

RISK MANAGEMENT MATTERS

NEWS OF SOUTHWEST WASHINGTON RISK MANAGEMENT INSURANCE COOPERATIVE, WORKERS' COMPENSATION TRUST, AND UNEMPLOYMENT INSURANCE POOL PROGRAMS

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Athletic Liability Assistance for coaches - *Coaching for Safety Handbook* now available

The Southwest Washington Risk Management Insurance Cooperative contracted with Dr. Richard Borkowski to write a handbook to assist with integrating safety into coaching called *Coaching for Safety – A Risk Management Handbook for High School Coaches*.

Retiring after 33 years as Director of Physical Education and Athletics at an academy in Pennsylvania, Dr. Borkowski is now a Sports and Recreation Safety Consultant. In his many years in school athletics, Dick has coached most sports. He has published over 350 articles in the area of school athletics, and serves as an athletic expert witness in many court cases.

Coaching for Safety – A Risk Management Handbook for High School Coaches includes best practices to prevent sports injury, as well as sports-specific checklists. This easy-to-use handbook includes the following sections:

- Introduction
- The Duties of a Coach
- The Duties of an Athletic Administrator
- The Risk Management Defensive Game Plan for Coaches (see insert)
- The Daily Dozen Checklist
- Additional Athletic Risk Management Considerations
- A Final Word (The one-minute athletic risk management program)
- Appendix
- Sports-Specific Checklists (17)
- Sample Forms (15)



An excerpt from this handbook, "*The Risk Management Defensive Game Plan for Coaches*," is included as an insert in this newsletter.

This *Coaching for Safety Handbook* can be used as a training tool with your coaches.

(continued on page 2)

(Athletic Liability Assistance
for Coaches, continued from page 1)

Copies of this handbook are available free to Risk Cooperative members – call Peggy Sandberg at (360) 750-7504. This handbook is also available on line at http://www.esd112.org/insurance_programs/resources.html.

“Coaching for Safety Seminar” held on June 4, 2003

In conjunction with the release of the *Coaching for Safety – A Risk Management Handbook for High School Coaches*, Dr. Dick Borkowski was the featured speaker at the Risk Cooperative’s annual athletic liability seminar. Over 30 coaches and athletic directors from 12 school districts attended this “Coaching for Safety” seminar held at ESD 112. Dr. Borkowski did a great job providing useful information to attendees. Evaluations for this clock hour program were excellent. District athletic directors took back over 200 copies of the new *Coaching for Safety Handbook* for their coaches.

In *Coaching for Safety*, Dr. Borkowski provided the following “one-minute athletic risk management program” for lowering injury in athletics:

- Recognize the hazard
- Remove the hazard
- Pad or cover the hazard
- Adjust the activity
- Remove the athletes from the hazard
- If it is impossible to do the above - then you don’t do the activity.

WORKERS’ COMPENSATION “COURSE OF EMPLOYMENT”

When an industrial injury claim (workers’ compensation) has been found to be filed in a timely manner, a determination must be made as to whether or not the worker was acting in the “course of employment” at the time of injury.

Key distinctions between Washington law and other states are that while it is necessary that the injury occur in the course of one’s employment, it is not necessary that the injury “arise out of” the particular duties a worker is paid to perform. No consideration is given to degrees of fault by the worker or employer in determining entitlement to benefits.

Some of the more difficult questions concerning “course of employment” issues will generally sort into the following categories:

- * Parking Areas – These claims are generally denied unless a worker’s job duties include work in the parking area.

- * Coming and Going – A worker on his/her way to or from work is generally not in the course of employment. The exception would be if a worker is on company business, using a company vehicle.
- * Intentional Injury/Felony – Deliberate intent to cause injury to oneself is denied.

These are just a few of the elements that have to be evaluated to determine if a claim is compensable under the statute.

In cases where there is no definite traumatic event, or if there is a traumatic event that may be questionable, investigation into the alleged injury and/or event occurs. Some tools used to investigate such claims are recorded statements from the worker alleging injury as well as witnesses, supervisors and co-workers; obtaining records pertaining to employment and medical history; and independent evaluations.

Therefore, when notice of a potential claim is received, a three point contact (injured worker, supervisor and physician) is initiated to assist in determining if any other investigation is warranted.

YOUTH RULES!

OSHA launches teen safety site

Every year, millions of teens work in part-time or summer jobs. Schools help provide early work experiences for young workers by providing opportunities for teens to learn important work skills. Unfortunately jobs also may be hazardous to these same teens. Every day 210 teenagers are injured seriously enough on the job to require emergency medical treatment (77,000 per year), and each year 70 teens die from work-related injuries, according to the Occupational Safety and Health Administration (OSHA).

OSHA and the Department of Labor have each designed a new web site to help keep working teens safe and healthy while on the job. The “Teen Workers” safety and health page is part of OSHA’s contribution to the Department of Labor’s new initiative on young workers called “Youth Rules!”

The teen safety and health sites educate young workers, parents, employers and educators on workplace safety. The sites offer resources such as fact sheets on workplace rights and responsibilities, hazards on the job, ways to prevent injuries, work hours, job restrictions, and more.

The new teen safety and health sites can be accessed at the OSHA web site (www.osha.gov/SLTC/teenworkers/index.html) and the Department of Labor web site, www.youthrules.dol.gov.

Visit these sites and encourage teens to explore them as well. The information might make the difference between the teen sustaining an injury or having a safe and rewarding work experience.

DRIVING SAFELY - IT'S YOUR CALL

There's no question that cell phones can be of enormous value. Someone stuck with a flat tire or stalled car can call the auto club; a family member held up in traffic can call home to say they will be late; a concerned driver can call the State Patrol to report an accident or a suspected drunk driver. However, common sense suggests that talking on a cell phone can distract a driver from the all-important task of focusing on driving safely. You'll often see drivers gabbing away on cell phones. How many times have you seen another driver start to drift into another lane of traffic (maybe yours!) while talking on the phone? Studies show that cell phones and driving may not mix. Many states, including Washington, are examining restricting cell phone use while driving.

A growing number of studies show that drivers' reaction times slow down and judgement is impaired when using a phone while driving. One recent study shows that conversing on a cell phone while driving disrupts the driver's attention to the visual environment, leading to what the researchers call "inattention blindness" or the inability to recognize objects encountered in the driver's visual field. As a surprise to many, these same researchers also found that driver distractions due to cell phone use can occur regardless of whether hands-free or hand-held cell phones are used due to this "inattention blindness". By contrast, listening to radio broadcasts or listening to a book on tape did not disrupt driving performance. Their conclusion was that active participation in a cell phone conversation disrupts performance by diverting attention from driving.

The issue of driver distractions caused by cellular phones becomes increasingly important as cell phone use become even more prevalent in

American life. According to studies conducted by the National Highway Traffic Safety Administration (NHTSA), some form of driver distraction is a contributing factor in 20 to 30 percent of all crashes. Research suggest that about 140 million people in the United States subscribe to cell phone service, and 85% of them use their cell phone while driving.

The potential dangers of using cell phones while driving have drawn considerable attention from lawmakers. New York prohibits hand-held phones and a few other states have lesser restrictions. New Jersey forbids those under 21 years of age with learner's permits to use cell phones while driving. Some states forbid school bus drivers to talk on cell phones while driving. More laws seem likely. In 2002, 22 states considered legislation governing cell phone use while driving. Outside the United States, at least 25 countries prohibit or restrict using cell phones and other wireless technology in motor vehicles.

Whether you agree or disagree with cell phone legislation, the use of a cell phone while driving may well present a hazard to the driver and to the general public. Safety should be your first priority while behind the wheel. Safe driving requires alertness, caution and courtesy. Wear your seat belt, keep your hands on the wheel and your eyes on the road, and follow all posted signs and speed limits. Drive defensively. Being in the right will not save you from a crash. You must be prepared for the unsafe actions of other motorists.

**ACTIVE PARTICIPATION
IN A CELL PHONE
CONVERSATION
DISRUPTS
PERFORMANCE
BY DIVERTING
ATTENTION
FROM
DRIVING**



SUIT FOR HARASSMENT AGAINST A HIGH SCHOOL FOOTBALL COACH SETTLED FOR \$45,000

Not all athletic losses arise from injuries that occur because of improper techniques; some come from how the coach treats the athlete.

In the spring of 2000, a Tigard High School football coach allegedly locked an athlete in an equipment room and yelled profanities at him. His parents filed a lawsuit against the coach and school district in late 2001, accusing the coach of verbal harassment and intimidation, and violating the student's first and 14th amendment rights to free speech and a harassment-free public education.

District officials, who had previously disciplined the coach for repeated profanity, told the parents that they found no evidence of the coach verbally abusing players. The district's attorney felt that this case was defensible.

In August 2003, the athlete's parents accepted a \$45,000 settlement from the school district's insurance company in their lawsuit over the behavior of the football coach. The settlement was reached after the district concluded it would cost more to go to trial than to settle. Had a jury found against the coach, the district could have been liable for damages and attorney's fees up to \$100,000.

The settlement agreement stipulates that neither side accepts blame or liability stemming from the athlete's parents' claims. It did, however, require the coach and district officials to sign letters of apology, and to conduct a coaching clinic focused on positive training methods.

This loss should encourage all schools to take a hard look at how our coaches treat our athletes.

EXECUTIVE COMMITTEE HIGHLIGHTS

SOUTHWEST WASHINGTON RISK MANAGEMENT INSURANCE COOPERATIVE

Executive Committee Meeting of May 2, 2003

Barry Gourley, Superintendent, Hockinson School District presented an appeal concerning a coverage issue; the committee denied Hockinson School District's request to have the Risk Cooperative provide up to \$10,000 for attorney fees for the school district's pursuit of a declaratory relief action.

Jim Rochel and Loy Dale reported on the status of open claims and the risk warrant register for the current year. Peggy Sandberg reported on the new *Coaching for Safety Handbook* and the upcoming athletic liability training for coaches on June 4.

Jim Rochel reported that every executive committee member polled supported the purchase of the \$5 million liability coverage in excess of the \$15 million limit. The committee ratified the purchase of \$5 million liability coverage in excess of the \$15 million limit for a period of one year at \$20,000.

The committee ratified the March 2003 financial reports and approved the Administrative Budget for 2003-2004 in the amount of \$295,562. The committee approved rates for the 2003-2004 year with a net 16.1% overall increase using \$200,000 of equity to offset the increased cost of excess coverage. The next meeting date was set for July 16, 2003.

Executive Committee Meeting of July 28, 2003

Loy Dale presented a brief summary of the Risk Cooperative's unbundled property and liability coverage

insurance costs for the previous two years, as well as the insurance quote from the Washington Schools Risk Management Pool (WSRMP) for the upcoming year of \$1.588 million (a 100% increase).

Mike Croke, Broker with Willis of Seattle, presented insurance proposals from insurance companies. The best proposal for property, boiler & machinery, casualty, \$10 million excess liability, and crime coverages is \$1,098,597 with a \$250,000 SIR (self-insurance retention) or \$1,170,639 with a \$200,000 SIR. (The Risk Cooperative's current SIR for property and liability is \$100,000.) Terrorism coverage can be purchased for an additional \$102,768 with either option.

The committee approved the Risk Cooperative's insurance coverage for the 2003-2004 year as follows: (1) Discontinue coverage with the WSRMP at the end of this coverage period; (2) Do not purchase the terrorism coverage option; (3) Purchase the \$10 million excess liability coverage (in addition to the \$10 million liability limit); (4) Raise the Cooperative's self-insurance retention (SIR) to \$250,000; and (5) Allow Mike Croke to continue negotiations with insurance companies to improve the coverage to be provided to the Cooperative within the \$1.2 million budget.

SOUTHWEST WASHINGTON WORKERS' COMPENSATION TRUST

Executive Committee Meeting of February 10, 2003

Loy Dale reviewed the PricewaterhouseCoopers's actuary report for FY 2001-2002. The committee

ratified the 2001-2002 Financial Statements. Loy Dale and Shaun Mettler reviewed with the committee the current budget compared to actual expenditures for year to date expenditures as of 01/31/03. Loy Dale discussed the fact that the State of Washington's L & I program for the year 2003 has increased their rates by 29 %. The next meeting date was set for April 30, 2003.

Executive Committee Meeting of April 30, 2003

Kevin Wick reviewed PricewaterhouseCoopers's cost projections for fiscal year 2003-2004. Loy Dale reviewed the March 2003 Financial Reports. The committee approved the Administrative Budget for 2003-2004 in the amount of \$ 535,302. The committee approved the 2003-2004 FY rates as indicated on Exhibit 6C "indicated breakeven rate". The committee approved a \$1,000,000 refund to member districts in the current fiscal year of 2002-2003, with checks to be released in July 2003.

SOUTHWEST WASHINGTON UNEMPLOYMENT COMPENSATION POOL

Executive Committee Meeting of April 29, 2003

The committee ratified the 2001-2002 Financial Statements, approved the Administrative Budget for 2003-2004 in the amount of \$ 146,333, and approved the 2003-2004 FY rates staying flat at 0.002 of taxable wages.

HIGH RISK ACTIVITIES TO AVOID

Questions to Ask for Offsite Activities

Field trips, outdoor education, and ASB functions can have valuable educational benefits. However, offsite situations expose students and staff to hazards not present in the usual school environment. When reviewing a proposed activity or program, consider the following:

1. Does the program/activity have educational value? Is it a part of the curriculum?
2. What facilities, activities, equipment, materials, people (students and adults) will be involved? (Envision the proposed program/activity)
3. Is the program/activity covered by existing insurance? (*Remember that just because it is covered doesn't mean it's a good idea*)
4. What kind of losses can be expected? (*Frequency and severity of property, liability, net income, and personnel loss exposures*)
5. Which risk control techniques can be used? (*Risk control techniques include: exposure avoidance, loss prevention, loss reduction, segregation of loss exposures by separation or duplication, and contractual transfer for risk control*)

Broad Coverage but with Excluded Activities

The Risk Cooperative's liability coverage is broad, and protects the district for most school-sponsored activities. However, there are four important exclusions (when no coverage is offered):

- **Air or flight activities**

Airplane flying, hang gliding, helicopters, hot air ballooning, parachuting and skydiving

- **Motorized races and contests**

Auto racing, demolition contests, soapbox and go-cart races, demolition

contests, stunting and tractor pulls

- **Activities involving watercraft over 26 feet in length**

(However, this coverage can be added. Call the Risk Cooperative for more information.)

- **White water rafting and jet skis**

The use of any raft, tube, or other vessel used for navigating white water streams, and any jet skis or other similar motorized personal watercraft designed to carry two or fewer persons.

High-Risk Activities to Avoid

Even though the following activities may be "covered," certain high-risk activities present an unwarranted exposure to loss for the school district. Discourage sponsoring risky recreational activities with little educational value. Weigh the risks against the benefits carefully when you consider an activity or program. Ask if the curriculum objective is worth the risk of injury and if there is a safer way to meet the educational objective.

The Risk Cooperative encourages member districts to avoid the following activities:

Amusement Park Activities

Amusement park/carnival rides, bungee jumping, dunk tanks, fairground activities, Ferris wheels, food eating contests, moonwalks, and gyroscopes

Animal Activities

Donkey basketball, horse riding, pack animal trips, saddle animals, snake handling, stray domestic animals (dogs, hamsters), birds, and uncaged wild animals

Athletics Not WIAA Approved

High-impact aerobics, archery, martial arts, rugby, mud or Jell-O wrestling, powder puff football, skiing (both snow and water), equestrian teams and snowboarding

Skating

Inline roller skating, roller blading, roller or ice skating at rinks, and skateboarding (that are not part of an approved P.E. class)

Water Activities

Canoeing, kayaking, wind surfing,

power boat racing, private swimming pools, swimming in lakes and rivers, scuba diving, watercraft activities (except for a ferryboat ride or if a properly insured commercial passenger boat is used), water skiing, water slides, and water parks

Wilderness Activities

Mountain climbing, spelunking (cave exploring), rappelling, wilderness survival, and search and rescue class

Other Miscellaneous Activities to Avoid:

- After school open gym
- Bonfires
- Building houses, boats, cars
- Building or firing rockets
- Car washes where students use chemicals, or any activity where students mix chemicals
- Firearms of any type
- Glass blowing
- Haunted houses
- Home-cooked foods or student-cooked food (except as part of home economics or vocational education programs)
- Paintball activities
- Private parties
- Running on or near the road, or on wilderness trails
- Shooting off firecrackers
- Trampolines
- Wild west shows

One way to protect the district from the liability involved with the activities listed above is for the district to transfer the risk to a PTA or other outside group and have them direct and supervise the activities. Ensure that any announcement for the activity specifies that the school district is not sponsoring the activity and has no insurance coverage for such activity. Require the outside group to have at least \$1 million limits of general liability insurance with the district named as an additional insured.

If your district still insists on doing any of the above listed activities, please call the Risk Cooperative to discuss how to help ensure student safety and help protect the district from financial loss.

SAFETY SEMINARS A SUCCESS!

In January 2003, the Washington Schools Risk Management Pool brought two of their safety seminars to our area for the first time – and both were well received by southwest Washington school staff.

On January 11, 2003, 62 school bus drivers from 10 school districts gave up a Saturday morning to improve their driving by attending the **Skidding into Safety – The Challenges of Winter Driving** seminar. This seminar focused on how to better control buses in inclement weather.

The two presenters, John Larsen and Fitz Fitzpatrick, shared good information from their many years of experience as Washington State Troopers. They also knew how to make the presentation interesting with quiz questions for chocolate and an ongoing bingo game.

Even several longtime drivers had positive comments that included:

- “It was very informative and fun – time well spent.”
- “Great presentation and great topic.”

John Larsen returned on January 15, 2003 to discuss pedestrian safety in the **School Safety Patrol Training**. This half-day seminar was attended by 24 staff charged with overseeing school safety patrols in their schools. This seminar was also rated “very good,” and participant comments mirrored those above:

- “This was an enjoyable and worthwhile day. Thanks!”
- “Speaker was very good. Time went by fast.”
- “It was very informative.”

READY. SET, ERGO

Also in January 2003, the Southwest Washington Workers’ Compensation Trust presented a workshop on “Implementing Washington’s Ergonomic Standard” in Vancouver, Longview and White Salmon.

Washington has enacted an ergonomics rule that is designed to reduce work-related musculoskeletal disorders such as back strain, tendinitis and carpal tunnel syndrome.

Fifty staff members representing 22 school districts attended the workshops, including superintendents,

school principals, human resource and business managers, maintenance, warehouse, transportation and office staff.

Workshop attendees found the presentation “very informative” and “very useful”.

Participants in the workshop learned:

- The basic requirements of the rule
- What a “caution zone” job is
- The physical risk factors that identify “caution zone” jobs
- How to analyze jobs for risk factors
- Possible solutions to reduce ergonomic hazards

In addition to the information presented, each district received a booklet and video that may be used for ergonomic employee awareness education.

If you would like additional information about the new ergonomics rule or ergonomics in general, please call Scott LaBar at 360-750-7504.

IF YOU HAVE ANY SUGGESTIONS FOR SAFETY SEMINARS, PLEASE CALL A LOSS CONTROL SPECIALIST.

ELIGIBILITY FOR TIME LOSS BENEFITS

Workers’ compensation is an insurance coverage that pays medical expenses, lost wages and other benefits for an employee’s work-related injury or occupational illness. Workers’ compensation is a scheduled benefits delivery system, meaning that specific benefits are paid according to what is specified in the law.

One of the benefits that an injured worker may be able to collect is “time loss” payments for a temporary total disability (when an injured employee is unable to work for a period of time due to a work related injury or illness). These time loss payments are a limited wage replacement based on a percentage of the employee’s average monthly wage.

However, **simply missing time from work due to an injury does not trigger the payment of time loss benefits.** Correct documentation needs to be received by the claims adjuster before time loss benefits begin.

In order to be eligible for time loss compensation, the following must occur:

1. The injured worker is off work due to the industrial injury.
2. Written notice of a claim is received.
3. Written time loss certification is received from the attending physician.

Only the attending physician treating the employee can certify the employee’s temporary total disability and initiate the time loss. Other health care providers, including physician assistants, nurse practitioners, and physical therapists, are **not** qualified to certify disability.

Each successive time that the injured employee treats with the attending physician, consideration of the employee’s ability to work must be addressed. A written note signed by the attending physician indicating either time loss authorization, release

to modified duty with physical limitations listed, or a full work release, must be obtained by the injured worker.

It is the responsibility of the injured employee to provide his/her supervisor and the claims adjuster with the written work release information following each visit with his/her attending physician. Time loss benefits, where due, will continue at regular semimonthly or biweekly intervals from the date the claims adjuster receives written authorization from the attending physician.

If you have any questions about time loss benefits, please call a claims adjuster at the Southwest Washington Worker’s Compensation Trust at (360) 750-7504.

**WORKERS’ COMPENSATION
IS A SCHEDULED BENEFITS
DELIVERY SYSTEM**

PREVENTING THEFT OF ELECTRONIC EQUIPMENT

As computers and other small electronic equipment become more common in the school and office environment, their theft is also increasing! Losses of small electronic equipment average about \$3,000 each, that includes a \$1,000 property deductible per occurrence (which is paid by the district).

These losses have occurred in a variety of ways. One member had four laptop computers stolen from the office during working hours. Another loss involved the theft of three new Dell desktop computers still in their cartons from a storage area. While on a trip, one district employee had a district owned laptop computer stolen from his luggage while it was checked with a commercial airline. There have been several laptops taken from classrooms. Laptops have been stolen from employees' vehicles while parked outside of their residences, and from inside their residences.

Laptop computers present an easy target for thieves; they can often just pick one up and go. The laptops generally don't have a lot of peripheral equipment attached to them, such as printers, monitors, and keyboards, that take time for a thief to disconnect before getting away. Other items that are easy for a thief to take are digital cameras, palm pilots, radios, VCRs, DVD players and televisions. These are attractive items for thieves – take precautions to protect them.

What can we do to better protect the district's electronic equipment? Here are two fairly inexpensive options:

1. Place the item out of sight and lock it up when not in use

Probably the best protection for smaller electronic equipment is to keep it out of sight when not in use. When leaving a classroom or office for the day, place the laptop, camera or other equipment in a drawer or cabinet. Lock the drawer or cabinet if possible. Don't leave a laptop inside a parked vehicle, even if the vehicle is locked. If the laptop must be left in the vehicle, put it out of sight in the locked trunk.

2. Lock the laptop in place

Use a cable-locking device that hooks to a laptop at one end and is fastened securely to a desk or wall. These are made so the user can easily unlock the device to take the laptop with them. Some laptop docking stations can also be locked.

If a theft or burglary does occur, report this crime to law enforcement. The police will want detailed information on the district's stolen property, including its make, model, a description of the article, its serial number, and to whom it was assigned. The district needs to maintain accurate records of all such electronic equipment.

Staff who is entrusted with this equipment needs to be mindful of the attractiveness of electronic equipment to theft, and needs to take the necessary precautions to protect the equipment.

BE PROACTIVE IN PROTECTING A LAPTOP OR SMALL ELECTRONIC EQUIPMENT - LOCK IT UP WHEN NOT IN USE, AND ATTACH IT BY CABLE TO A DESK, AND DON'T LEAVE IT UNATTENDED IN THE OPEN.

HELP DETER THEFT AND VANDALISM CLAIMS WITH EFFECTIVE SCHOOL SECURITY SYSTEMS

Are burglary or vandalism claims beginning to cost your district money? Is your district considering, even on a preliminary basis, installing burglary or intrusion alarms systems in your schools? Then this issue's insert - "Security Alarm System Needs: School Self-Assessment Questions" - is for you. The assessment questions are designed to guide you through the process of determining whether an alarm system is needed and can be effective.

Recommendation for Security Systems Components in Schools

Based on best practices, the Southwest Washington Risk Management Insurance Cooperative offers this general recommendation for what components are most effective in a school security system:

1. Door contacts on all exterior doors

Consider window strips on large glass windows if the windows are not located near a hall motion detector or listening device*

2. Limited door card access

Personal card access to the staff and student main entry doors (hopefully this does not include all exterior doors).

3. Motion detectors or listening devices* in all hallways.

4. Motion detectors or listening devices* in high value areas, and areas where money is kept and areas where important documents are stored. High value and money storage areas in schools traditionally include the school office, the kitchen/cafeteria, the library/media center, computer labs/server areas, band room, and ASB stores.

** For Clark County schools, the Clark County Sheriff's office requested that listening devices be used instead of motion detectors, as this helps law enforcement find intruders at the school.*

Contact the Risk Cooperative at (360) 750-7504 with any questions related to school security systems.

SW WA Risk Management Cooperative Executive Committee

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EMERGENCY PAGING

Member districts need to report emergencies at the time of the event.

Off Hours Access to ESD Insurance Programs is available by paging (360) 408-0373.

CONTACT INSURANCE PROGRAMS

During normal business hours, Monday through Friday, 8:00 a.m. to 5:00 p.m., call (360) 750-7504, 568-SCAN, or 1 (800) 749-5861.

Contact us on line at:
www.esd112.org/insurance_programs

Objective

The objective of *Risk Management Matters* is to provide useful information to our member districts. Your contributions and comments are welcome! Please call Loy Dale, Executive Director, with comments.

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