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*Scott Schimke
Risk Manager*

Greetings!

Greetings! Once again the benefits and power of belonging to a well run risk-sharing pool shine in contrast to current news – in this case, the worldwide financial meltdown. Unless you are lucky enough to live in a cave, you are being bombarded with negative news about finances, shrinking budgets, layoffs and loss of services. However, thanks to our history of operating in a fiscally sound manner, there is no such negative news coming out of Golden State Risk Management Authority (GSRMA). Instead, we offer a steady stream of very positive news. First of all, our actuarial studies have been completed and they indicate continued fiscal strengthening in both the workers' compensation and liability programs. This is an excellent result

that should continue into the future as we add new, solid members.

Second, since GSRMA secures its excess coverage through a fiscally sound risk-sharing pool, our cost for excess insurance stays low due to the strong management of that pool as well as our safety and loss prevention initia-

“We anticipate the approval by GSRMA’s Board of Directors of a \$300,000 dividend”

tives. So, it costs us less to provide you with higher limits and better programs.

In fact, as a result of the above, our funding rates are flat or up only marginally (less than 2%) from last year. This trend continues to reflect the extensive loss prevention work being done by both GSRMA staff and you, our member agencies. As losses decline, the amount of funding needed for existing and future claims goes

(Continued on page 2)

Membership Matters *Dan Berry, Member Services Director (dberry@gsrma.org)*

One GSRMA member has been impacted by the federal government's economic stimulus package in a big way. **The Tehama-Colusa Canal Authority** (TCCA) has been allocated \$110 Million to complete one of the largest infrastructure projects in the north state in decades. The project is estimated to have a total cost of \$200 million and is intended to protect de-



clining fish populations and maintain the flow of irrigation water required for the area's agricultural needs.

The project incorporates state-of-the-art systems such as fish screens and fish-friendly pumps to protect and hopefully increase salmon and sturgeon populations. The plan

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**WELCOME TO OUR
NEWEST MEMBERS:**

**Elk Community Services
District**

**Foothill Fire Protection
District**

**Zamora Fire Protection
District**

Snelling Cemetery District

Things are Heating Up! *Mark Marshall, GSRMA Safety Officer mmarshall@gsrma.org*

The cool days of winter are gone, the warm days of spring and even warmer days of summer are upon us. As the seasons change so does our work environment and the physical demands of the daily workload. As the days warm up, each of us should consider the change our bodies go through and prepare for the HOT days that will soon be here. I remind you of the important issue of heat stress and the affects that lack of proper hydration and over-exertion may have on our bodies.

Precautions to Avoid Heat Stress

- Gradually adjust to heat when new to the job or in the spring after cool winter conditions.
- Plan the most strenuous work for the coolest part of the day.
- Wear loose, lightweight, light

colored clothes. Wear a hat and use sunscreen to work outdoors.

- Drink water steadily before and during work in the heat. Remember, if you feel thirsty, you are already dehydrated, so drink water early and often.
- Eat well-balanced meals, avoiding heavy or hot food, alcohol and caffeine.
- Sport drinks may be added to your hydration program but should not totally replace water, a combination of water with some sport drink is best.

- Work at a steady pace, minimizing overexertion.
- Take regular breaks in a cool shaded location. This is important during your adjustment period of the first hot days.

Take fast action when symptoms

of heat cramps, heat exhaustion, or heat stroke occur.

Heat exhaustion and heat stroke are true medical emergencies and should be treated as such. Cal OSHA requires employers to hold Heat Stress training for employees that work in high heat environments. That training must include; how to avoid heat stress emergencies, what to do in an emergency, how to recognize heat stress symptoms as well as items that the employer must provide the employee to avoid heat stress, like shade and water.

Should your agency need more information or assistance with this training please contact Mark at Golden State Risk Management Authority. 530-934-5633 Have a safe summer, and don't forget to drink water early and often!

Greetings! (Continued from page 1)

down and, correspondingly, so do your rates.

Third, performance of the pool has gone so well that we anticipate the approval by GSRMA's Board of Directors of a \$300,000 dividend (\$200,000 in the liability program and \$100,000 in the workers' compensation program) for 2009/2010! The Board will take final action regarding this at their May 13, 2009 meeting. However, all indications are that GSRMA is in excellent financial condition and will be able to provide excess funds back to its members in the form of a dividend.

While we are on the subject of

dividends, one of our excess programs (CSAC-Excess Insurance Authority) will be declaring a dividend of \$2.1 million in their general liability program to be allocated among all of its membership (including GSRMA), once again highlighting another benefit of pooling.

Fourth, it is great news to see the number of agencies applying for funds under the Loss Prevention Incentive Program growing considerably over last year. In 2007/08 we had 12 members apply for, and receive, funds totaling \$78,432.05. For 2008/2009, our list has grown to 18 members. This aggressive loss prevention program will help drive down losses and, in turn, continue to strengthen GSRMA.

Lastly, on top of all of these great things, GSRMA's partners continue to expand their services to members. If you have not recently logged into and reviewed all that MemberLink has to offer, I encourage you to do so in the near future. The increase in course offerings is amazing.

As a member of GSRMA, you should all take great pride in a job well done and great joy in the success of your pool. Your decision to be a part of this program should be applauded by all who depend on your entity for employment or services. We'll do our best to keep up the good work and continue to be the bearers of **GOOD NEWS!**

Membership Matters (Continued from page 1)

promises to accomplish the fish protection without compromising

the amount of water allocated to the farmers. Congratulations to General Manager Jeff Sutton, the staff and board of directors, on all

of their hard work and legal wrangling over this project has paid off!

Claims Analysis Drives GSRMA Loss Prevention Efforts *By Dan Berry*

Claims analysis is one of the most useful tools to focus loss prevention efforts. The following charts provide a visual analysis of Golden State Risk Management Authority workers compensation claims by type (figure 1); total cost by type (figure 2), and average cost by type (figure 3).

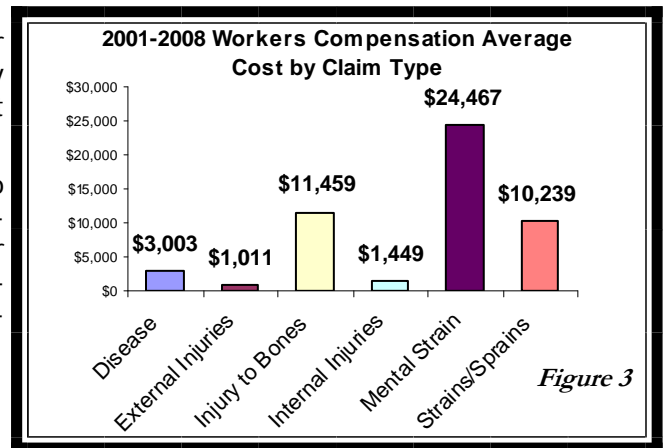
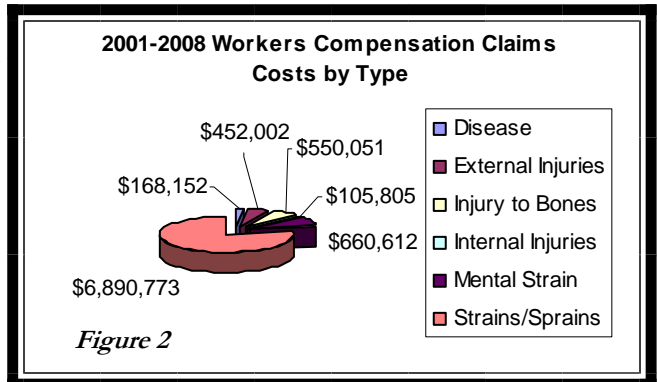
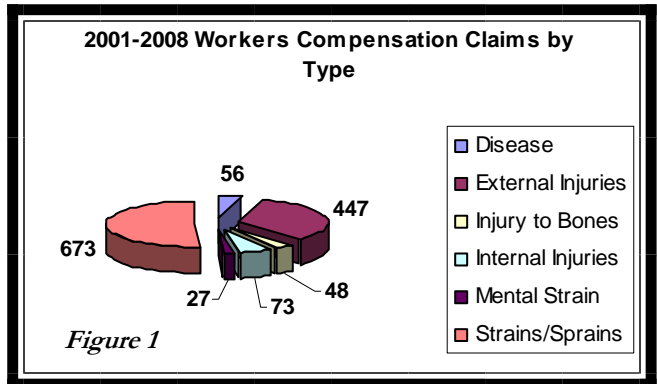
When reviewing the graphs, overall, strains and sprains (soft-tissue injuries) account for the majority of the injuries by type, and total paid. This suggests that loss prevention efforts should focus on proper lifting, ergonomics (physical working spaces), stretching and general house-keeping.

A less frequent occurring type of injury that shows a significant need for loss prevention is mental strain. These injuries have been the most severe in terms of cost per claim. These injuries are generally employment practices related.

Some of the loss prevention measures to reduce these claims include unlawful harassment training and reviewing and maintaining employment related policies and procedures. These claims can have an impact on many other aspects of your operation, as often times the claim arises based on relations between employees or management. These claims can damage morale and decrease productivity.

An analysis of the general liability claims provides similar information. The charts on Page 4 illustrate liability claims by type (chart A), total cost by claim type (chart B) and average cost by claim type (chart C).

Claims classified as general liability include damages to third parties person or property. These are the most frequently submitted claims, but they do not account for the greatest cost. Like the workers compensation analysis, we find that there is a type of claim that is less frequent, but far more expensive. *(continued on page 4)*



GSRMA Department Overview—Claims

Handling claims is one of the primary functions of the GSRMA pool.

All claims, including workers' compensation, liability, property and auto, are managed and processed internally by GSRMA staff. Compared to an organization that contracts their claims processing to third party administrators (or TPAs), we are more engaged in our claims. Our members appreciate the continuity of claims staff and the individualized approach to each claim.

Our claims department management and staff are experienced and well-trained. Their certifications include: Associate of Risk Management (ARM), Workers' Compensation Claims Professional (WCCP) and Certified Professional in Disability Management (CPDM). They stay current with changes in the law and

(Continued on page 4)

Claims Analysis (Continued from page 3)

Employment related claims on average cost over twice as much as the next most expensive claim type. These claims are closely related to the workers compensation mental strain injuries. Like those injuries, employment practices liability claims are often the result of the workplace environment

Nationwide, the trends are identical. According to the Equal Employment Opportunity Commission (EEOC) website, almost 75% of all litigation against corporations today involves employment disputes. In all likelihood, the statistics are similar for public employers.

Analyzing the claims information tells us there is an ongoing need for traditional occupational safety; and an emerging need to emphasize the risk management of employment practices.

Members can follow claims trends via the Claims Dashboards on your MemberLink website. The data is updated semi-annually. Additional information regarding the Claims Dashboards is included in this issue's MemberLink Update on page 5.

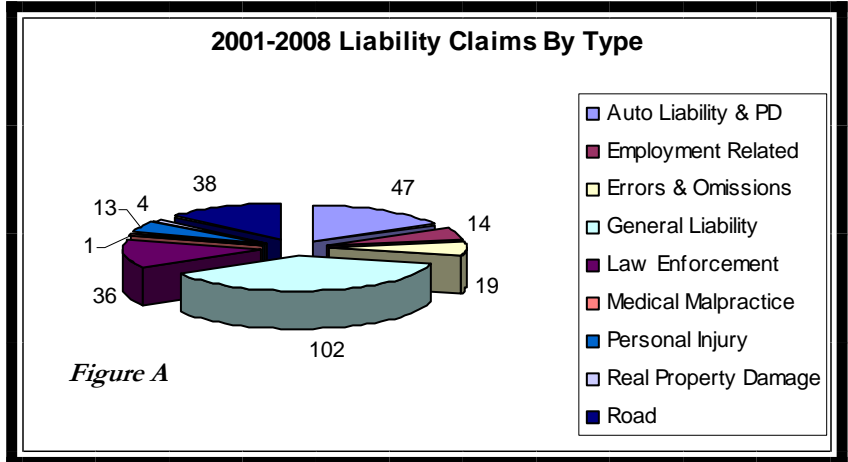


Figure A

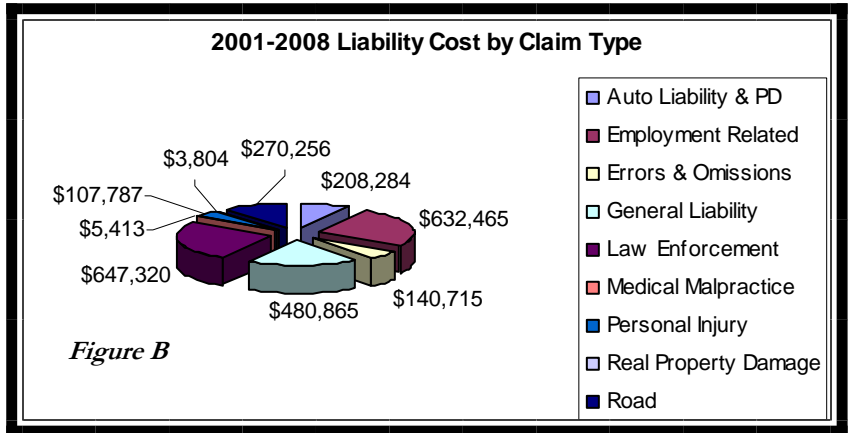


Figure B

Department Overview (Continued from page 3)

related court decisions that impact claims requirements and costs.

Gale Hamon administers workers' compensation claims with oversight by Scott Schimke and assistance from Cynthia Connelly and other administrative staff. CompanyNurse, our injury reporting and nurse triage service, plays an important part in early injury handling and the timely reporting of claims. OURSystem, our early return-to-work service, is useful in helping employees get back to work as quickly and safely as possible.

Scott Schimke manages the liability and property (including auto, mobile equipment and watercraft) claim process with assistance from Cynthia Connelly and other administrative staff. Claims can be filed using forms downloaded from our website. WeTip is a valuable anonymous crime reporting service offered to our members. It can act as both a deterrent and assistant to the solving of various crimes.

With this experienced team and related resources, claims are processed as cost-effectively as possible with an emphasis placed on our members' and the pool's best interests. Above all, claims are handled in a professional and efficient manner.

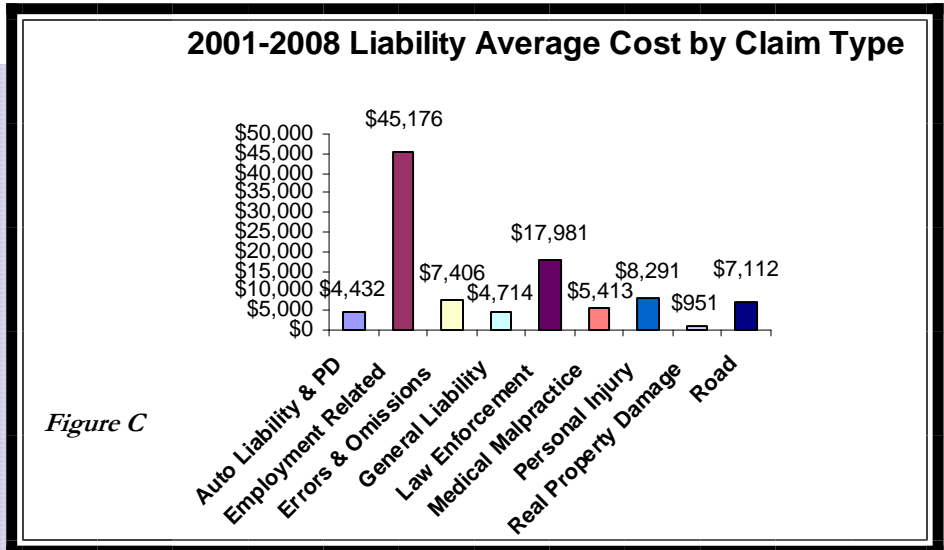


Figure C

Springtime Injury Avoidance Tips *Gale Hamon (ghamon@gsrma.org) & Cynthia Connelly*

We usually address workers' compensation issues in this section; but, this time, let's talk about injuries and spring time.

Yes, spring is just around the corner. It is time to get the seeds, weed the ground, till the soil and start mowing the lawn. Mother Nature has come full circle.

Spring is a time for renewal – it's another year. That also means we are another year older. It also means that we don't recover from injuries as well as we once did. We simply can't go all-out like we used to. We have to be careful: careful not to over-do; careful not to lift incorrectly; careful to keep up our hydration. It means we have to be prudent.

Being prudent does not mean refusal to participate. It means using a ladder rather than stacking

a chair on a table. It means lifting with your legs, not your back. It means pre-exercise (or work) stretching. It means drink plenty of water.

In the office it doesn't necessarily mean run out and purchase the newest ergonomic innovation or move into a new office. It could mean using the materials at hand to make necessary adjustments to the workstation; or wear a headset rather than tilting your neck to talk on the phone; or moving your equipment to fit within the recommended parameters.

Remember to close drawers, pick items off the floor, and place them squarely on your desk. Open drawers, things on the floor or tottering on the edge of the desk are invitations to injury. And injury restricts your personal and/

or essential life activities.

Be aware of your surroundings – that door may stick, that hole in the ground has been there for a very long time, the excessive wear in the carpet took quite a while to become a problem, etc. Remember that no matter how many times you turn 29, your body continues to age.

A natural process of aging is the diminished ability to recover from any injury at any location. Let's face it, what you bounced back from 10 years ago is now taking you a week to shake off. At home injuries also affect your work performance and can have lingering effects. You are now experiencing the results of all the shortcuts you took while you were young and strong.



Claims Dashboards *By Kyle Ashley, Target Safety*

Recently, we added to your MemberLink website several dashboard views to help you better understand where claims occur among GSRMA member organizations. All MemberLink Administrators will notice the following five new dashboards under the Home tab:

- **MemberLink Dashboard** – Details overall use of the MemberLink program by all 165+ GSRMA members. See which members are completing the most courses each month.
- **Workers' Comp. Dashboard** – Illustrates the most common workers' compensation claims among members and how much these claims cost the pool.
- **Liability Dashboard** – Shows where your contributions are being spent to pay liability claims.
- **Property Dashboard** – Breaks down the frequency and severity of property claims.
- **Auto Dashboard** – Highlights the most common types of automobile-related claims among members and the average cost per claim.

We encourage you to spend a few minutes reviewing these claims dashboards and critically thinking about whether you are doing everything to keep these claims from happening at your organization. If you aren't sure, we are happy to review your loss history with you and help you put in place a plan to reduce or avoid these claims altogether.

One of the simplest ways to reduce your claims is to utilize the MemberLink web-based training and compliance program, which is provided to all GSRMA members at no cost. If your organization is not yet set up with a MemberLink website or you have a website but need a refresher on how to access and use it, please contact TargetSafety's Misty Pratt at 858-376-1606 or misty@targetsafety.com. You can also read more about MemberLink in the Services section of our website at www.gsrma.org.

Member Spotlight



The Red Bluff Diversion Dam Gates (pictured) will be open permanently upon completion of The TCCA's \$200 million Fish Passage Project.

The Tehama-Colusa Canal Authority (TCCA) has been a member since 2007. The TCCA delivers water via a 132 mile canal that serves 17 irrigation districts and 150,000 acres of land.

The irrigation districts that that are served by the TCCA produce an estimated \$250 million in crops and contribute \$1 billion to the overall economy annually. The general manager is Jeff Sutton and the district currently has 15 full-time employees



TAKE NOTE

GSRMA (Board Meetings—Held at the GSRMA office 247 W Sycamore Street, Willows, CA 95988. Next meetings are:

- May 13, 2009 6:00 PM
- July 8, 2009 6:00 PM



For the period of January 1– March 31, 2009, GSRMA members completed 882 MemberLink training courses! We would like to recognize the following agencies and individuals for their efforts.

Top Agencies - Courses Completed

County of Glenn—251
Ukiah Valley Fire Protection (UVFD)—157
Williams Fire Protection —109
Nevada Cemetery District—50

Top Individuals—Courses Completed

Gerry Tripp, UVFD—36
Tony DeLapo, UVFD—30
Arthur Thomas, Nevada Cemetery District—20

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247 West Sycamore Street
Post Office Box 706
Willows, California 95988
www.gsrma.org

Phone: 530-934-5633
Fax: 530-934-8133