



# County Connection

News from Washington Counties Risk Pool

Winter 2008

## Member Counties Busy Recovering from Damage after Recent Storms

Several storms that have slammed our state recently leave much recovery work in their wakes even a month later.

Nine WCRP member counties were included in Gov. Christine Gregoire's "public assistance" disaster declaration: Clallam, Grays Harbor, Jefferson, Kitsap, Lewis, Mason, Pacific, Skagit and Thurston.

For an idea of what various counties experienced and in many cases are still repairing, here's a list of damage claims submitted by counties in the Risk Pool's property program:

- **Grays Harbor:** eight buildings and at least two vehicles.
- **Kitsap:** three facility sites.
- **Lewis:** six buildings and multiple airport and fairground structures, 11 vehicles, nine equipment units and numerous bridges.
- **Mason:** one facility.
- **Pacific:** two buildings and multiple communications, fairgrounds and parks structures, at least one vehicle and one equipment unit.
- **Skagit:** one bridge.

Property Loss Notices were submitted to the Pool's insurer through broker Mike Croke. The insurer has retained McLarens Young International to adjust the losses.

Crisis Management coverage was included in this year's reinsurance agreement from AIG Specialty Excess. Croke inquired about this and received a somewhat favorable response. Crisis



Photo courtesy of WSDOT/Jeremy King website

I-5 looking north in Chehalis area (Wal-Mart complex is on left) shortly after the early December storms.

Management cost estimates were solicited and a claim is being filed.

Walla Walla County experienced damages to several of its buildings and many fairgrounds structures from a windstorm January 4. Also, Clark County experienced damages from a tornado January 10. Fortunately none of the damages were to county properties.



Photo courtesy WSDOT/Jeremy King website

At Chehalis Airport, planes are about the only objects above water when this picture was taken.

### Vacancy on Executive Committee

Leon Long's recent departure from Spokane County employment has created a vacancy on the Risk Pool's Executive Committee. Leon's service on the Committee began in October 1999. His current three-year term will expire in September 2010.

Directors or Alternate Directors interested in serving on this committee are asked to contact **Keith Goehner**, Nominating Committee Chair/WCRP President, at keith.goehner@co.chelan.wa.us or by calling 509-667-6215.

**More storm pictures are featured throughout this issue. If you'd like to share stories of survival and recovery from a risk management perspective, send them to the editor at [kitty@wcrp.wa.gov](mailto:kitty@wcrp.wa.gov)**



# WCRP Remains Diligent in Dynamic Market

By **Keith Goehner**  
WCRP President

In a very unpredictable environment, the Washington Counties Risk Pool continues to provide insurance, risk management resources and support to its members in an outstanding fashion.

We are privileged to have insurers, Risk Pool staff and counties who are committed to work diligently to achieve continued success for the Pool.

## Executive Committee

### President

**Keith Goehner**, Chelan County

### Secretary/Treasurer

**Mark Abernathy**, Kitsap County

### Other Members

**Diane Oberquell**, Thurston County

**Toni Gilbert**, Clallam County

**Rose Elway**, Grays Harbor County

**Steve Clem**, Douglas County

**Randy Watts**, Whatcom County

**Neva Corkrum**, Franklin County

**Jay Winter**, Walla Walla County

**Marilyn Butler**, Skamania 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

#### Member Services

**David Goldsmith**, Manager

**Jill Lowe**, Loss Control Coordinator

**Kitty Bottemiller**, Editor/Events

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Published by



**WASHINGTON COUNTIES  
RISK POOL**

Created by Counties for Counties

Our insurers have recognized this commitment to risk management which has been reflected in our stable rates and continued contribution supporting the management/supervisory training that the Pool has been providing. Our broker, Mike Croke of Arthur J. Gallagher Risk Management Services, Inc., has been successful in securing this financial support.

Accessing this training has been beneficial for counties in addressing areas of concern and developing and implementing policies, which help reduce liability exposure.

The staff, under direction of Executive Director **Vyrle Hill**, continues to provide responsive service to the members of the Pool. The risk training provided, member compliance audits, pre-defense reviews and the opportunity to access good sound advice via the *HelpLine* (see details on Page 5) are a few of the areas of support members receive.

“ As we responsibly and purposefully implement our practices and policies, we all are contributors to the success of the Pool. ”

You, the members, have contributed greatly to our success! For the Risk Pool to work effectively, the members must see their involvement as critical to the success of the entity. Cooperatively, we all benefit as individual counties work to reduce risk and liability. Individuals have also been very willing to serve on committees to insure the continued success of the Risk Pool (see box on Page 1 for more on committee-service opportunities).

Whether it's developing policies, identifying areas of training to be emphasized, or analyzing our underwriting guidelines, it is all necessary to provide direction for the Pool.



Board President Keith Goehner (left) accepts a \$50,000 check from ACE Public Entity, delivered by insurance broker Mike Croke at the Fall 2007 Board Meeting. The money is helping to fund WCRP's Management and Supervisory Training for county employees.



Photos by Kitty Bottemiller

Organizational development specialist Lance Calisch coordinates a brainstorming exercise as WCRP Secretary/Treasurer Mark Abernathy of Kitsap County looks on during Fall Session in Bremerton.

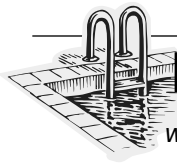
The Risk Pool is a great organization because of everyone involved and their efforts. So it can continue in a position of strength, we must all keep in mind our relationships with each other and the Pool.

As we responsibly and purposefully implement our practices and policies, we all are contributors to the success of the Pool. It is a privilege to be a part of such a fine organization, and your commitment to the Pool is greatly appreciated.

## The Pool's Mission

- To provide comprehensive and economical risk coverage,
- to reduce the frequency and severity of losses, and
- to decrease costs incurred in the managing and litigation of claims.

# POOL NEWS



## Poolside

with Executive Director  
**Vyrle Hill**



Vyrle Hill

**W**ow, the calendar has been replaced with the 2008 edition, yet it seems like only yesterday we were all addressing Y2K!

**Claims:** Our claims-related database reflected

a total of 14,556 claims and lawsuits reported since the Pool's inception in 1988 through the end of the last policy year (September 2007). Of those events, 447 (169 lawsuits and 278 claims) remained "open" at year's end, carrying with them nearly \$3.5 million in outstanding WCRP reserves.

Sincere appreciation to Claims Manager **Susan Looker**, Claims Analysts **Candy Drews** and **Mike Cook**, Claims Representative **Tammy Cahill**, and Claims Assistant **Claire Thompson** for their ongoing claims-handling and management efforts. And congratulations to Candy for passing her third of four tests required for Associate in Claims certification.

**Member Services:** This division assists WCRP counties with their general insurance needs, to meet Pool membership requirements, and serves as the focal point for membership issues that impact the Pool as a whole.

Its functions are generally divided between Loss Control and Field Services. Loss Control's focus includes risk assessment and management and coordinating training activities. Field Services addresses marketing, new products research and development, and Membership Compact compliance.

During PY2007, a model risk management policy was developed and distributed, which several member counties have used in adopting their own Risk Management Policies. Thirty-two county employees attended course reviews and/or took exams to satisfy membership requirements.

Training on the Public Records Act, Sex in Litigation, Management and Supervisory skills, and Basic Collision

Investigation was provided to 540 county officials and employees.

Along with Washington State Association of Counties, Washington Association of County Officials and the County Roads Administration Board, the Risk Pool remains a sponsoring partner of the Certified Public Official training program. However, with support this biennium from the State, the partners plan to enhance the program into a County Training Institute working with/through the Community Colleges Consortium.

Presentation of the audit results to Clark County officials December 19 concluded the initial Membership Compact compliance audits, an arduous task that spanned almost two years. Member counties were found for the most part to be complying with the Pool's risk management and claims administration policies.

Areas where more work was found to be needed include policy development concerning risk transfer/contract management and special events, and trainings in employment practices and vehicle use/driver safety. Pool staff will help address compliance deficiencies.

With the recent addition of Walla Walla County, the Pool's Washington Counties Property Program has grown to 26 participants from the 17 that had been purchasing the similar, Pool-sponsored coverage before the WCPP was launched in 2005.

*The WCPP offers extraordinarily high limits of coverage with very competitive prices. If you've not yet decided to take advantage of it, contact us about this joint-purchase insurance option. We'd be pleased to make you an offer!*

And appreciation for Member Services Manager **David Goldsmith**, Loss Control Coordinator **Jill Lowe** and Administrative Assistant **Kitty Bottemiller** for their member services efforts.

**Financial and Operational:** The following PY2007 financial highlights will also be listed in the upcoming 2007 Annual Report, due out shortly:

- Total Assets grew \$5.2 million (23 percent) to \$27.7 million. Cash (and investments) increased \$6.6 million

(36 percent) while receivables declined \$1.4 million (40 percent).

- An Operating Loss of \$0.2 million occurred, a decrease from the prior year's \$3.2 million Operating Income, and due largely to last year's recovery of reinsurance receivables, and the independent actuary's estimates of increased claims reserves (4.5 percent, from \$8.4 to \$8.8 million).
- Actuarial estimates project another 533 claims for occurrences from all Pool years through September 2007.
- Interest Income rose 57 percent (\$0.28 million) due to a larger surplus (funds not needed for current operations) to invest, and investment rates remaining high. Total Non-Operating Revenues, however, decreased by 3 percent (\$0.03 million), largely due to last year's sale of WCRP's former property, netting nearly \$0.31 million.
- Net Assets (also referred to as Members' Equity) increased nearly \$0.6 million to more than \$5.3 million at year's end; \$4.6 million remains "Restricted" to substantially satisfy WCRP Underwriting Policy Section D, which was revised last March by the Pool Board.

The Board will determine if, how much and when distributions of the Net Assets are to be made. The remaining \$0.7 million is invested in Capital Assets (net of debt).

The State Auditor's and Risk Manager's Offices will soon perform field examinations of last year's financial and operational activities, and audit reports should be available by early spring.

Appreciation also to Accounting/Auditing Officer **Sue Colbo**, who maintains the Pool's fiscal books and prepares the quarterly and annual reports.

**Executive Director Contact:** Please feel free to share your comments, suggestions and criticisms.

Send them to **Vyrle Hill**, WCRP Executive Director, 2558 RW Johnson Road SW, Suite 106, Tumwater WA 98512-6103, or call 360-292-4495; cell: 360-480-2116, or fax 360-292-4501.

**Staff News** continued on Page 4



## STAFF NEWS from Page 3

### Member Services

#### Organizational Development — What If?

**A**t the recent Association of Governmental Risk Pools (AGRiP) Conference, the keynote speaker — a musician and comedian by trade — challenged attendees with three questions.

Whether searching for personal or organizational excellence these questions are a touchstone to assure that you/ the organization are always challenging yourselves to move beyond complacency or current comfort level. A rubber band once stretched never returns to its exact shape, and so it is with you, me and the organizations we serve.

1. What if we (I) could do that, what would it look like?

The only way to manage change is to create change. Entertain the possibility that it could be done.

If there is a current angst, challenge or discord in the organization, he suggested we do three things:

- a. Poke fun at it.
- b. Take the problem and make it an opportunity.
- c. Open up to creativity (list the possibilities).

Often it is from adversity that we find a new path. Think of Total Quality Management as an example. Spawned from the manufacture of poor products, the applied TQM processes virtually rebuilt a nation's economy.

The key is not to get stuck in the problem, but to play with it until you can see the possibilities. Like the sticky note, where the apparent failure of the glue provided a whole new area of possibilities.

2. Write music you can't play, set goals that don't exist. Don't start with what's possible, start with what's cool.

- a. Write it down.
- b. Commit to it.
- c. Take some sort of affirma-



tive action within 24 hours.  
Then motivate yourself to act.

- a. Find a sense of purpose.
- b. Define reward and punishment.

Human behavior tends to need a kick in the seat to get going and several kicks to sustain action unless there's either a big reward waiting or a serious downside. Look at New Year's resolutions as an example. Defining the rewards and punishments implied in acting or not acting, and finding a sense of purpose in taking action that aligns with your own life's purpose creates the motivation necessary to overcome the inertia of not getting started.

3. Become a virtuoso.

What would it take for us (me) to become the best at \_\_\_\_\_?

Resolve to be the best and what would it take to get there.

- a. Write down what it would take.
- b. Allow it to change your life.

The final question is the question of being the very best. Companies and individuals considered world class didn't start out that way. And while we may not be recognized as 'world class' we can all be recognized as world class or outstanding in the field in our own little corner of the world.

At the Pool's Fall Session, we took a critical look out our past as we look to serving today's member county needs. While there is no question we have done a lot of things right and have an excellent program to show for it, we also have opportunities to do more.

As the staff and the Executive Committee work on updating the strategic plan, the comments of the member counties contained in our planning exercise will be taken into serious consideration, as we ask the questions:

- What if?
- What would that look like?
- What goals could we set that would be really be cool? and
- What would it take for us to be the best?

**David Goldsmith**  
Member Services Manager

### Loss Control

**F**irst, congrats to all who passed the *Risk Management for Public Entities* exam in November. Now that you've had a rest, I'd better warn you that I'm now offering *Intro to Risk Management*.

A course review and exam will be offered in conjunction with or sometime near the Pool's Spring Session.



And for those of you capable of texting and driving at the same time, Engrossed House Bill 1214 just took effect **January 1**, prohibiting reading, writing or sending e-messages while driving a motor vehicle.

#### **Management/Supervisory Training**

Much of my time is being spent on these classes. The instructors are getting great evaluations and sessions are filling. I appreciate your support in this endeavor and that you understand how important the subject matter is.

One focus of the class is "Managing Employee Performance". Instructor Connie Poulsen defines *performance management* as "the ongoing process of communication between employees and supervisors, giving and receiving feedback, integrating evaluation, and identifying development opportunities in support of the organization's strategic goals".

I've found that some counties don't regularly require their managers to evaluate employee performance. You might want to re-examine this if your county isn't doing this. Claims and lawsuits can be better managed (even avoided) when carrying out this employment process.

I know, performance reviews are a lot of work but they also provide your county documentation of how an employee is doing. When done well, performance reviews establish clear goals and expectations, provide coaching and encouragement, accurately appraise strengths and weaknesses, provide timely feedback, and recognize achievement.

A principle requirement of the evaluation is that it cover the entire period of time reviewed. To be thorough, a manager needs to collect information about each employee for the entire time between evaluations. This reminds the employee that their performance is constantly being reviewed and encourages

# POOL NEWS

## STAFF NEWS *from Page 4*

them to excel. The instructor spends several hours on this subject.

I have highlighted just a few of the benefits of conducting performance reviews and encourage you to explore this subject more if you haven't already done so. These reviews are critical to loss control and if done well, will provide you the documentation needed to reduce claims or lawsuits.

**Jill Lowe**

*Loss Control Coordinator*

## Claims Division

### What Can Happen When Decisions Are Left to the Jury

This is a case of mistaken identity, in which the plaintiff sued the City of Kennewick and Benton County, including named officers from the City and County.

The plaintiff alleged multiple causes of action that include in part, unlawful imprisonment/false arrest, negligence, willful misconduct, intentional infliction of emotional distress, outrage and civil rights violations (42 U.S.C. 1983). Officers from the City of Kennewick were pursuing a "suspect" who failed to stop a motor vehicle when signaled to do so. A county deputy assisted (there is a consent agreement between the City and County for mutual aid).

As they were tracking the suspect in the neighborhood into which they believed he fled, the K-9 caught a scent that led them to the backyard where the plaintiff (not the driving suspect, it turned out) was sleeping. The plaintiff alleges that he was awakened by the attack of the K-9, and was assaulted by two officers and the deputy.

The defendants believed they had probable cause to arrest the plaintiff, identified themselves and stated that he did not comply with their orders, was combative, that they had to put him in handcuffs, and then released the K-9 dog. The plaintiff does not dispute this, but states that he was not aware of who the "officers" were so he was defending himself.



The defendants filed a summary judgment motion on multiple causes of action. The civil rights (42 U.S.C. 1983) and outrage causes of action were dismissed against the City and County, but not against the individuals named.

The plaintiff was taken to an emergency room and received stitches in his left cheek and left forearm. He also complained of back pain. He was released two hours later. Four days after the incident, the plaintiff visited his family doctor, claiming he had a sore left knee, back pain, decreased hearing in his right ear and was suffering from post traumatic stress.

He was diagnosed with 1) right ear hearing loss, 2) left knee strain, 3) left ankle sprain and PTSD. Following was a course of physical therapy and within 30 days he had improved to the point he was able to return to his regular activities. The doctor advised there was not "functional" hearing loss and that he was uncertain whether the mild hearing loss was traumatically induced.

Special damages amounted to approximately \$32,000, (including medical, lost wages and miscellaneous out-of-pocket expenses). The plaintiff was seeking future medical expenses of approximately \$70,000, punitive damages and general damages. The defendants still had potential exposure to plaintiff attorney fees.

The defendants were interested in settling the case for a reasonable sum. A mandatory mediation took place in which the plaintiffs indicated it would take at least \$850,000 to settle the case. Because the defendants did not believe the value of the case was anywhere near that amount, they concluded the mediation without making a settlement offer (other demands were for \$1.3 and \$2.5 million).

Benton County tendered the suit to the City because the deputy was working under the direction of the City of Kennewick. Per the agreement, the City was obligated to defend and indemnify the County.

The case went to trial in April 2007. A special verdict came down from the jury May 1, with an award of just over \$1 million (no punitive damages were assessed against the county deputy). The court ordered the defendants to pay the plaintiff's attorney fees and costs of

\$516,000. The City of Kennewick filed a motion for a new trial based on the plaintiff intentionally introducing evidence in trial not previously disclosed. The motion was denied. An appeal has been filed.

**Susan Looker**  
*Claims Manager*

*Submitted by Candy Drews, Claims Analyst*

## HR HelpLine Available

Did you know that WCRP members can access a 24-hour hotline to address personnel and HR management issues?

*HelpLine*, provided through the Pool's major reinsurance carrier, employs knowledgeable legal counsel and practitioners to answer questions, discuss situations and point you to other resources.

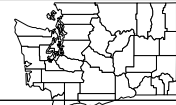
By far, the most expensive claim the Pool handles is one involving personnel. Not only are these expensive, but time consuming and disruptive to the organization. *HelpLine* can help get early counsel before an issue becomes a claim. It's free to users and may save your county a lot of money. Please take advantage of this service!

Each participating county has an assigned person who can access *HelpLine*:

MEMBER COUNTY	CONTACT
Benton	Melina Wenner
Chelan	Cathy Mulhall
Cllallam	Marge Upham
Clark	Francine Reis
Columbia	Drew Woods
Cowlitz	Jim Zdilar
Douglas	Steve Clem
Franklin	Ryan Verhulp
Grays Harbor	Marilyn Lewis
Island	Larry Larson
Jefferson	Lorna Delaney
Kitsap	Penny Starkey
Lewis	Archie Smith
Mason	vacant
Okanogan	Nanette Kallunki
Pacific	Bryan Harrison
Pend Oreille	Tom Metzger
Skagit	Billie Kadrmas
Skamania	Debi Van Camp
Spokane	Steve Bartel
Thurston	vacant
Walla Walla	Jay Winter
Whatcom	Daniel Gibson
Yakima	Paul McIlrath



# MEMBER NEWS



## Cowlitz County

Thanks to Risk Manager **Clyde Carpenter** for pointing us to the website <http://picasaweb.google.com/jeremykingfamily/Flood2007%20> — it is full of storm pictures, credited to a variety of photographers.

## Garfield County

The new Eastern Washington Agricultural Museum at Garfield County Fairgrounds was featured in a November *Lewiston Morning Tribune* article, notes Commissioner **Dean Burton**, Garfield's rep on the WCRP Board. The museum is now operating and contains all sorts of historical items used in the not-too-distant past, such as hand-operated wringer washers, branding irons, horse-driven combines and mail wagons. Donations are added to the collection frequently, helping younger generations learn of their roots. Founders have been collecting both money and salvage items, and received a state grant for the project. Admission is free (donations requested). Burton was among the ceremonial groundbreakers in late 2006.

## Grays Harbor County

There are many unsung heroes from the December storms and **Joy Carosino** of the county Emergency and Risk Management staff would like to thank them all. She was at her desk December 4 when she got a call from a mom on Highway 12 where a slide had blocked the road to Oakville, where her daughter was waiting for her, and the waters were rising. The woman was very distraught, Joy recalls.

The woman reported seeing a white truck with lights on at the side of the road. Joy told her it was probably the county road crew, and suggested the woman go see if they could help her. She stayed on the line while the woman ran down the road and eventually handed over the phone. It happened to be Assistant Road Supervisor **Kevin McDougall**, who helped the woman from there.

Joy is grateful for all who were out helping as they did, particularly crews in the Copalis, Cosmopolis and Elma areas, who cut trees fallen across the roadways so people could get through, and spent many hours without breaks.



Photo from Lorna Delaney, Jefferson County Helpful Employees of the Lower Level in the annual Jefferson County morale-booster show off their Halloween wear fashioned in keeping with their acronym.

## Jefferson County

Even if employees here *wanted* to stop recognizing Halloween with the annual departmental costume contest that has become a tradition over the years, they'd be hard-pressed to, especially since the community, including taxpayers who drop by to pay their bills, has come to expect it and might be disappointed, says HR Director/Assistant Risk Manager **Lorna Delaney**. Visitors even bring their kids by for trick-or-treating. "We try to come up with clever themes to work into the purpose of the department, but it's getting difficult to come up with something new," Lorna says. So far, an idea has always come up in the nick of time.

## Lewis County

**Glenn Carter** is the county's new Chief Civil Deputy Prosecuting Attorney, replacing Doug Jensen. Glenn began just shy of a year ago as Senior Deputy PA, replacing **Michael Golden**, who was elected Prosecutor. Glenn came from Phoenix, where he practiced civil law for 25 years. He is a Cornell University graduate with a depth of legal knowledge and cooperative attitude, says Risk Manager **Harry Green**.



Lewis County Risk Manager Harry Green in China.

In other news, Harry is recently back from his third trip to China

(leaving shortly before the storms with able Safety Officer **Paulette Young** overseeing the county's risk and insurance issues after the storms, whom by the way, described the aftermath as "bad"). Harry went to teach *Intro to Business* at Pudong Business School, Shanghai Maritime University. He began teaching in China in 2004. While traveling, Harry says he sees many risk and safety issues, but also that efforts are improving work safety in China. Harry is also an adjunct instructor for Saint Martin's University in Lacey, where he teaches *Organizational Management and HR* among other subjects. He is working toward a PhD in Business Administration. The county is providing training on topics such as sexual harassment, ethics, customer service and personal computers, and developing leadership training for supervisory employees.

## Mason County

Employees scored oohs, aaahs and treats for their talents in a morale-boosting, fall pumpkin-decorating contest. First Place went to the Assessor's Office for its cat theme, cleverly painted black and embellished with shiny wire whiskers. A caramel apple cheesecake was awarded to the lucky bunch. Second Place went to county Plans Examiners, who sculpted a pumpkin about to be pureed in a food processor while the evil apple perp watched with glee, for which they fittingly won a pumpkin pie. The Sheriff's Administration took Third Place and candy corn for a totem depicting native culture.



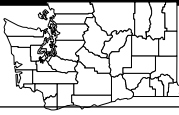
Photo from Shannon Goudy, Mason County

## Pend Oreille County

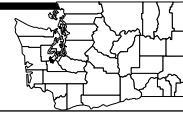
Commissioner **Laura Merrill** is the county's new rep on the WCRP Board. She replaces Commissioner **Ken Oliver**, who will serve as Board Alternate in place of Commissioner **Dean Cummings**.



Laura Merrill



# MEMBER NEWS



## Spokane County

**Steve Bartel** is the county's Risk Manager as of December, and will represent the county as Director on the WCRP Board. He replaces Leon Long, who left in late November.



Steve Bartel

**Rob Binger**, Senior Deputy Prosecuting Attorney, continues to serve as the county's Pool Board Alternate.

Steve joined the county in September 2002 as a Safety Coordinator, a position renamed Loss Control Specialist as responsibilities expanded. Steve was promoted to Risk Management Supervisor in January 2005 to manage daily operations and departmental administration when Leon accepted the Director post at Geiger Corrections, the county's low security detention facility.

Steve was appointed as an Alternate Director to the Pool Board in September of that year. He currently serves as Spokane's Claims Administrator and chairs WCRP's Risk Management Committee. He recently completed the *Risk Management for Public Entities* course and has received the Associate in Risk Management (ARM-P) designation. He retired from U.S. submarine duty in 1997 after serving on four nuclear submarines among other responsibilities. He and wife Debbie live at Deer Lake north of Spokane. Steve is an outdoorsman and enjoys water skiing, ATVing and hunting.

## Walla Walla County

Walla Walla joined WCRP's property coverage program in late September, making it the 26th, and latest, member county to participate. Word came from Personnel/Risk Manager **Jay Winter** that the Board of County Commissioners had decided that the Pool program would suit the county's needs well.

## Whatcom County

The county's Public Works Department just renewed its membership with Evergreen Safety Council for the fourth year in a row.

And here's an item from **Randy Watts**, county Chief Civil Deputy Prosecuting Attorney, for the "so you think you know your neighbor" file:

*In Bremerton for the Fall Meeting, (Skamania County Administrative Ser-*



Photo courtesy of Bryan Harrison, County Administrative Officer

*Deck the lot with boughs of hemlock: Pacific County takes the prize for most-original holiday card portrait with this shot of a log that fell on a department vehicle.*

vices Director) **Marilyn Butler** and I were at lunch with a group of people. Somehow the subject of fast driving came up, and I mentioned that I had made it from my house in Bellevue to my grandmother's house in Tacoma, in a rather brief time. (I know the statute has run, but I am a risk manager, so the actual speed will be left a mystery since it may tend to incriminate me.)



Randy Watts

*That led Marilyn to ask where I lived in Bellevue, as she also had grown up in the area. So I mentioned that I'd lived in Newport Hills, to which she exclaimed so did she!*

*As it turns out, we lived within two blocks of each other, she on 117th and I on 119th, with only our grade school between our two houses.*

*We were in the same grade, although I am sure she was in the other sixth grade class. We then attended three years of middle school and three years of high school, graduating the same year (too long ago to mention).*

*All this time, we had no idea we had such a close connection in our past.*

*I have refused to check my year-books to see if we actually signed them*



Marilyn Butler

*back in the day.*

*It probably would have been in pencil since the pen was such a new invention and not all students had them.*

## WCRP Committee Assignments

The following, listed with their counties, are serving on this year's Risk Pool committees:

- **FINANCE:** **Steve Clem** (Chair), Douglas; **Toni Gilbert**, Clallam; **Neva Corkrum**, Franklin; **Rose Elway**, Grays Harbor; **Mark Abernathy**, Kitsap; **Lee Grose**, Lewis; **Andy Lampe**, Okanogan, and **Jay Winter**, Walla Walla.
- **PERSONNEL:** **Tammy Devlin** (Chair), Thurston; **Ken Oliver**, Pend Oreille, and **Ron Zirkle**, Yakima.
- **RISK MANAGEMENT:** **Steve Bartel** (Chair), Spokane; **Mark Wilsdon**, Clark; **Drew Woods**, Columbia; **Clyde Carpenter**, Cowlitz; **Betty Kemp**, Island; **Harry Green**, Lewis; **Ione Siegler**, Mason; **Nan Kallunki**, Okanogan; **Bryan Harrison**, Pacific, and **Tammy Devlin**.
- **UNDERWRITING:** **Marilyn Butler**, Skamania, and **Randy Watts**, Whatcom (Co-Chairs); **Diane Oberquell**, Thurston; **Jay Winter**; **Ron Zirkle**; **Larry Peterson**, Yakima; **Ryan Verhulp**, Franklin, and **Steve Clem**.



## Mother Nature at Work



Courtesy of Grays Harbor County

This Grays Harbor County road is obviously rendered impassible, at least temporarily, by storm debris.



Courtesy of Grays Harbor County

Ma Nature was indiscriminate when it came to where storm water ended up, such as this timber yard, a staple of the local economy.



Mission Bridge in Mason County after the early December storm.

Photo courtesy of Hans Cregg, Mason County Public Works Dept.



Risk Pool photo

San Juan County Councilman **Alan Lichter** (right) chats with WCRP Member Services Manager **David Goldsmith** at the WCRP booth during the Washington State Association of Counties' conference at Vancouver in November.

## Terrorism Insurance Program Extended

**P**resident Bush has signed into law an extension of the federal terrorism insurance backstop with the Terrorism Risk Insurance Program Reauthorization Act of 2007.

According to Richard Terlecki with the Pool's broker, the bill basically keeps the program intact under its current terms through the year 2014, with some notable exceptions:

- New language eliminates the distinction between foreign and domestic acts of terrorism.
- The cap on insurers aggregate liability is hardened at \$100 billion, and the "clear and conspicuous disclosure" requirement now includes disclosure of this cap to policy holders.

It provides for two new studies by the Government Accountability Office, one on expanding coverages for nuclear, biological, chemical and radiological risks, and another on the possibility of providing a "reset mechanism" for areas impacted by terrorist acts.

Terlecki notes there are still a number of shortfalls from his perspective. For his list, go to the more detailed article at [www.wacounties.org/wcrp](http://www.wacounties.org/wcrp) and click on "Briefs."

Many current policies have a "sunset clause" requiring that the Terrorism Risk Insurance Act is requoted after December 31, 2007, for the remainder of the policy period.

Questions? Email Mike Croke at [Michael\\_Croke@AJG.com](mailto:Michael_Croke@AJG.com) or call him at (253) 238-1164.



# TRAINING & EVENTS



## 14 Pass Exam for Pool-Required Training Class

**F**ourteen WCRP member county risk management employees passed their exam for the in-depth *Risk Management for Public Entities* course, taken in November in Bremerton. A two-day course review preceded the test.

Kudos to **Drew Woods** of Columbia County; **Ryan Verhulp**, Franklin; **Anne Sullivan**, Grays Harbor; **Lorna Delaney**, Jefferson; **Mark Abernathy** and **Anastasia Johnson**, Kitsap; **Kirk Eslinger**, Kittitas; **Paulette Young**, Lewis; **Todd Barr**, Mason; **Nan Kallunki**, Okanogan; **Bryan Harrison**, Pacific; **Steve Bartel**, Spokane; **Randy Watts**, Whatcom, and **Larry Peterson**, Yakima!

This training, based on materials provided by the American Institute for Chartered Property Casualty Underwriters, is the latest Pool offering to help counties satisfy membership requirements.

## Several Management Sessions Still Open

**S**ign-ups for WCRP's *Management and Supervisory Training*, a 2-1/2-day class offered in several counties, are going strong.

At press time, more than 80 member county employees were registered to attend sessions in Clark County and Benton counties yet this month.

Space is still available in other sessions scheduled:

- **February 5**, Skagit County
- **February 11**, Grays Harbor County (formerly Pacific)
- **February 26**, Pend Oreille County
- **April 1**, Thurston County
- **April 8**, Jefferson County
- **May 6**, Mason County
- **May 13**, Okanogan County
- **May 20**, Chelan County

For details, click on "Training" link at [www.wacounties.org/wcrp](http://www.wacounties.org/wcrp) or contact Loss Control Coordinator **Jill Lowe** at 360-292-4492.

**I** attended the 2007 AGRiP *Governance and Leadership Conference* in Georgia last October and found much to share.

The *Opener* with Mike Rayburn *What If, Or Why Not* held a valuable message on how to change your thinking for better or different results. Look for reasons you CAN – not CAN'T, Mike says.

*Intro to Claims Management* dealt mostly with Workers Comp claims management, best practices, and the need to review/evaluate claims, reserves, procedures, case loads, and case reports frequently. At an early morning session, many counties voiced concern over email and cyber coverage, and Governmental Accounting Standards Board issues.

*Where Will We Be Five Years From Now* touched on trends and changes in the brokering and reinsurance market. Most related to how insurers charge for insurance/services. It is important to know what your insurer can provide and total compensation/commission costs.

*Responsibilities of Pool Membership* taught that all members share ownership and liability in a pool, so each needs to assess board tolerance level for member actions and loss control needs. Suggestions were given to help ensure management of risk and loss control standards.



**Toni Gilbert**

The *Future of Employer Sponsored Health Care* noted problems with the current U.S. health care system and summarized each presidential candidate's health care plan. The discussion panel in *The 5 Most Important Things I've Learned Since I Became a Board Member* presented their respective lists. I came away with:

- 1) A pool is operated by committee, not individuals; 2) a good Executive Director is key, 3) the need to stay informed of laws, insurance market and services, pooling methods and policies; 4) share and listen before making a final decision, and 5) provide services to your members – not just insurance.

While sitting in these sessions, I realized that the WCRP is very effective with knowledgeable members who work well together toward loss control. I also believe that our Administrative staff, Executive Director and Insurance Broker are second to none. We have a great team working for us.

**Toni Gilbert, Clallam County**  
Member, WCRP Executive Committee

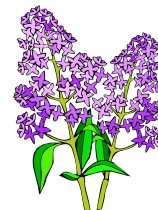
## Spring Session Planned in Downtown Spokane

**W**CRP will hold its Spring Session March 26-28 at Spokane's Red Lion Hotel at the Park.

Details are still in the works, but plans include a roundtable discussion for member county Risk Managers and Claims Administrators the afternoon of March 26, training and a Board Workshop Thursday, and Meeting Friday. Time will also be available for any standing committees that want to meet. If you have an item(s) for one of the committees (Finance, Personnel, Risk Management and Underwriting), contact the respective Chairperson(s).

A block of overnight rooms has been reserved for WCRP at the hotel. For reservations, call 1-800-733-5466 by March 5. After that date, rooms will be opened to the general public.

When Spring Session details are available, they will be e-mailed and posted on [www.wacounties.org/wcrp](http://www.wacounties.org/wcrp)



## PERI Scholarships Offered for PRIMA Event

**D**eadline to apply for 2008 Public Entity Risk Institute (PERI) Small Entity Scholarships is March 3. PERI will issue up to 60 \$1,000 scholarships good toward attendance at the Public Risk Management Association (PRIMA) Conference June 1-4 in Anaheim, Calif.

Scholarships can be applied to travel, lodging and registration. Conference topics include HR, law/legal, financing, risk management and terrorism.

The program is open to employees, elected officials, staff and board members of small community non-profit organizations. Past recipients include county managers, clerks, finance directors, risk managers and safety directors.

For details, go to [ahoffman@riskinstitute.org](mailto:ahoffman@riskinstitute.org) or call 703-352-1846.



# IN THE NEWS



Photo courtesy of Bryan Harrison, Pacific County Administrative Officer  
Many buildings at the Pacific County Fairgrounds such as this one suffered the effects of high winds during the raging storm.



Photo courtesy of Hans Cregg, Mason County Public Works Dept.  
A Mason County road is literally swept away by water.



Photo by Kitty Bottemiller  
The normally gently-tumbling Deschutes River is all whitewater as it rushes past the landmark (Tumwater) Falls Terrace Restaurant (just out of view at left), salmon ladders and local foot trail in Thurston County December 5.



Photo by Ed McGowan, Grays Harbor County  
Gov. Christine Gregoire (right) confers with Washington State Patrol officers among others in Grays Harbor County after the storm. The county's Emergency Operations Center was activated at 3 a.m. December 4, and for the next two weeks, 24 hours a day.