

**Greetings!** *Scott Schimke, Risk Manager (sschimke@gsrma.org)*



**Scott Schimke**  
**Risk Manager, ARM**

While participating in our 7<sup>th</sup> annual training conference last month, I was reminded of the uniqueness of governmental self-insured risk pools in general and Golden State Risk Management Authority (GSRMA) in particular. We are one of 150 governmental risk pools in California and one of 450 nationwide that exist primarily to provide the broadest insurance coverage along with the best loss prevention and risk management services at a fiscally sound cost to an overwhelming majority of public agencies in the United States.

The basic concept behind self-insured risk pools is that by assuming some or all of their members' risk themselves, any excess revenue (profit) will go back to the pool rather than to an insurance company's shareholders. However, California governmental risk pools go beyond this obvious benefit. Such pools in California are formed as a Joint Powers Authority (JPA). A Joint Powers Authority is an entity allowed by the State where two or more public agencies combine resources for the collective benefit of all that belong to the JPA. Rather than the profit motive essential to a for-profit insurance company, a JPA exists for the benefit of the members of the JPA; the districts, their governing boards, their employees and, ultimately, the taxpayers. The members of the JPA are inherently supportive of their fellow members, once again for the benefit of all.

*(Continued on page 2)*

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

As public agencies, GSRMA members are similar in many ways. Organizationally, they are all governed by a board that is either elected or appointed by elected officials and provide necessary services to the taxpayers. Operationally, however, cities, counties, schools and special districts are more diverse. With that in mind, GSRMA has a number of programs that are designed for the specific needs of the various member types.

All members can utilize MemberLink web-based training and risk management program. The same goes for the Loss Prevention Incentive Program (LPIP), which can lower members' contributions by 10%, and the Loss Prevention Subsidy Fund (LPSF) that provides re-

imbursement for training. While some district types may benefit more or less from a specific offering, the goal is to provide services that provide direct or indirect value

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## Greetings *(Continued from page 1)*

It is this feeling of community that I sensed as I mingled with the attendees at our conference. Not only did the audience actively participate in the speakers' presentations, but during breaks, they shared information, strategies and tips that, no doubt, helped their fellow GSRMA peers improve their agency for the greater good.

At Golden State Risk Management Authority, we embrace this approach of working together with our members for our mutual benefit. We actively strive to go above and beyond the services and benefits offered by other pools. Based on the growth of our pool and an extremely low member attrition rate (in 33 years of existence with more than 210 current members, only 2

agencies have voluntarily left GSRMA), our efforts have paid off.

As I see it, pooling is a partnership: A partnership among the members of the pool as well as a partnership with the management and staff that help make the pool run smoothly. In these troubled financial times, this partnership is even more important in the success of our members. We know our members are working hard to get through these challenges and we will continue to work hard ourselves to help in any way we can.

Please have a safe and wonderful holiday season with your family and friends. Happy Holidays to you and a big "Thank You" to your agency for being an important part of the GSRMA family.

## Membership Matters *(Continued from page 1)*

to all members. When one member reduces or avoids losses, all members benefit. GSRMA is organized to fairly serve all of its members. The board of directors is constructed in a way that all members are represented in the decision-making process. Based on need and interest, a number of programs and services have been adopted to provide unique benefits to the various member types.

For **cemetery districts**, GSRMA has developed a best practices library and comprehensive accreditation program. GSRMA and the Public Cemetery Alliance (PCA) coordinate their annual training to help both organizations increase attendance and lower costs. Through the relationship with the PCA, GSRMA has become the leading insurer of public cemetery districts in California. GSRMA's **fire agencies** are provided with arguably the finest computer-based training system available through MemberLink. Fire agencies can also take advantage of an incentive program that was created specifically for the fire industry. A Fire Agency Advisory Committee has been formed and is actively pursuing a number of exciting programs for fire agency members.

For **cities and counties**, GSRMA administers all claims; this eliminates the need for contracting with a third-party administrator. GSRMA does not charge for insurance certificates that are required in contracts. The production and maintaining of these certificates can be burdensome for larger entities. GSRMA's services reduce or eliminate the need for dedicated risk manage-

ment staff. GSRMA's claims staff has extensive experience with the unique needs of safety personnel.

GSRMA member **educational entities** benefit from general liability coverage that does not exclude molestation and employment practices coverage. Oftentimes, these coverages are excluded and need to be purchased separately. GSRMA's property program pays for mandated retrofitting and upgrade expenses that are unique to school property losses. Many programs limit or exclude coverage for these expenses which can exceed the actual replacement costs. An entire suite of educational entity-specific trainings has been developed for MemberLink. GSRMA Safety Officer Mark Marshall is certified and available for playground inspections at no cost to the member.

**Special district** members such as water and wastewater districts are provided continuing education units through MemberLink. GSRMA provides live or web-based training that meets the mandated requirement for public officials' ethics and unlawful harassment for supervisors. Special district members take advantage of LPSF grants to help them attend their industry-specific training events. GSRMA's diversity is well-suited for its various special district members. Special districts provide such a wide variety of functions that a one-size-fits-all approach is not practical. GSRMA is dedicated to providing personalized service that can adapt to the individual needs of each and every member.

## HUMAN RESOURCE PROGRAM SUCCESS

### Toll free employment liability helpline-update

As you are probably aware Golden State Risk Management Authority (GSRMA), in conjunction with law firm Hunt & Jeppson launched on July 1, 2011, a toll free employment liability help line for all GSRMA members.

To date the program has already received over 20 calls from our membership. This is an excellent result that will continue to grow as more and more members take advantage of this service.

This program is available to all districts at no cost; as a reminder it is not intended to replace your existing general counsel. However, it is intended to support you if your district does not have legal counsel on retainer or cannot afford employment liability advice.

If you are interested in learning more about the program contact Mark Marshall or Jennifer Peters at (530)934-5633. Or contact Bob Hunt at (855)780-7099.



*Exclusive Member Toll Free Number 1-855-780-7099*

## The Information Highway Continues *Gale Hamon & Cynthia Connelly (ghamon@gsrma.org & cconnelly@gsrma.org)*

Data collection – what do these words mean to you? To GSRMA? To our excess carrier(s)? Who, besides those listed herein have access to this information? And how does this pertain to workers' compensation?

For you, our Member Agency, it may mean a lot of work. Ultimately, it means that you are provided sufficient coverage. The information you provide ensures that deleted property has been removed from your policy and that new has been added. Since a portion of your premium calculation is based on payroll figures, it behooves you to see that GSRMA has only the latest, most accurate figures available.

The information provided by our Member Agencies is compiled and forwarded to our excess carriers, who provide the limits we carry at extremely competitive rates. When a Member Agency suffers a property loss, we have the information at hand to expeditiously bring your loss to a conclusion.

Finally, the information allows our excess carrier, CSAC-Excess Insurance Authority, to attract impressive insurance companies to provide the higher layers of coverage.

GSRMA shares the information you provide with no other businesses than those listed above. Your information is secure with GSRMA.

The connection to workers' compensation is just this: without your provision of information requested through our annual data collection or as requested or

as needed throughout the year, payments could be mailed when there is no longer a recipient. Now we are talking about a different type of Data Collection – a more delicate matter, to be sure.

At times, a Member Agency has an Injured Worker (IW) who no longer works for them but continues to receive Permanent Disability (PD) payments. More often than not, the payments run the prescribed number of weeks without incident. But, what if the IW dies before all benefits are paid out and the death is not related to the injury?

PD payments are not awarded to the IW's beneficiaries. This is a benefit provided solely to offset the IW's loss to compete for gainful employment in the future. When the IW dies, there is no further benefit due. As GSRMA does not receive newspapers from every venue in California, we must rely on our Member Agencies to provide such information. Please call either Gale Hamon or Cynthia Connelly to apprise them of the loss; then, photocopy the obituary notice and mail, fax or e-mail it to their attention for inclusion in the claim file.

This saves you, our Member Agency, overall as the potential costs of claims can become exceedingly detrimental due to the need to allow for Medicare Set-Asides, fraud costs (should someone other than the IW cash their checks), overpayment of benefits and overpayment of premiums. Your timely, accurate responses help GSRMA to help you keep costs in check.

# Big Turnout at the 2011 GSRMA Annual Conference

*Kim McGeoghegan, Member Services Coordinator (kim@grsma.org)*

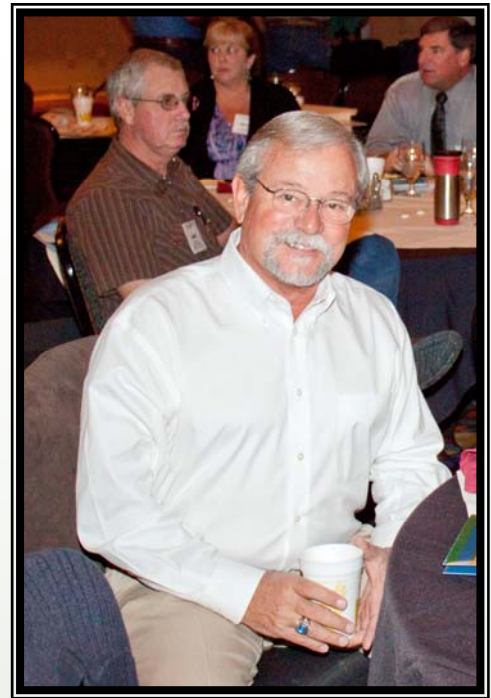
***"So much information and humor too!"***

***"Looking forward to next year!"***

These comments, and more like them were voiced by the attendees of the 2011 Golden State Risk Management Training Day which was held October 27, at Rolling Hills Resort in Corning, CA. The conference marked the 7<sup>th</sup> annual occurrence of this event.

124 attendees began their day at 8:00 a.m. with registration and a continental breakfast. Director of Member

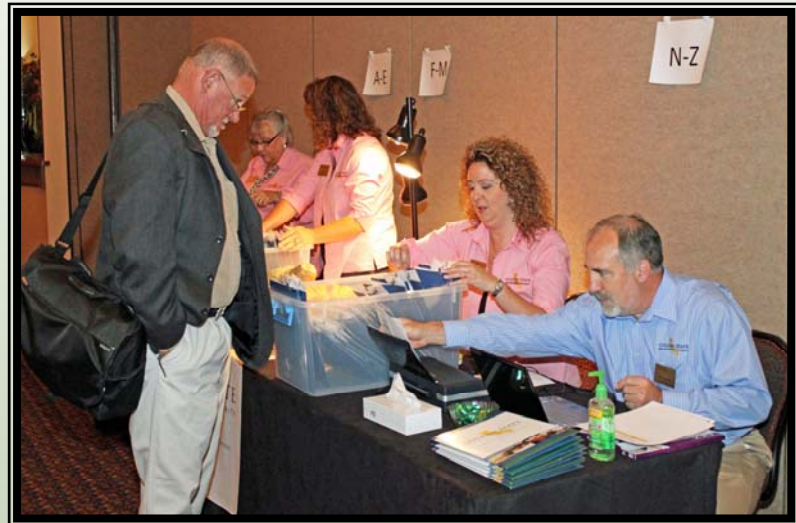
in his presentation regarding "Real Risk Management." He spoke about how the event that instantly precedes a tragedy is relatively easy to spot. But, real risk managers do not stop their investigation with identifying the "proximate" cause. Real risk managers go back in time and look for "problems lying in wait." Failure to



Services, Dan Berry, acting as Master of Ceremonies, welcomed everyone and introduced GSRMA Board members and staff.

Next, Sue Mandell and Sue Aguiar of WeTip, presented GSRMA with the 2011 National Award for "Outstanding Achievement." Board president, Mike Murray was honored to accept the award on behalf of GSRMA. The morning continued with Dan's introduction of renowned loss prevention speaker, Gordon Graham.

Mr. Graham, as always, was informative and humorous

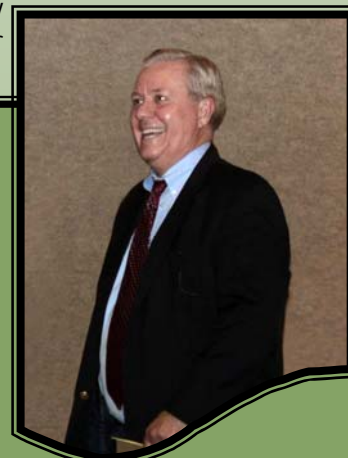


identify and address these problems may eventually cause a tragedy. If it's predictable it's preventable!

Gordon discussed the "Seven Rules of Admiral Hyman Rickover," known as "The Father of the Nuclear Navy." Rickover developed these rules to deal with the risks that were faced in working with nuclear-powered submarines. He explained how these rules could apply to our organizations.



***GSRMA congratulates Bob Hunt for receiving the President's award & Live Oak Cemetery District for being awarded Cemetery of the year at the PCA annual meeting on Friday October 28th.***





At noon, a wonderful buffet lunch was provided and six lucky winners were chosen by raffle to receive gift bags that included local fare such as olive oil, rice, almonds, walnuts and honey. The bags also included a sports bottle.

After lunch, Gordon wrapped up his training with the "Best predictor of future behavior is past behavior." He enlightened us regarding cutting edge theories and practices on "How to maximize the benefits of your pre-

hiring protocols—all with the goals of preventing the wrong people from getting into your organization."

The day continued with Attorney Robert (Bob) Hunt. Mr. Hunt spoke about the new Human Resource program GSRMA is providing. As of July 1, 2011, the attorneys at Hunt & Jeppson, LLP, are available at no cost to our members, to answer questions or seek guidance on human resources issues. Bob explained the process and held a question-and-answer session. You may contact their offices at [rhunt@hunt-jeppson.com](mailto:rhunt@hunt-jeppson.com) or by this toll free number (877) 780-7099.

Scott Schimke, Risk Manager, ARM, and Dan Berry, Member Services Director, wrapped up the day with a brief question-and-answer session and thanks to everyone for their attendance.

That evening, attendees were treated to a reception to give them time to relax and network among themselves. As an added treat, they were able to watch, on the big screen, the St. Louis Cardinals play the Texas Rangers in the World Series.



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RISK MANAGEMENT AUTHORITY

*Innovative programs, personalized service*

Insurance is complex.  
Our programs make it simple:

- Comprehensive coverage at affordable rates
- A financially sound organization you can trust
- Personalized service and long-term partnership
- In-depth understanding of public entity operations
- A culture of safety and loss prevention
- Superior value through member services and support
- Highly experienced personnel

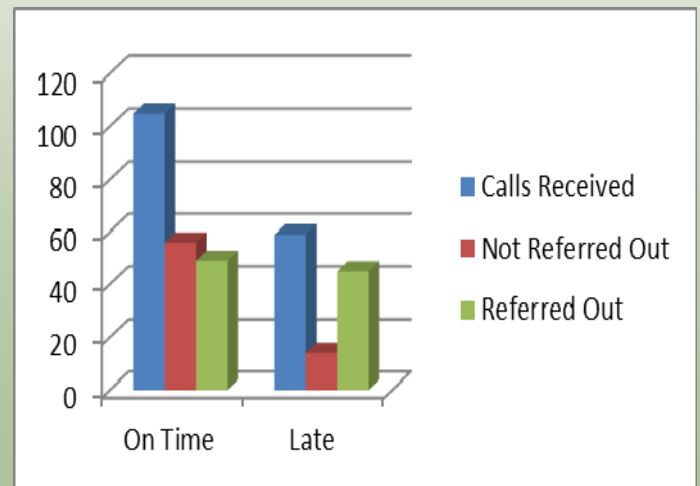


## Timely Reporting of Injuries Jennifer Peters, Loss Prevention / Special Projects Administrator (jpeters@gsrma.org)

It is critical that injured or ill employees report their injuries and receive care in a timely manner. Yet many employers do not spend much time considering this. In fact many employees wait several days to report their injury, during which time the injury gets worse. Studies have proven that early reporting of workplace injuries and illnesses improves not only the overall outcome for the injured employee's health and recovery but also lowers overall costs of the claim. Also, the sooner an employee is treated the sooner they may be able to return to work.

Over the past year, our members have reported 164 workplace injuries and illnesses through our telephonic injury reporting program, Medcor. Out of the 164 calls received, 64% or 105 calls were reported "on time." On time means the injury was reported within 24 hours of the incident. The remaining 36%, or 59 calls, were reported late, which is anything greater than 24 hours. Of the calls reported on time, 46.7% of employees were referred for treatment. However, of the 59 calls reported late, 76.3% of employees were referred for treatment. This is nearly a 30% increase in the number of employees referred for treatment when injuries were reported late. Factors such as the aggravation of the injury by activities the employee engages in either at work or at home may account for these increases. Delays in reporting an injury or illness even just a couple of days can lead to worsening of the situation.

So what should you do? Educate your staff on how to report workplace injuries and illnesses, and impress upon them the importance of timely reporting of these incidents. In the event you or your staff experiences a workplace injury or illness, contact Medcor at 1-800-775-5866 as soon as possible to report the injury. Medcor staff will ask the employee questions based on their type of injury to assess the injury and make a recommendation for care. Whether the employee is given self-care advice or referred for treatment, they receive the necessary care advice right away and get started on the path of recovery.



## Winter Driving Checklist

Naomi Sharek, Administrative Assistant (nsbarek@gsrma.org)

- ◇ Bag of sand or road salt. The contents may be spread under slipping tires
- ◇ Small shovel (to dig snow away from wheels, or scatter sand on the road)
- ◇ Flares or reflective triangle to warn other motorists if you break down
- ◇ Tire chains (Every driver should practice putting them on)
- ◇ Check tires & spare for proper inflation
- ◇ Keep gas tank near full to avoid freezing water in fuel line
- ◇ Check & replace older batteries
- ◇ Check Antifreeze
- ◇ Flashlight & Batteries
- ◇ Blankets
- ◇ First aid kit
- ◇ Ice scraper



## Member Spotlight: City of Williams *Naomi Sharek, Administrative Assistant (nsharek@gsrma.org)*

City of Williams is a farming and ranching community with the population of approximately 5,300 located north of Sacramento. The Williams area is known for thousands of acres that host rice, tomatoes, vine and seed crops, walnuts, almonds, hay, grain and cattle. This charming little town was founded in 1874 and was first known as Central, it was soon named after William Williams who provided much of the land for the town.

The departments within the city are Administration, Building, City Facilities, Finance, Fire, Human Resource, Planning, Police, Public Works and Utilities. The City of Williams goal is to expand the economic base with a business friendly atmosphere while maintaining small town charisma.

Their mission is to create a balanced community that promotes both economic development and quality of life.

City Council Members include Mayor Angela Plachek-Fulcher; Mayor Pro-Tem John J. Troughton, Jr.; Councilmembers: Patricia Ash, Don R. Barker and Alfred Sellers Jr.



## Preventing Holiday Overload:

*Naomi Sharek, Administrative Assistant (nsharek@gsrma.org)*

The holidays are a time of joy and togetherness... sometimes stress and feelings of being alone. Holidays can affect our home life, work and even health. Here are some tips to help prevent the holiday blues from affecting you and those around you.

**Volunteer-** Seek out volunteer opportunities in-person by visits to your local library, hospital, shelter, senior center or soup kitchen. Getting out in your community and volunteering your time to help those in need of food or simple things, like conversation, can make them feel important and make you feel content.

**Random acts of kindness-** Donate books to a library, give care packages to the homeless, help someone with yard work, hold the door open for someone, write a letter to someone who made a difference in your life, say "Good morning" or "Hello," encourage someone, and always smile at people, you will be surprised how many smile back. Random acts of kindness give you a sense of serenity, joy, empowerment and helpfulness just to name a few. The best random acts of kindness are usually free yet produce rich feelings of delight.

**Exercise-** Studies show 30 minutes of vigorous exercise three or more times a week can lift your spirits, improve thinking, decrease stress and anxiety, improve self-esteem and, let's face it, during the holidays exercise can keep those pesky pounds away.

**Spend quality time with family and/or friends-** Take time to gather and celebrate, attend community activities, exchange ideas, play games, offer warm greetings and hugs, and maybe lend a supportive shoulder. Many studies show that when you have social support, satisfying relationships and community involvement, you generally are healthier. However, don't try to stuff too many activities in your day or you will defeat your purpose.

**Budget-** Set a budget and stick to it. One of the most common stressors of the holiday season is financial stress and is especially prevalent this day and age. Decide what you and your family can afford during the holidays, stay within those guidelines and do not impulse buy as this can lead to buyer's remorse and depression. If family is visiting for the holidays, do a gift exchange so you don't feel obligated to purchase for everyone. Call upon your family members to bring a dish to the feast so you don't take on all the responsibility of the food cost and preparation.

**Manage Depression-** If the holiday blues do sneak up on you, take action. Schedule daily activities that relax or reenergize you. Seek help and support when needed; consider the positives. If a situation bothers you, look for solutions. Educate yourself and look for stress management classes, counselors or books. Avoid alcohol or drug abuse if you are depressed, it will only make matters worse.

# MemberLink Top Achievers

For the period of July 2011 – September 2011, GSRMA members  
completed 486 MemberLink training courses!

We would like to recognize the following agencies and individuals for their efforts:

## Top Individuals - Courses Completed

Walt Nadeau, Mt. Shasta FPD, 16 classes

Monica Paiagua, County of Glenn, HRA, 20 classes

Roxann Baillergeon, County of Glenn, Health Svc, 14 classes

## Top Agencies - Courses Completed

City of Orland - 117

County of Glenn - 109

Hamilton Unified School District - 67

## Calendar of Events

- Jan. 11, 2012 **GSRMA Board Meeting** - 6 PM, 247 W. Sycamore Street, Willows, CA
- Feb. 14-17, 2012 **2012 PARMA Conference** - Monterey CA
- March 14, 2012 **GSRMA Board Meeting** - 6 PM, 247 W. Sycamore Street, Willows, CA
- May 9, 2012 **GSRMA Board Meeting** - 6 PM, 247 W. Sycamore Street, Willows, CA

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