

WASHINGTON COUNTIES RISK POOL
Roundtable Notes
Thursday, July 21, 2011
Marcus Whitman Hotel, Walla Walla, Washington

ATTENDANCE:

* denotes Executive Committeeperson

Adams County: Linda Reimer, Clerk of the Board – Alt. Director
Benton County: Melina Wenner, Human Resources/Risk Manager – Director
Bryan Perry, Safety/Training Coordinator – Alt. Director
Chelan County * Keith Goehner, Commissioner – Director
Cathy Mulhall, County Administrator – Alt. Director
Cindy Dietz, Admin Supervisor
Clallam County: Marge Upham, Human Resources Director - Director
Clark County: * Mark Wilsdon, Risk Manager – Director
Columbia County: Drew Woods, Public Works Director - Director
Cowlitz County: Claire Hauge, OFM Director – Alt. Director
Douglas County: *Not represented*
Franklin County: Robert Koch, Commissioner – Director
Shawn Sant, Prosecuting Attorney – Alt. Director
Garfield County: Dean Burton, Commissioner – Director
Butch Low, Risk Manager
Grays Harbor County: Dale Gowan, Central Services Director – Alt. Director
Joy Carossino, Safety Officer/RM Assistant
Island County: Angie Homola, Commissioner – Director
Betty Kemp, Risk Manager – Alt. Director
Jefferson County: David Alvarez, Chief Civil DPA – Alt. Director
Kittitas County: Lisa Young, Human Resources Manager/Safety Officer – Director
Lewis County: * Lee Grose, Commissioner – Director
Paulette Young, Safety Officer – Alt. Director
J. David Fine, Senior Civil DPA
Mason County: Jerry Lingle, Commissioner – Director
Dawn Twiddy, Risk Manager
Okanogan County: * Andrew Lampe, Commissioner – Director
Nanette Kallunki, Risk Manager – Alt. Director
Pacific County: Bryan Harrison, Administrative Officer - Director
Pend Oreille County: Laura Merrill, Commissioner – Director
Don Ramsey, County Engineer/Risk Manager
Teresa Brooks, Claims Administrator
San Juan County: Pete Rose, County Administrator – Director
Skagit County: Billie Kadrmas, Human Resources/Risk Manager - Director
Skamania County: * Marilyn Butler, Risk Manager – Alt. Director, President
Spokane County: * Steve Bartel, Risk Manager – Director, Secretary/Treasurer
Lauren Williams, Liability Adjuster
Thurston County: Sandra Romero, Commissioner – Director
* Tammy Devlin, Risk Manager – Alt. Director
Walla Walla County * Jay Winter, Personnel/Risk Manager – Director
Mark Spinks, Public Records Officer
Dena Schueler, RM Assistant
Keilen Harmon, Jail Commander
John Turner, Sheriff
Whatcom County: * Randy Watts, Chief Civil DPA – Director
Yakima County: Larry Peterson, Sr. DPA - Director

Washington OFM: Shannon Stuber, LGSIP Program Administrator

Broker Services: Mike Croke, Senior Area Vice President – AJGRMS, Inc.
Liz Miser, Area Vice President – AJGRMS, Inc.
Tim Chace, Director of Risk Control – AJGRMS, Inc.

Others: Richard Vincelette, ACE Senior VP, Public Entity
Brian Whooley, ACE VP, Public Entity
Eric Johnson, Executive Director, WSAC

WCRP Staff: Vyrle Hill, Executive Director
David Goldsmith, Member Services Manager
Jill Lowe, Loss Control Coordinator
Susan Looker, Claims Manager
Mike Cook, Sr Claims Analyst
Candy Drews, Sr Claims Analyst
Tammy Cahill, Claims Representative
Lisa Daly, Claims Assistant
Sue Colbo, Accounting/Auditing Officer
Claire Thompson, Administrative Assistant

Property Coverage: On July 20, 2011 (Wednesday), from 3:30 p.m. to 5:30 p.m., prior to the conference, Liz Miser and Mike Croke reviewed coverage afforded by the Washington Counties Property Program (WCPP). Ms. Miser began the review by talking about the state of the worldwide property insurance market as of June 2011. The world has experienced many property losses: flooding in Brisbane (Australia), a cyclone in North Queensland, a 6.1 earthquake in New Zealand, a 9.0 earthquake in Japan, more than 280 tornados in the United States, Mississippi River flooding, and a 6.0 earthquake in Christchurch (New Zealand). All told, the first half of 2011 has seen over \$75 billion in worldwide insured property losses, which have already exceeded the total losses for 2010. And the hurricane season is just starting in the U.S. Ms. Miser noted the property market is reacting to losses in the global market.

She also noted the underwriters are looking at individual risks. If COPE data is complete, the data looks better and underwriters have a better picture of properties. It's worth noting renovations, updates, descriptions, addresses, zip codes, construction types, etc. and generally keeping all information up to date and as complete as possible.

26 counties participate in WCPP; Lexington has underwritten for 10 years. Property is insured to \$500M per occurrence, earthquake to \$200M, and flood to \$200M. Various other categories have various sublimits. Members can choose from several deductibles ranging from \$5,000 to \$50,000. Ms. Miser reviewed the blanket limits of insurance and then reviewed the sublimit categories and amounts. The fluctuation in value (margin) clause allows buildings to be added or taken away without a change in the paid premium during the year of fluctuation. Premiums are then adjusted during renewal.

Welcome: Loss Control Coordinator Jill Lowe welcomed all attendees to the July 21, 2011 Claims Administration and Risk Management Roundtable at 8:30 a.m. Around-the-room introductions were conducted. There were 63 meeting attendees, staff and others, with all member counties but Douglas County represented.

Program: Jill Lowe introduced Wendy Jones, Chief Corrections Deputy with the Whatcom County Sheriff's Office, as the speaker for the morning program on Jail Liability. Ms. Jones has been Chief since 2001 and with the Corrections Bureau since 1981. She has a BA in Sociology/Criminology and a Masters in Business Administration.

Chief Jones spoke about the major liabilities posed in jails, and how to reduce those liabilities. She explained that jail inmates can take their pick of several laws, the most frequently used being 42 USC section 1983 - Civil Action for deprivation of rights, more commonly known as a civil rights complaint. Civil rights complaints focus on four constitutional amendments (1st, 4th, 8th and 14th). Some inmates file complaints using the Religious Land Use and Institutionalized Persons Act (RLUIPA).

In Whatcom County, five top issues have resulted in liability: 1) Medical, 2) In-Custody Death, 3) Conditions of confinement, 4) Sexual Harassment/Misconduct, and 5) Strip searches. Chief Jones reviewed these five issues and then spoke about what can be done to decrease incidents and deal with inmates who allege civil rights violations. She made the following recommendations:

- 1) Create a partnership between the jail manager and the civil attorney in charge of jail issues.
- 2) Understand the limits of what Corrections staff can be expected to do in any given moment.
- 3) Create an annual training plan and follow it. Document all training provided. Chief Jones opinion on training: "It's better do less better than more poorly."
- 4) Encourage advanced medical training (EMT).
- 5) If you don't have Policies and Procedures, get them, and follow them. Revise/review at least annually, and spot check to see they are being followed.
- 6) Review all critical incidents for errors in the existing policies and compliance.
- 7) Interact with offenders.
- 8) Pay attention to details.
- 9) Act professionally.
- 10) Give meaningful performance reviews and feedback.

Chief Jones left each attendee with the following two pieces of advice:

1. "Offenders are in jail as punishment, not for punishment."
2. "Think it, feel it, but don't say it or do it!"

The Roundtable concluded at 10:30 a.m.