

WRCIP's Quarterly Newsletter

December 2011

Online Risk Management Services



We are pleased to announce the Washington Rural Counties Insurance Program (WRCIP) is now offering online risk management services. In conjunction with our Program Administrator, Canfield, we are excited to offer each of our members My Risk Solutions, an online source for all of your risk management needs. Through My Risk Solutions you will find on-demand trainings, access to webinars, policy templates for your review and customization, all while enjoying best practice news articles to help you manage your organization.

As with all of the risk management services provided to our members, this will be a value-added service that you can enjoy at no additional cost. All you need to sign up is your WRCIP Member number. If you would like help with the registration process or if you would like a tutorial on how My Risk Solutions works, please contact your local agent or Patti Ferguson at Canfield's office by calling 800.407.2027 or pferguson@canfieldsolutions.com.

This is a great new product that can help you in your daily work activities, so sign up today!

Upcoming Webinars

A great new feature of My Risk Solutions (www.myrisksolutions.com) are monthly webinars. On the third Wednesday of each month you will have the opportunity to participate in these educational offerings. Log into My Risk Solutions to see all upcoming webinars and mark your calendar for these great events. Don't miss December's topic.

December 21 - 11:00am PST

Topic: Robert's Rule of Order Based on Parliamentary Procedure for Leaders and Elected Officials

Presenter: Dr. Pauline Cline

Overview: Effectively running meetings is the key to having a well run organization. Robert's Rule of Order was written with that in mind. Parliamentary procedure makes up the rules that are used to conduct meetings of any kind. This type of procedure is used by all governing bodies who operate constitutionally, government or otherwise. Common sense is key in figuring out how to make these practices work. But it is duly noted that these procedures protect everyone involved in the meeting. Parliamentary procedure should be an asset, not a stumbling block.

How to Register

Not registered on My Risk Solutions? Registering takes minutes and is free for all WRCIP members.

- Go to www.myrisksolutions.com
- Click the "Register Here" link above the login boxes
- Enter your WRCIP member number as your passcode
- Determine who will act as the Default Site Administrator
- Fill in your user information
- Create your own username and password
- Finalize the registration process



Washington Rural Counties Insurance Program

Winter Driving Preparation

Are your vehicles and drivers prepared for winter weather and colder temperatures? Below are some winter preparation techniques to help ensure your county vehicles and your drivers are prepared.



Vehicle Preparation

- Check the battery charge and fluid levels, including anti-freeze.
- Check ignition wiring, signals, windshield wipers, lights, brakes, and tires (minimum 1/8" tread life).
- Keep the fuel tank at least half-full at all times.
- To improve traction, add weight to the back of rear wheel drive vehicles, including pick-ups.
- Keep an emergency winter driving kit in each vehicle. This kit should include: tire chains, abrasive material (such as sand or pea gravel), small shovel, flashlight, first aid kit, blankets, jumper cables and flares or warning devices.

Drive Smart

- Rain, snow and ice impair visibility and increase the braking distance required to stop your vehicle.
- During these conditions, the law requires that you drive at a speed that is reasonable and cautious. Increase the distance between you and the vehicle in front of you.
- Apply brakes sooner and more gently than usual. When braking, consider the type of braking system your vehicle has. Apply brakes properly (for example, don't pump anti-lock brakes).
- Stop and start cautiously, to prevent skidding.
- Make turns at a reduced, steady speed to avoid a skid.
- Headlights must be turned on from sunset to sunrise. Lights must also be on any time conditions make it difficult to see people or vehicles that are 1,000 feet ahead.
- Use your headlights on rainy, snowy, or foggy days, to help ensure other drivers see you; this also gives you an extra safety margin.
- Avoid using cruise control.
- Ensure others at your organization know your travel plans, including route, destination, and expected time of arrival.

Best Practice Alert on Workplace Bullying

Each month the WRCIP and My Risk Solutions (www.myrisksolutions.com) team up to provide you a "Best Practice Alert." Each alert provides in-depth analysis of a specific issue that may impact your organization by providing recent articles, commentary and a checklist guideline on how you can implement best practices to protect your organization. This month's topic is **Workplace Bullying**.



Workplace Bullying

According to a recent 2011 survey, twenty-seven percent of employees have experienced workplace bullying. Bullying can result in low employee morale, high turnover, lost productivity and even potentially charges of discrimination and harassment under Title VII. You can read more about workplace bullying including:

- One-in-Four Workers "Suffered Through the Torment" – contains link to **Best Practice Minute presentation!**
- Who Are the Bullies in Your Midst and Who Are Their Victims?
- Bullying and Stress - What Your Organization Can Do

To read these articles and learn more about the potential workplace bullying exposures facing your organization, simply log into My Risk Solutions. All WRCIP members receive free access.

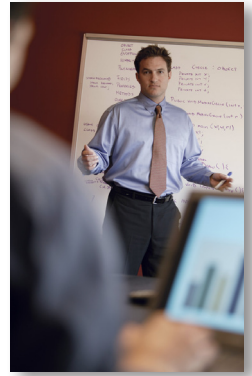
Special Events Liability Program

Do you have a group or individual hosting a special event at one of your facilities? If so, Canfield's Special Event Liability (SEL) program provides optional comprehensive general liability insurance coverage at an affordable price. Special event insurance is liability protection available for organizations, individuals, groups, religious entities, and companies that host activities not included in their standard General Liability Policy. In an effort to mitigate any potential losses arising from events held at your facilities, we recommend that this type of coverage be required or recommended to the outside party utilizing your location. The SEL program is an option that allows the event organizer to purchase affordable general liability insurance with a \$1,000,000 combined single limit and a \$2,000,000 aggregate. To learn more about this program, contact your agent or broker, or contact Dana Montgomery in our office by calling 800.407.2027 or via email at: dmontgomery@canfieldsolutions.com, or visit our Web site at www.canfieldsolutions.com.

Recommended Trainings

With the election behind us and new faces in a few of our council seats, this would be an opportune time to schedule a Public Officials Liability and Creating Balance training for both your council and Administrative Staff. Attendees are offered a detailed understanding of the role each individual plays in the composition of a well-managed organization.

The presentation conveys: roles, public duty, negligence, liability pitfalls, litigation traps, punitive damage exposures and many other relevant topics geared to protect and enhance the position of a public official. In addition, our presenter will provide a short and concise overview of insurance coverage, exclusions, and personal liability as it relates to public official's liability. To schedule your workshop contact Lori Sieverkropp in our office by calling 800.407.2027 or via email at lsieverkropp@canfieldsolutions.com.



New PLP Consultant

The Pre Litigation Program is pleased to announce the addition of Monte Redal to our consulting team. Monte comes to us from the Moses Lake School District where he worked for 30-years. During this time, he held positions of elementary teacher, elementary principal, assistant superintendent, deputy superintendent, and chief financial officer. He supervised the business office, human resources, transportation, maintenance, and food service. Monte has extensive experience in dealing with employment issues, specifically supervision and evaluation of employees, hiring and firing employees, accommodation, payroll and financial processes, and labor negotiations.

Monte has also been extensively involved with community groups, including being on the executive committee for the Washington School Information Processing Cooperative, Board of Directors and Chair of the Board for the ESD 171 Workers Compensation Trust, Board of Directors and President of the Board for the United Way of Moses Lake, and Board of Directors and President of the Board for the Moses Lake Kiwanis Club to name a few.

We are excited to have Monte working with us full-time and all of our members will certainly benefit from his extensive knowledge and experience.

Upcoming Risk Management School

As a leading sponsor, Canfield invites you to attend the Washington Recreation & Park Association (WRPA) Risk Management School, January 10-12, 2012, in Shoreline, WA. The curriculum is designed to provide a "Comprehensive understanding of risk management including tools to recognize, assess and control exposure to loss or injury and minimize adverse effects. This two day school includes classroom sessions, case study review and off-site tours"

These sessions are appropriate for parks and recreation administrators, managers and supervisors. The curriculum is also beneficial for attorneys and risk managers.



You can visit their website at www.wrpatoday.org for more information and to register.

Mark Your Calendar

All Board Conference Call

When: December 21, 2011

Time: 10:00 a.m.

Contact Jenni Bates for call-in information
jbates@canfieldsolutions.com



Administered by:



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