David Nelson

From: David Nelson
Sent: Thursday, June 20, 2013 9:57 AM
To: 'Marco Sandoval'
Cc: Gene Herndon; Lisa Mitchell
Subject: PWC Prem vs Total Paid (2).xlsx
Attachments: PWC Prem vs Total Paid (2).xlsx

Hi Marco

The reason I asked for Sutter County premiums and incurred amounts for the PWC is to asses weather the fully insured program has been the best decision for the county and is in line with the overall risk goals of your organization. Full insured being zero risk and self insured retaining risk. Once we know your Counties risk appetite we can evaluate if the last ten years of full insured workers comp coverage is in line with the overall goals of the organization.

I have added a column to your attached spreadsheet to demonstrate the difference of premium paid and incurred losses for each year. (incurred losses is what you expect to pay for the life of your claims). With the column E "Premium less Incurred" you can summarize that the county overpaid their losses in this program by 6.9 million from July 2003 to June 2012 (9 years).

Assuming zero risk for this time period, it cost the county 6.9 million above its actual cost. Back in 2008 the Trindel counties had similar results and chose to retain more risk and self insured from 0 to 125,000. If Sutter county would have made the same decision at that time it would have saved $2,247,598.

We asses our risk appetite every year in our programs and move together as a group. July first of 2012 the group decided to retain more risk and self insured up to 300,000. Once our risk appetite is set by the board we focus on claims frequency through loss prevention programs and then claims management and claim closure through our claims handling department.

Next we should look at the losses from 125,000 to 300,000 in workers' comp and the Liability and property loss data. I will ask Jessica at EIA for the information if you like and do a similar comparison. After that we would like to set up a day were our Director of Loss Prevention can come down to the county and evaluate the loss prevention program. In the mean time you should work with your administration to determine your counties risk appetite so that we can see if it is or is not in line with Trindel's. I have cc'd Gene Herndon Director of Loss Prevention and Lisa Mitchell Director of WC Claims Handling of Trindel to keep them apprised of the discussions.

	PWC PREMIUM*	INCR CAPPED 125k**	Premim less Incured
2002-03		1,149,246.72	
2003-04	1,855,059	1,254,575.90	600,483.1
2004-05	2,296,581	594,260.18	1,702,320.8
2005-06	2,201,737	509,863.73	1,691,873.3
2006-07	1,513,455	820,404.83	693,050.2
2007-08	1,129,917	1,113,059.71	16,857.3
2008 -09	1,209,439	698,185.93	511,253.1
2009-10	1,165,028	1,021,941.79	143,086.2
2010-11	1,489,405	411,418.02	1,077,987.0
2011-12	1,413,242	897,970.23	515,271.8
2012-13	1,356,797	623,209.61	
2013-14	1,352,932		
			6,952,182.7

**Source: Jessica Blushi, UW Mgr, CSAC EIA*

*** Source: Herb McDuffee, Sr. Risk Analyst, York Risk Services Group*

David Nelson

From: David Nelson
Sent: Tuesday, August 27, 2013 2:37 PM
To: 'Marco Sandoval'
Subject: FW: Trindel Liability / Property

Here is your second question and response. The changes in these programs are not as significant as WC.

David Nelson
Executive Director
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(530)623 - 2322
dnelson@trindel.org
www.trindel.org

From: David Nelson
Sent: Monday, July 22, 2013 9:57 AM
To: 'Marco Sandoval'
Subject: RE: Trindel Liability / Property

Hi Marco

I did not give potential returns for these programs for the following reasons. The liability program that Sutter County currently has is almost identical to the other members and we would not propose any changes. Unlike the workers compensation program were I would recommend that you move from a fully insured program to a self insured program, the liability is already self insured at 100,000 level. As mentioned before the county is managing its liability claims very well. The property program would have a small change in that we would be self insuring County vehicles with only a 1,000 deductible. It would be difficult to give an estimate for this change in that these types of losses have not been reported to excess coverage in the past because they would not have been covered before. When self insuring your vehicles the County will still be paying actual cost to fix the vehicle, it just won't be process auto bills through the individual departments budgets it will come through on premiums each year to help the budgeting process and smooth out the losses.

If you would like to discuss further please let me know.

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From: Marco Sandoval [mailto:MSandoval@co.sutter.ca.us]
Sent: Monday, July 22, 2013 9:08 AM
To: David Nelson
Subject: RE: Trindel Liability / Property

Did you estimate the potential return to Sutter County for these two programs under the "banking arrangement" scheme?

Marco

From: David Nelson [mailto:dnelson@trindel.org]
Sent: Thursday, July 18, 2013 4:03 PM
To: Marco Sandoval
Subject: Trindel Liability / Property

Hello Marco

Sutter Counties Liability program has processed 232 claims over the last ten years for a total of $3,943,767 in claims costs. The Trindel group has an average 132 claims processed and an average of $ 2,874,087 in claims cost per county for the same time period. Given the size of Sutter County and number of claims I would say that this program is managed very well. Sutter County has the same self insured level of 100,000 as the Trindel group.

Sutter Counties Property program has had $217,585 of claims over the last ten years, this falls in line with Trindel frequency and severity of claims of the Trindel group with one exception. The Trindel members self insure the property program from 1,000 to 20,000 where excess coverage starts. This allows the members to insure single vehicle losses.

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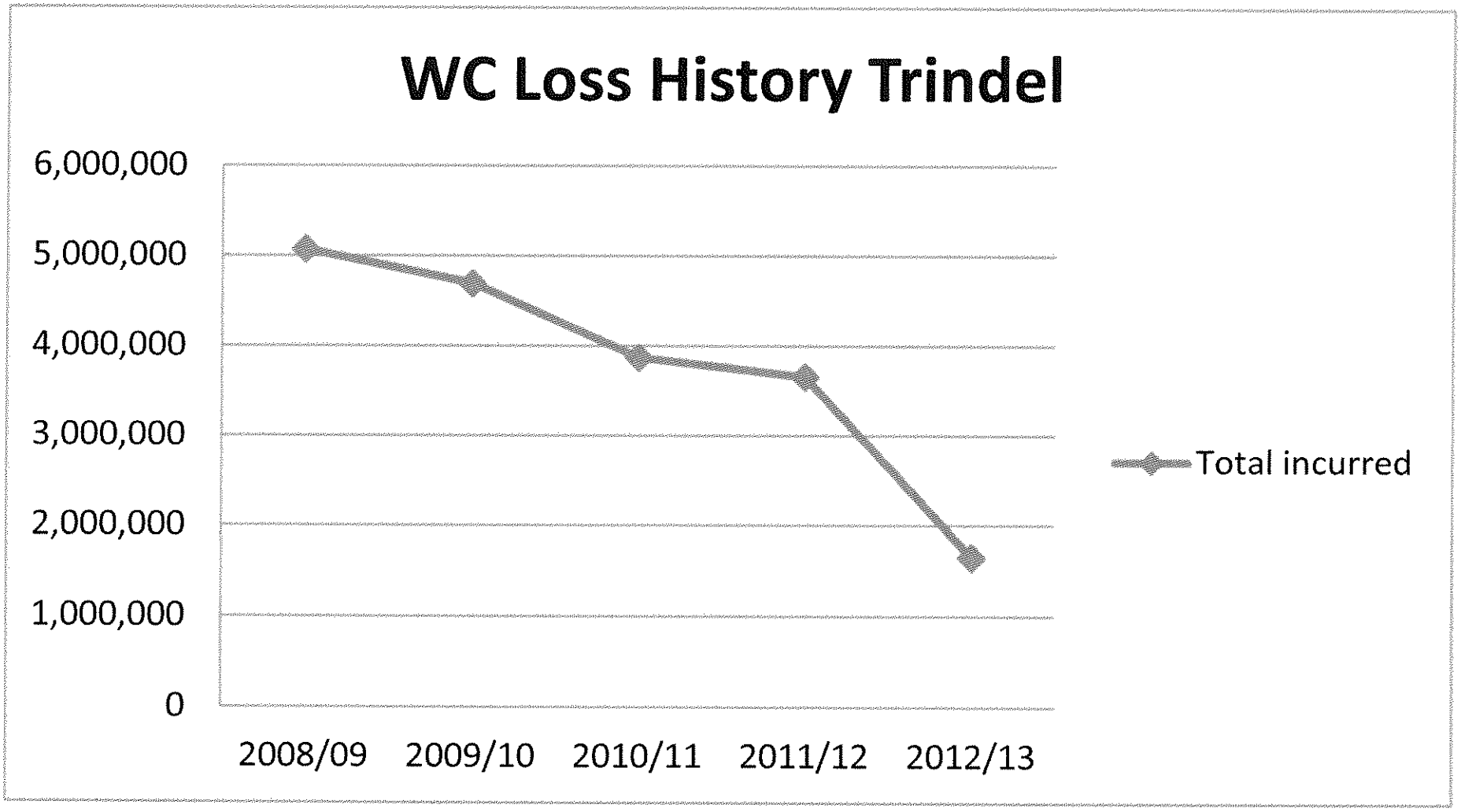
WC Loss History Trindel
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4,000,000
3,000,000
2,000,000
1,000,000
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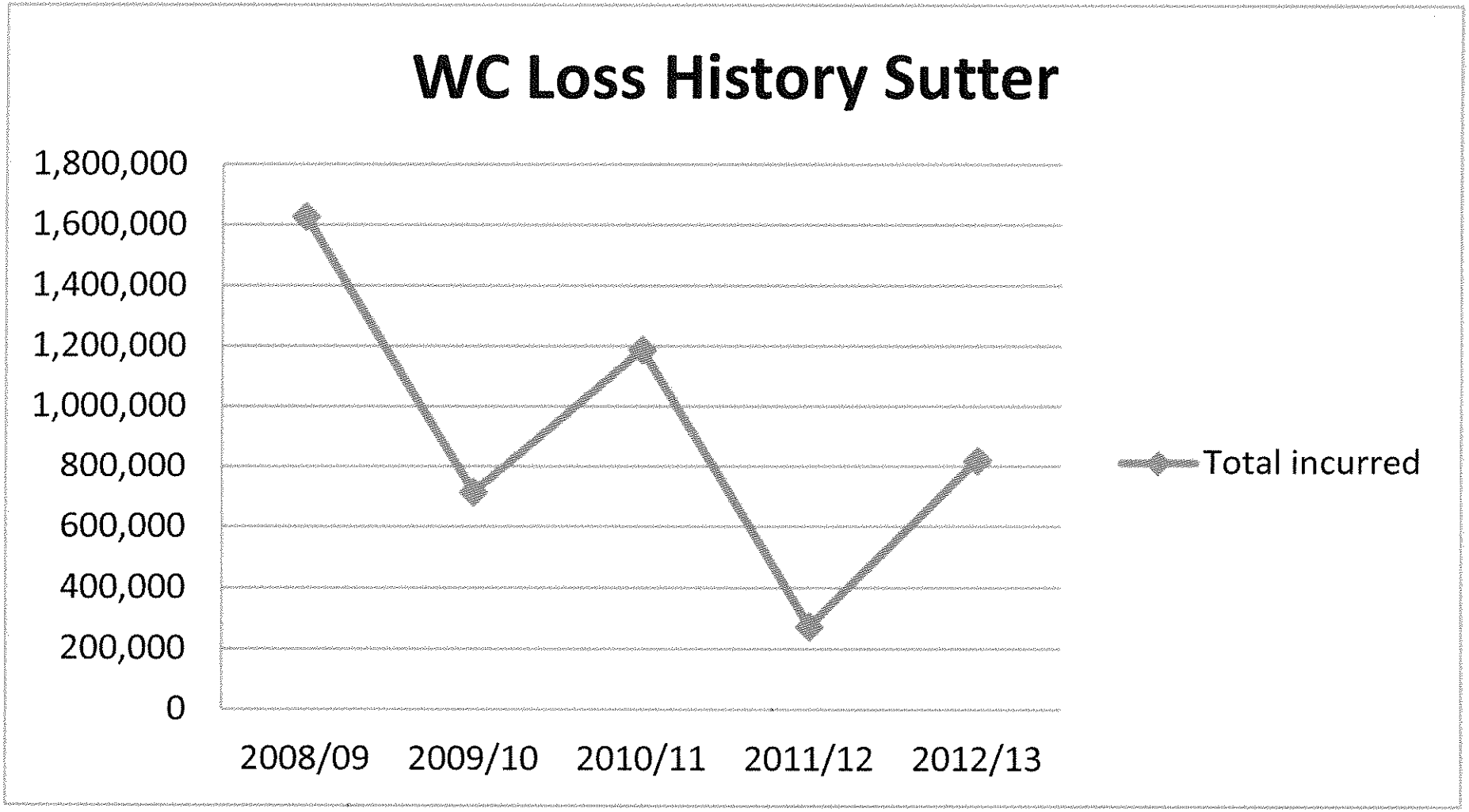
2008/09
2009/10
2010/11
2011/12
2012/13
Total incurred


WC Loss History Sutter
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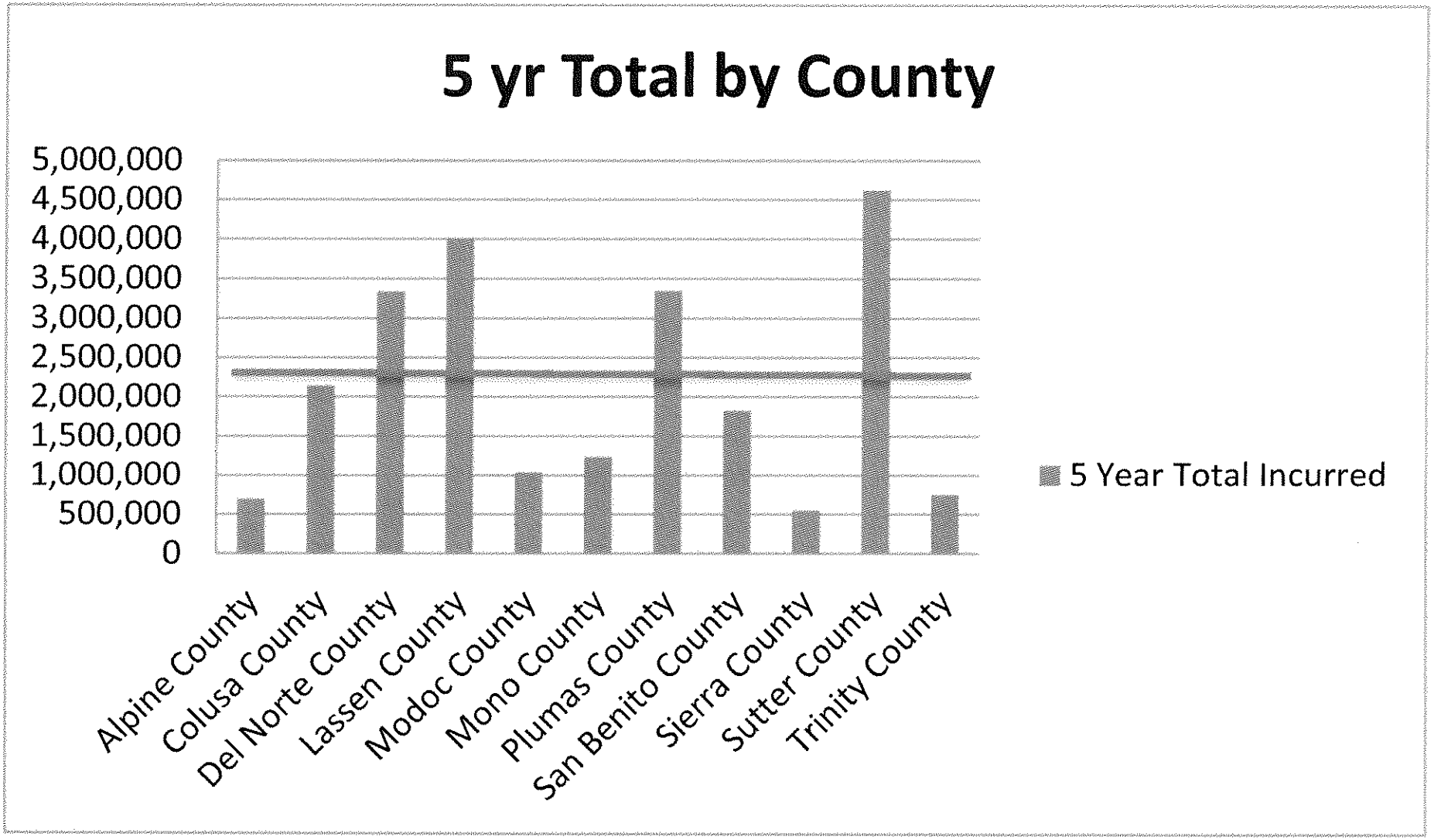
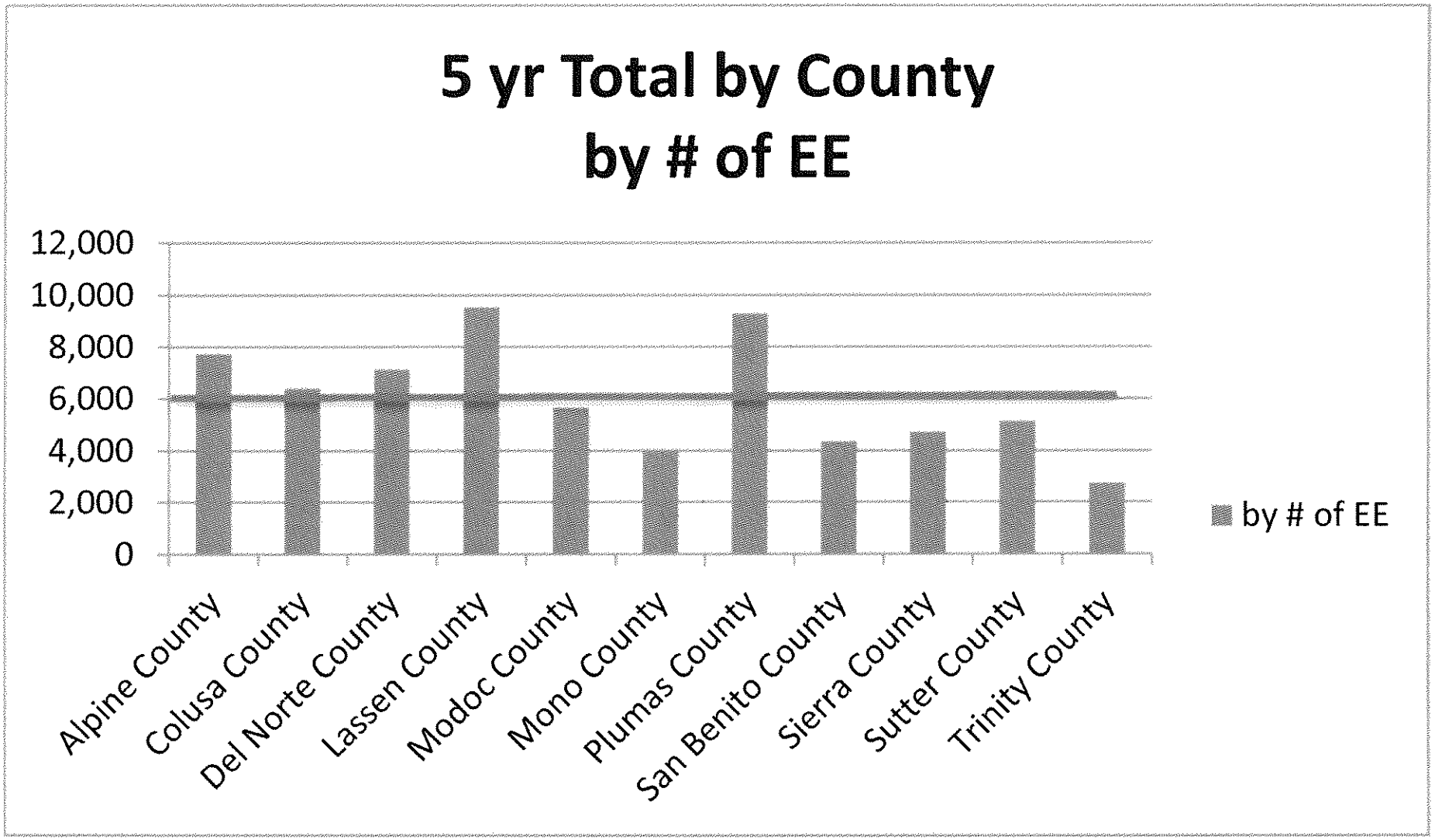
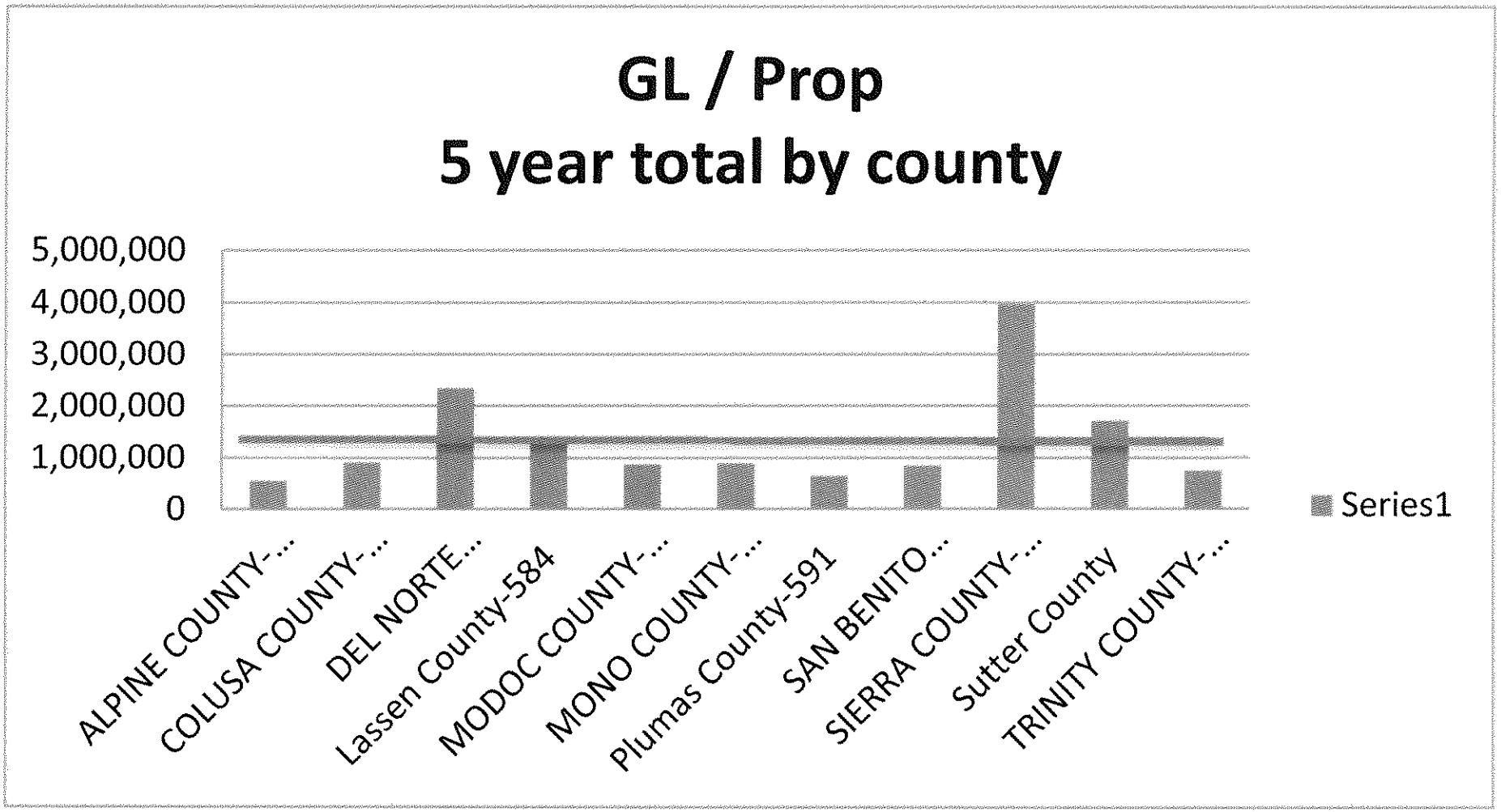
2011/12
2012/13
Total incurred


5 yr Total by County
5,000,000
4,500,000
4,000,000
3,500,000
3,000,000
2,500,000
2,000,000
1,500,000
1,000,000
500,000
0
Alpine County
Colusa County
Del Norte County
Lassen County
Modoc County
Mono County
Plumas County
San Benito County
Sierra County
Sutter County
Trinity County
5 Year Total Incurred


5 yr Total by County
by # of EE
12,000
10,000
8,000
6,000
4,000
2,000
0
Alpine County
Colusa County
Del Norte County
Lassen County
Modoc County
Mono County
Plumas County
San Benito County
Sierra County
Sutter County
Trinity County
by # of EE


GL / Prop
5 year total by county
5,000,000
4,000,000
3,000,000
2,000,000
1,000,000
0
ALPINE COUNTY-...
COLUSA COUNTY-...
DEL NORTE...
Lassen County-584
MODOC COUNTY-...
MONO COUNTY-...
Plumas County-591
SAN BENITO...
SIERRA COUNTY-...
Sutter County
TRINITY COUNTY-...
Series1

Changes in the County's claims liability amount for the fiscal years 2010, 2011 and 2012 were as follows:

Fiscal Year Ending	Balance at Beginning of Fiscal Year	Current Year Claims and Changes in Estimates	Claims Payments	Balance at End of Fiscal Year
6/30/2010	$ 737,806	$ 282,000	$ 259,181	$ 760,625
6/30/2011	760,625	628,931	850,094	539,462
6/30/2012	539,462	175,309	280,771	434,000

Note 11 - Risk Management

The County is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The County has Risk Management Funds (internal service funds) to account for and finance its uninsured risks of loss for general liability and worker's compensation. Under this program, the Risk Management Funds provide coverage for up to a maximum of $100,000 for each general liability claim. The County is a member of the County Supervisors Association of California Excess Insurance Authority, a public entity risk pool currently operating as a common risk management and insurance program for counties. The County pays an annual premium to the Authority for excess liability insurance coverage and all workers' compensation coverage.

All funds of the County participate in the program and make payments to the Risk Management Funds based on actuarial estimates of the amounts needed to pay prior and current year claims and premiums and to establish a reserve for future liability losses. The Board of Supervisors adopted a funding policy that program assets be maintained between 75% and 90% confidence level as determined by the actuary. At June 30, 2012, the General Liability fund had net assets of $870,501 and the Workers' Compensation fund had a net asset deficit of $(5,234). The claims liability of $434,000 reported in the General Liability fund at fiscal year ended is based on the requirements of Governmental Accounting Standards Board Statement No. 10, which requires that a liability for claims be reported if information prior to the issuance of the financial statements and the amount of the loss can be reasonably estimated. The following represents the amount of the outstanding liabilities determined by the actuaries.

Trindel
Insurance Fund

Safety & Loss Prevention Program Assessment

County	*Sutter*	Date	*August, 20 & 21, 2013*

Assessment by:	*Gene Herndon* *Director of Loss Prevention Programs,*	*Randy Robertson* *Safety and Loss Prevention Analyst*

Dedicated Safety and Loss Prevention Employee (s)		*Hours dedicated per week*	*6*
	Comments: *Current county Safety Officer works three days a week and reports that he spends 25% of that time on Loss Prevention and Safety. Responds to departments upon request. Monitors and oversees documentation.*		
	Attend employee safety meetings		
	Comments: *When invited.*		
	County Wide Safety Committee meetings		
	Comments: *IIPP requires quarterly. Currently not taking place.*		
	Conducts Employee Safety Training		
	Comments: *Training is conducted by departments.*		
	Employee Safety Training from contract trainers		
	Comments: *Have brought in trainers for EEO and AB 1234. Departments have their own trainers. Currently using Target Safety for training.*		
	Update and revisions of Safety practices and Policies		
	Comments: *Current IIPP last updated 1991. Each department has their own IIPP (Safety Program)*		
	Conduct hazards, incidents and injury investigations		
	Comments: *Upon request from Departments or Safety Committee.*		
	Conduct worksite inspections		
	Comments: *Done by the departments with Safety Officer's assistance upon request.*		
	Major hurdles to safety and loss prevention		
	Comments: *Funding and management's commitment to use the funding.* *Train all supervisors in DuPont S.T.O.P. program*		
	Major accomplishments in last five years		

	Examples: ***Getting more people involved.***

Injury and Illness Prevention Plan	
1.	***Table of contents***
	Comments: Well organized and accurate with content.
2.	***Named person or persons with authority and responsibility for implementing the Program.***
	Comments: There is no named person. The "Personnel Director" is designated as being responsible for the development and maintenance of the IIPP. That responsibility also falls on the Department Head or the Departmental Safety Representatives.
3.	***A system of communication with employees regarding safe work practices, hazards, and all matters regarding work place hazards and safety.*** a. Includes monthly employee safety meetings. b. County Wide Safety Committee meetings. c. Hazard reporting. d. Written communication – newsletters, postings etc.
	Comments: There is no mention of employee safety meetings in Sutter County's IIPP. There is a detailed description of the County Safety Committee. This committee is composed entirely of "management". There is no specific description of the means and process for employees reporting safety hazards. There is direction to report unsafe conditions to their supervisors under "Employee Responsibilities". The Department Safety Representative is responsible for maintaining a bulletin board with posters, minutes of safety meetings, safety information etc.
4.	***Means of identifying, assessing and remediating workplace hazards.*** a. Incident hazard report forms. b. Procedures for remediation. c. Bi-annual workplace safety inspections.
	Comments: There is no mention of the process for formally reporting a hazard or incident other than apparently verbally reporting to immediate supervisor. The is no process by which an employee can report a hazard anonymously. Supervisors are responsible for ensuring the workplace and equipment are safe however there is no formal schedule for workplace safety inspections. There is no specific process for investigation and remediation of identified hazards or incidents.
5.	***Procedures for investigation of worksite:*** a. Incidents. b. Injuries. c. Near misses.
	Comments: Again the supervisor is responsible for investigation of "accidents". The "Sutter County Safety Officer" also may be call in to assist the Department Head or Departmental Safety Officer to investigate an "accident" and to recommend corrective action.

6.	***Methods and procedures for correcting unsafe conditions*** a. Unsafe conditions b. Unsafe practices c. When observed or discovered
	Comments: There is no specific process or procedure for correcting identified unsafe conditions.
7.	***Required training:*** a. What? b. Who? c. When?
	Comments: Again it is the responsibility of the Department Head and the supervisors to ensure that the employees are trained. There is no specific listing of the required training either from a regulatory (Cal OSHA) or County stand point.
8.	***Record Keeping*** a. What records? b. Who keeps? c. Where kept? d. How long?
	Comments: Training records are kept by the department for the term of employment plus 30 years. There is no reference to the retention of inspection or remediation records.
9.	***Code of safe practices*** a. County Wide b. Departmental c. Specific to job tasks and or equipment.
	Comments: There a number of Departmental and County-wide Codes of Safe Practices that are good training material that include: Personnel Protective Equipment, High Risk Equipment, Tool Safety, Earthquake Preparedness, Bomb Threats, Fire Emergency & Prevention, Emergency First Aid, Lifting and Carrying Safety, Office Safety, Facility Safety.
	Heat illness prevention
	Comments: Not included
	Workplace violence/security/lockdown
	Comments: Not included
	Hazard Communication
	Comments: There is an extensive HAZCOM policy included in the IIPP.

	Driver/Vehicle
	Comments: There is a policy included that establishes Sutter County's safety requirements for operating any vehicle or equipment.
	Confined space policy
	Comments: None Included
	Volunteer Policy
	Comments: Not included.
	Blood borne Pathogens
	Comments; Not included
10.	***Overall Assessment of the Written Injury and Illness Prevention Program.***
	The Sutter County IIPP was first adopted in June of 1991 in response to SB198. It was then revised in October of 1997 with no apparent updates or revisions since. The IIPP is missing a number of requirements under CCR, Title 8, Section 3203. A revision and update is needed to make the IIPP "User Friendly" as well as compliant.

Interview Questions

Managers:

1. ***What is the most important component to a safety and loss prevention program?***
2. ***What ensures safety and loss prevention regulatory compliance?***
3. ***What is the biggest challenge to limiting your county's safety and loss prevention risk?***

Employees:

1. ***Describe your county's safety program?***
2. ***How do you report safety issues in your county?***
3. ***How are safety issues resolved in your county?***
4.

	Sutter County Safety Officer interview:
	"Full-time" three days for 24 hours weekly safety person and only 25% of his time is dedicated to Safety/Loss Prevention. Most of his hours are spent on Worker Compensation management. Safety Officer states he does, "a lot of inspections and a lot of ergonomic assessment." Safety Officer notes that he only makes recommendations and that implementation is the responsibility of the supervisor/department. Safety Officer stated "The County is in violation of Cal-OSHA right now." The county wide safety committee is made of "management" only, no hourly employees on the county wide safety committee that meets quarterly. Safety Officer reports Risk Manager as saying "We do not want Trindel coming in here and telling us what to do."

Questions for Safety Officer:

How is safety organized?

- Each department is responsible for the following:
  - IIPP creation
  - Safety committee formation and meetings
  - Each department is responsible for their own safety program
  - Safety meeting minutes, trainings, etc.,
- Safety Officer can attend department safety meetings by "invitation only"; he is not allowed to "drop-in" on meetings or departments. He must be invited or scheduled, i.e., annual safety audit. Safety Officer does not receive minutes of department safety meetings. At the county-wide safety meeting some training takes place and he encourages individual departments to conduct training on one subject per year.
- Training
  - There is no county-wide training plan or recording/tracking process, all done at the department level.
  - Safety Officer noted that there are two annual safety trainings that occur annually, Fire Extinguisher and Forklift training, each affected department is responsible for this training
  - County-wide safety meetings are supposed to occur quarterly, these just started again after not occurring for a year.
  - Training is all internal, usually done by the supervisor or as designated by the supervisor, no formal "train-the-trainer" process
  - New hires get very inconsistent training, no "safety training check list" is used for new hire training
  - Each department is responsible for the curriculum and quality of the training
  - Training is supposed to be audited on an annual basis
  - No central training record list, it all resides at the department level
  - State mandated HR training is overseen by the HR department, use Target Safety to meet AB1234 ethics and EEOC training
- Cal-OSHA – last violation resulted in reduced fines, inspector did not ask to see the IIPP, and Animal Control is no longer a county provided service.
- Safety Officer receives email notices of safety concerns or injuries, some phone calls but those are limited due to concerns about confidentiality.
- Hazard remediation
  - Tracked via spreadsheet on an annual basis, not followed-up during the year until the annual safety audit.
  - All safety hazards are the responsibility of the department to resolve.
  - When asked Safety Officer will write some safety related work orders, must be asked to do so
- Safety Communication:
  - The Safety Officer sends out a "county-wide blast" safety related email every two weeks and on occasion will send out "free posters" to the departments for posting.
  - Departments are responsible for their safety communication, not Safety Officer
  - When Safety Officer was asked the question "Who is responsible for safety" his answer was "they are."
  - Safety Officer noted injuries have come down from 150 annually to 100 annually and when asked "what's different now" he said there is a clearer idea of who is responsible for safety and that focusing on the "cost of injuries" has made a difference. Also noted were the "reduction in force" issue and some increased "job security issues."
- Safety Audits
  - Safety Officer does one annual county-wide safety audit annually and the departments are responsible for the others that occur (additional 1 to 2x's annually)
  - Safety Officer does not attend department safety meetings, can do so "by invitation only" not allowed to attend without invitation, not welcome in the Welfare Department at any time.
- Reporting Hazards:
  - Employees can use a printed form or by other means of communication, email, phone, letter, again concern over confidentiality was expressed
  - Safety Officer may send out a "blast email" regarding "hot topic" items or concerns

- Safety Officer would like to see "DuPont S.T.O.P." training for everyone

- How do "front line" employees know about safety?
  - Depends on each department, typically via safety meetings but can also occur through email if they do not hold regular safety meetings.
  - Most departments are meeting their basic safety goals, 2014 safety audit will focus on documentation
  - DSR's are "okay" most are appointed and have little "energy for safety". Safety Officer noted that if safety is not important to the department head or supervisor then it is not important to anyone else.
- Major obstacle to overcome:
  - Money (not using available funds) or no funds available
  - Creating a "culture of safety" getting more "buy-in" to the established safety process.
- Major accomplishment:
  - Getting more people involved in safety
  - Departments

Risk Manager

- Sutter is still very much "imbedded with CSAC-EIA" and leaving them would be difficult
- Risk Manager and Safety Officer measure safety success by the cost of workers comp dollars, "dollars drive safety and safety drive dollars"
- Quarterly county-wide safety meeting topics are driven "by the numbers"
- Safety success is communicated by the each department's worker comp dollars at the county-wide safety meetings
- Have to connection with the leaders and people through workers comp costs
- What is the most important component of a successful safety program;
  - Communication, have to change "the hearts and minds" about safety, use safety and workers comp dollars to motivate people about safety"
  - Budget, head count, and manage expectations "it is all about the dollars"
- Biggest challenge:
  - Getting management "buy-in"
  - Do this by communicating about the workers comp and safety dollars, do it publically to get their attention

Director of Human Resources

- Working on new draft of the IIPP
- Working on new driving/vehicle policy
- Uses CSDAC- EIA for supervisor training
- Uses Target Solutions for AB1234 and AB1825

Fleet Services Department (Employee)

- Safety meeting every two weeks, typically shows safety videos, shop supervisor leads the meetings
- Noted comments:
  - Accidents happen
  - People have to pay attention to avoid accidents
  - Can always fill out an incident card
- When asked how file a safety concern:
  - "I take care of it myself."
  - "I tell my supervisor" "Don't wait for the supervisor or process to work – always try to be safe and fix it myself."
  - Will "red tag" equipment if it is not safe to use

Welfare Department (Employee)

- All new hires get the department safety orientation in the first week
- Employee get safety information at department safety meetings
- It is the responsibility of the person to report safety concerns to their supervisor, which go up the department chain for approval for action
- When asked about encounters with angry clients the direction is to "remove yourself from the situation"

Development Services Department Dept. Head & County Fire Chief

- We train all employees to meet our safety expectations
- Encourage timely reporting of all claims to ensure health and wellness
- Single most important aspect of safety is training
  - Obstacle to safety: safety training is not taken seriously by supervisors as a result the training is not taken seriously by employees
- When asked "Is there a county-wide safety plan?"
  - Seatbelt use
  - Ergonomics
- What assures compliance?
  - Documentation and communication on any/all new equipment on any new compliance issues
- Does compliance assure a safe workplace?
  - No and No. Must use training, documentation, good quarterly safety meetings
  - Have to keep meetings and trainings fresh and engaging
  - Must find individual "safety champions" for process to be effective
  - Dept. Head: "must find the answer to 'what's in it for me' thinking."
    - Supervisor must coach and mentor others and be an example
    - Important to find ways to go across other county departments to learn and communicate hazards and solutions
  - Biggest challenge:
    - Find ways to keep the training relevant
    - Identify hazards in a timely manner and get them fixed quickly
    - Need better follow through by the county on hazards and better us of the funds available, it difficult to get things done regarding safety
    - Get departments to share ideas at quarterly safety meetings
    - Provide some type of safety incentive or recognition for employees

Probation Dept. Employee (DSR)

- Manages safety by walking around
- Uses email and verbal reminders
- Has semi-annual safety meetings
- DSR's guiding principle "We have to take care of our people".

AG. Dept. Employee (DSR)

- Quarterly safety meetings with specific topics at each meeting, did Heat Illness in the last meeting
- Does complete new hire safety orientation
- Will do complete retaining when there is an injury or a hazard is communicated
- Does have DOT and non-DOT pull notice program, does reasonable suspicion training
- Confined Space, has strict "Do Not Enter" program and lockout/tag out program

Public Health Employee

- Discuss safety in weekly staff meetings, has a safety committee but does not meet frequently
- Reports safety concerns to the supervisor or DSR and to goes through the process, "we are free to talk about safety concerns any time."
- Some "sub-departments" meet monthly and have been doing this for about 18 months have had recent training on fire extinguishers and recently went to the use of electronic card locks for improved safety
- WIC – Alicia
  - At safety meetings we review safety policies and procedures at staff meetings, also used the safety committee to facilitate a fire drill
  - Reports safety hazards at "any time to our supervisor" not sure what happens next, "that is up to the higher ups in the county"
- We maintain "safety awareness" through monthly safety or staff meetings

Public Health Dept. Head

- What is the most important component of safety?
  - "Culture, not just leadership, safety must be integrated into the daily business. Have to assure the safety culture goes on when leadership is gone."
  - How do you development and maintain that culture?
    - Find and use the 'early adaptors' to safety and finds ways to support them. Use quarterly safety meetings to recognize and support these informal leaders.
- What assure compliance to regulations?
  - Annual inspections
  - Pay attention to the law and pay attention to the details and understand the differences between the "letter of the law and the spirit of the law"
- Safety challenges:
  - We don't have a "closed system" we work with the public and have dangerous clients
    - Have to train the staff how "work with dangerous clients"
      - We do "talk down and physical takedown" training for the staff
      - We use a "report in process" for all field work and client visits.
  - What assures employee safety?
    - "First there are no guarantees in like." We have to find ways to fit safety in with everything else we do.
    - Use monthly "department safety meetings effectively" and use the annual meeting effectively was well
    - Use Safety Officer better in the annual safety audit
    - There also needs to be consequences for safety

Lab Employee

- The safety process is communicated at:
  - Annual safety training
  - May use other training or processes (computer and internet) to get safety training and information
  - We talk to our supervisor any time about safety
  - Stay aware of any OSHA safety changes for lab procedures, communicate changes to supervisor
- How do you report safety concerns?
  - "Tell the powers that be, after that it is up to them." Have to follow the reporting process or risk retaliation

Welfare & Social Services

- Assure safety
  - Weekly safety meetings and devote 6 minutes to safety training at all meetings.
  - Do policy and procedure review on a weekly basis
  - Talk about safety at weekly administrative meetings as well as safety meetings

General Services/Facilities Services Dept. Heads

- Most important component of safety?
  - Enforcement of the program
    - Get people to "own safety"
    - Understand and apply Cal-OSHA requirements
    - Effective use of Bi-weekly safety meetings
    - Try to investigate incidents to the root cause and then look to prevention of reoccurrence
    - Train people to be aware of their surroundings, important to reinforce, education, knowledge and training
    - Most employees "get and understand the need for safety.
    - Most employees follow safe practices and procedures
    - We use the operating manual for equipment to create safe practice and procedures and then train them
    - Our lead-people do the employee training, typically our lead-people and the people with the knowledge and expertise.
  - Describe your loss prevention program?
    - This was confused with employee theft
    - Corrected and described as "people are directed to stop and report any unsafe work"
  - What assures OSHA compliance?
    - Read books and material
    - Discuss changes in safety meetings
    - Use constant follow-up and observations
  - Does OSHA compliance mean a safe workplace?
    - You have to do good training
    - Compliance is a good basis but it does not assure safety, you have to look at the numbers and the results
  - Biggest challenge?
    - Apathy could be a problem, "have to rely on my guys to be safe."
    - Employees are empowered to report safety issues
    - Using and getting to the "root cause"
  - Biggest issues?
    - Slips, trips and falls
    - Ergo issues
    - Lifting issues
    - Tired of hearing about "the budget and the dollars as an excuse for not doing something."
    - Lack of recognition, it would be nice to get some recognition for being safe
    - It is difficult to maintain motivation without recognition, Frosty used to use his own money but stopped as it became too expensive

Employee Safety Meeting

Road Dept.

Comments: Did not attend

Health & Human Services

Comments: Did not attend

	Building Maintenance/ Public Works
	Comments: Did not attend

Overall assessment:
All of the staff, supervisors, department safety representatives and department heads that we interviewed were very cordial and cooperative. It was a pleasure talking with each of them about workplace loss prevention and safety in Sutter County Government.

In general the Sutter County Loss Prevention and Safety Program can best be described as "De-centralized". That was first apparent in reviewing the written Injury and Illness Prevention Program. The responsibility for workplace loss prevention and safety is relegated to each department head.

There is not a clear path for loss prevention and safety issues to be communicated throughout and between departments.

The County Safety Officer is a part time employee at three days a week and reports spending 6 of the 24 weekly hours on safety and loss prevention with the rest of the time processing worker's compensation claims. Each department has a Department Safety Representative that apparently has received little training on how to address loss prevention and safety issues.

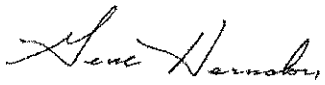
The written Injury and Illness Prevention Program was written in 1991 and updated in 1997 and currently does not meet Cal OSHA or Trindel Insurance Fund standards. There is a rewrite of the plan underway by the Human Resources Director however it is unclear what input the Safety Officer, Department Safety Representatives, Safety Committee or employees have or will have in the rewrite.

In order to achieve the reduction in losses that other Trindel Insurance Fund enjoys the following actions will be needed:

1. Centralize the safety and loss prevention program.
    a. Establish a formal loss prevention and safety program that meets the required components of the Cal OSHA and Trindel required Effective Written Injury and Illness Prevention Program.
    b. Provide staff dedicated to assist in the implementation of the required components of the Written Injury and Illness Prevention Program.
2. Establish county wide communication of loss prevention and safety issues.
    a. Establish a County Wide Safety Committee made up of equal parts line staff and management
    b. County Wide Safety Committee meets quarterly.
    c. Recruit and train Department Safety Representatives for each department.
    d. Establish monthly employee safety meetings for all departments. Road and Facility Maintenance to meet every 10 working days.
3. Decision maker commitment to and support of in reducing worker injury, property loss and liability exposure.
    a. Board of Supervisors
    b. Department Heads
    c. Supervisors
    d. Employees

Making Loss Prevention and Safety the "way we do business" is a process. It is a process that requires commitment and patience by all involved. With the commitment of all the "Decision Makers" Sutter County could see significant reduction in the frequency of loss within two years and parity with the other Trindel Members in three years.

Respectfully Submitted,
Gene Herndon



Trindel Insurance Fund, JPA
Director of Loss Prevention Programs

SUMMARY OF MEETING WITH SUTTER COUNTY

Sarah and I met with Marco and the Richard regarding our claims operation on August 29, 2013.

Sarah and I each explained our past experience. I told him about Andrew being a new adjuster and that he is doing a fantastic job. We told him that we all have our SIP certifications and that Sarah and I are both certified adjusters, and that Sarah had been Vocational Rehabilitation Counselor. I also told him we are all taking the WCCA classes to get that certification. I told him about Anita, and that she would be handling the medical only cases. I told him I was taking the Disability Case Management course through IEA. *(Maybe he feels we don't have the credentials because we are taking these classes? Maybe he doesn't realize that a CA State certification is really the same as the WCCA certification?)*

Questions asked:

Marco pulled our CSAC audit and asked us about the poor results. He said, "your score isn't very good". I said, "No, it's not, however, it is the first audit we have had since taking over from York." I told him we took over on April 1, 2012, developing the program from the ground up. His comment was, "Oh, I didn't' realize that. Dave didn't tell me that." I then told him we had some complications with bringing the claims over with learning a new computer system, putting together work flows, procedures, working through computer glitches, backlog of mail from York, reviewing and updating the cases we took over, and processing new cases as they came in, etc. Told him we took over 300 cases and in the first year acquired 100 new cases, so our caseload is around 400. We are paperless, however, we have quite a few cases that are both paper and paperless. I said it has been a big job and this first audit was a good learning process for us to see what we need to concentrate on, or do differently.

How do we handle subrogation? I told him that I haven't had any subrogation claims as of yet to deal with, but we do identify the cases and discuss them with the County to determine if it would be viable to pursue. They shared that York will not go to Small Claims Court on some that would fit the criteria, and I told him I have experience in going to Small Claims Court and would be very willing to do so.

How do we handle referring cases to FIP? I told them that I personally have not had any cases that needed to be referred. Sarah shared that she had one and the investigator handled referring it to FIP.

He asked who we use for outside investigations, and we told him that we don't contact with just one company. We have different companies we use because of our Counties being mostly in rural areas. We told him that if he has a company that he prefers, we would use that one.

He asked about defense attorneys and who do we use. We told him we use two or three, depending on the County, but we would use whoever they preferred us to use.

They asked about our return to work process, and Marco went into great detail that they use Norm Peterson, but he doesn't feel they are worth the money. I told him that we would help coordinate getting people back to modified duty. Explained the "Work Ability" form we use, and that we ask the claimant to take this form with them to each doctor's appt. I expressed that I feel getting a claimant back to work is part of an examiner's job and that you shouldn't have to pay a third party to do this. One thing they did ask is if we would contact the different departments within the County to see if anyone had a modified job available, and I did tell them that we don't do that. *(I didn't express this, but, we would not have time to do this. The County needs to have some responsibility in providing us with what modified duty jobs they have available.)*

Marco asked what our caseloads are, and I told him what they currently are, and explained the expansion of our team and restructuring of the caseloads so that I would have less of a caseload, and so would Sarah. He wanted to know how we would handle bringing them on. I told him we would hire another adjuster, but also said it is my

understanding that we would not be taking on their existing claims. He was very surprised by that and said he didn't know that. His main concern was that he would have to be dealing with two adjusters from different adjusting agencies. He even commented that he didn't know if he liked that, or not.

We (all four of us) did discuss caseloads and that if an adjuster's caseload is too high then you basically push paper and don't get to really adjust the claims, but this was discussed in "general" regarding any adjuster in the work comp business. It was not said about us specifically. Marco commented that he helped draft the CSAC guidelines.

He did ask if they could join Trindel, but keep their workers' comp with York. I told him he would have to talk to Dave about that. They told us they are very happy with York and the way their claims are handled.

Marco asked about us providing him with statistical reports, and I told him I would provide him with whatever report he would like.

Both Sarah and I felt that Marco and Richard were the ones that did most of the talking, and they talked a lot about <u>their</u> job duties. They made a big deal about the two of them being from the "private sector". I felt that I made it very clear we would bend over backwards to help them in any way possible, and that we would do an excellent job for them and take good care of their claimants.