor – Director
Thurston County: Diane Oberquell, Commissioner – Director
*Tammy Devlin, Risk Manager – Alt. Director
Chris Curtis, Risk Analyst/Training
Susan Carr, Claims Assistant
Walla Walla County: *Jay Winter, Personnel / Risk Manager – Director, Secretary/Treasurer
Whatcom County: *Not represented at Roundtable*
Yakima County: Ron Zirkle, Prosecuting Attorney – Director
Larry Peterson, Senior Deputy Prosecuting Attorney – Alt. Director

Washington OFM: Shannon Stuber, LGSI Program Administrator

Broker Services: Mike Croke, Senior Area Vice President – AJGRMS, Inc.
Liz Miser, Area Vice President – AJGRMS, Inc.
Tim Chace - AJGRMS, Inc.

Insurers Leslie Conti, AIG Branch Manager (Seattle)
Cheri Semanate, NW Risk Specialists/AIG-Lexington (Seattle)

Adjusters Slaed Spiller, McLaren's Young (*Property only*)

WCRP Staff: Vyrlle Hill, Executive Director
David Goldsmith, Member Services Manager
Jill Lowe, Loss Control Coordinator
Susan Looker, Claims Manager
Mike Cook, Claims Analyst
Candy Drews, Claims Analyst
Tammy Cahill, Claims Representative
Claire Thompson, Claims Assistant

ROUNDTABLE

Welcome:

Claims Manager Susan Looker welcomed the attendees at 9:00 a.m.

Program:

Susan introduced Bob Jeans of JMW Settlements, who presented a program on structured settlements.

Mr. Jeans remarked that structured settlements can be useful as a tool to arrive at settlements because they allow the claimant/plaintiff to envision receiving funds over a long period of time. They are also useful to the insurer because a settlement can be reached that allows the insurer to offer an amount of money that actually returns more than invested.

Questions were asked and answered regarding the reliability of payments and the final release to the county members.

Announcements:

The program was followed by announcements from Susan Looker, and also Jill Lowe, Loss Control Coordinator.

Roundtable Items:

Jill and Susan addressed some pre-submitted subjects:

1. From Jay Winter – During a “declared emergency,” who has the authority to vacate a county building or close operations? For example, Walla Walla County had a severe windstorm and lost electricity and phone service to the courthouse. The intent was to close the courthouse, however, Superior Court was in the middle of a trial and, because a generator was available for computer services, they continued with the trial. The Commissioners then said that each elected official and department head was responsible to make a decision about continuing operations, based on their individual assessments of their ability to serve and function. This created some interesting responses from employees when told to go home and “no, you don’t get paid for non-work time but you can choose to use accrued leave.”
2. From Mark Abernathy – “Now that I have a driving abstract, what do I do with it?” What criteria should counties use to screen new employees, and determine driving eligibility for current employees? Jill reiterated there is a bunch of good stuff on the WCRP website on this subject.

3. From Steve Bartel – If Spokane County is self-insured, or has a self-insured retention, it is subject to the medical malpractice closed claim reporting requirements in RCW Chapter 48.18.140, which the Legislature passed in 2006. Susan commented that the Pool will report.
4. From Betty Kemp – “Have other counties been able to dismiss cases based on Recreational Immunity?” This led to a lively discussion of risk and liability related to county parks that have been closed due to budget constraints. Adina Cunningham commented she had received a legal opinion that indicated risk was lessened if the county posted “no trespassing” signs at closed county parks. Other attendees indicated it might generate less risk to post “use at your own risk” signs and allow the county residents to continue to use the parks.
5. From Steve Clem – Douglas County recently was able to help Pend Oreille County with the provisions for an RFP for IT services that were favorable to the county.
6. Mark Abernathy noted that the Disability and Business Technical Assistance Center has a helpful website dealing with compliance with the ADA. There website address is www.dbtacnorthwest.org.

Risk Exposure Assessments:

Jill handed out packets of information individualized to each county on the results of their risk assessments completed during the last year. Some of the packets had been given to county representatives during the Executive Committee Meeting on November 5th. She thanked Tim Chace for his valuable assistance, and announced they would be returning to the counties for a more detailed review and analysis.

PROPERTY PROGRAM (CLAIMS) TRAINING

Several counties sent storm damage photos to Jill, who assembled them into a montage and displayed them electronically, set to music, on a wall of the conference room. The recent losses experienced by Lewis County, Walla Walla County, Grays Harbor County, and others, were highlighted in the display.

David Goldsmith led a discussion about the players involved in a property loss, and asked for comments from each of them, including the counties, the Pool, the broker, the insurer, and the adjusters.

Paulette Young, Lewis County Safety Office (Alt. Director) spoke about her experiences with the winter storm of 2007. If a county is hit with a catastrophic loss, she urged them to consider the following guidelines in dealing with the loss:

- Make sure all insurance coverage is where it needs to be.
- Establish one contact person.
- Take photos and inventory all damaged items.
- Document all costs by location.
- Submit everything and let the insurer decide if it's needed.
- Have regular meetings with all the key players.
- Do not be afraid to ask questions.

She also cautioned the members to have insurance on contents of buildings, and to review all FEMA assistance, as it came with some requirements that might make it less than desirable.

Jay Winter, Walla Walla County Personnel/Risk Manager (Secretary/Treasurer) also contributed his thoughts about the wind storms in his county. He made the following recommendations:

- Review the initial reporting process in the county and how losses are reported to Risk Management.
- Review property damages, identify on the list of values (some were not on the list).
- Identify coverage.
- Document damages as you review the losses, as you make repairs, and during the whole process. Take pictures! Identify repairs by building or line item on valuation list.
- Give instructions to those who will be doing the documentation.

- Keep all data together, in a consistent format, so it can be easily retrieved and updated.
- Have one contact at the county to handle all information on the loss.

There were definite similarities to both lists.

David announced appraisers will be ready to start appraising county properties early next year. Progress is being made on an electronic management system where counties can add, delete, and edit their property valuations, and report property claims on-line.