

# Insider

THE UTAH LOCAL GOVERNMENTS TRUST NEWSLETTER :: WINTER 2013

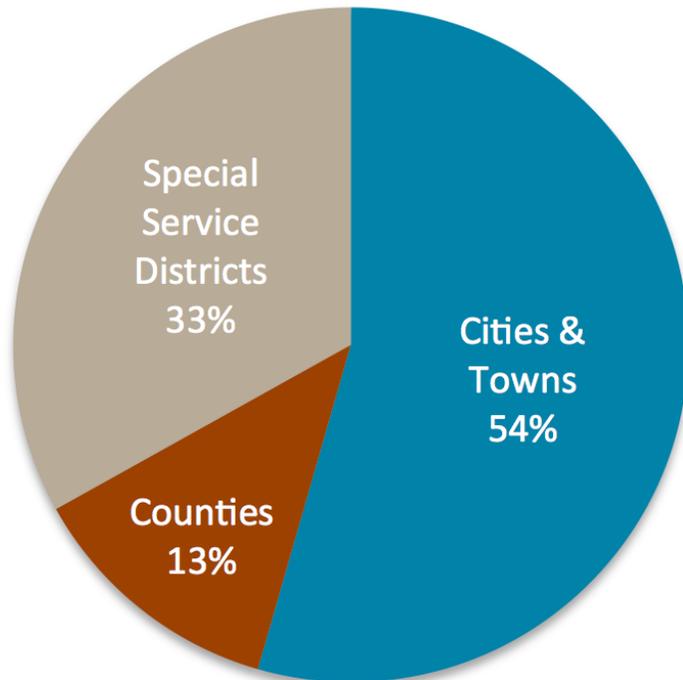
## Strength in Numbers - 556 and Growing

We're coming to the end of another great year for the Utah Local Governments Trust. In 2013 we've welcomed 82 new members. The Trust is now 556 members strong.

The Trust is comprised of Cities, Towns, Counties, and Special Service Districts. Our member's benefit in meaningful and measurable ways as a result of this scale and diversification. There is security and strength in joining with 556 entities to improve safety and reduce the overall cost of risk. Spread of risk and the law of large numbers is the underpinning of all sustainable pools and other insurance options.

Other benefits of scale include the ability to expand coverage, absorb market fluctuations, and drive reduction in costs. Our loss prevention team brings members together to share and learn from others statewide - all who are working to reduce loss and injury. In 2013 alone, these activities resulted in direct savings of more than \$2,000,000. As a result, the Board of Directors approved a \$2,000,000 dividend.

## Membership



Our member retention tells the story best - it's the ultimate scorecard. As a member of the Trust, there is no restriction or penalty for early termination of membership - still, member retention is 99.5%.

Thank you for your membership, proactive participation, and feedback - that's what makes the Trust great. We recognize each member for their individual and

collective role in our success. We look forward to serving you in the new year.

Happy Holidays!

Steven A. Hansen, CEO

## Chicken and Wild Rice Soup

- 1-2 T extra virgin olive oil
- 1 boneless, skinless chicken breast, cut into 3/4" pieces
- 1 C carrots, sliced
- 1 C celery, sliced
- 1 C onion, diced
- 1 clove fresh garlic, minced
- 4-6 C chicken broth or stock
- 1 bay leaf
- 1/4 C long grain white or brown rice
- 1/4 C wild rice
- 2-3 T dried parsley
- Salt and pepper, to taste

Sauté chicken in large pan in 1 T olive oil over medium high heat until slightly browned. Remove from pan. Add 1 T olive oil. Sauté carrots, celery, and onions over medium high heat until slightly browned. Add chicken, minced garlic, broth or stock, bay leaf, and rice. Bring to a boil. Reduce heat, cover, and simmer 45 minutes. Remove bay leaf. Add parsley. Season with salt and pepper. Add more broth, if desired.



## Consider this...

When it comes to insurance and risk management, we know you have options. It is important to partner with the right carrier to ensure timely service, stable rates, and adequate coverage. Things to consider when weighing your options:

1. Does your carrier offer a rate guarantee?

Budgets are tight. For this reason, the Trust offers a 3-year rate guarantee to members of our general liability program. This feature has helped members forecast budgets.

2. Is your general liability policy written on a claims-made or occurrence form?

The Trust provides and recommends an occurrence form policy. Here is the difference:

Occurrence – coverage is typically afforded for claims that occur while the policy is in force, regardless of when it is reported to the insurer – even if that reporting occurs after the policy has expired.

Claims-made – coverage typically applies for claims reported while the policy is in force. For example, if an insured party had coverage at the time of loss, but reports the claim after the policy has expired, no coverage will be afforded (unless the insured party purchases an extended reporting period).

3. How does your insurance consultant help to facilitate safety and accountability within your organization?

Accountability is the single most important factor to mitigating loss. Safety through accountability has been our mantra as we've worked with members to conduct on-site safety inspections, risk analysis, entity-specific training, and accountability and incentive programs. These often result in premium credits, but more importantly, employees are able to return home safely each day.



As a public fiduciary, we support you as you evaluate options and secure the best coverage available. We believe this coverage is found through the Trust and encourage you to find out for yourself by asking the tough questions. We appreciate your service and stand ready to help.

Ryan D. Hatch, CIC  
Membership Development  
Manager



# The Close Call - Wheels Up!

A recent KSL news story reminded me of how close I came to dying in my Close Call.

It was a sunny summer afternoon. I was driving on I-15 between Ogden and Brigham City. I had just passed a slower driver and was traveling in the inside lane. Suddenly, I saw motion to my left. A large truck tire and wheel had broken free from its vehicle and was headed directly at my vehicle—at 70+ miles per hour! The tire was heading toward a cable barrier and I thought, “I sure hope those cables do their job!” They didn’t. The tire hit the bottom of the median and launched directly in the air—directly at my windshield. Quickly, I took evasive action. I accelerated and changed lanes to the outside lane. The tire passed between my vehicle and the one I had just passed. A wave of adrenaline hit my body when I realized how close I come to dying.

Why did I survive? It all came down to awareness. I was scanning not only the road ahead, but also both sides of the freeway for hazards. I had made a habit of moving my eyes and head to be prepared for whatever came my way—and it paid off.

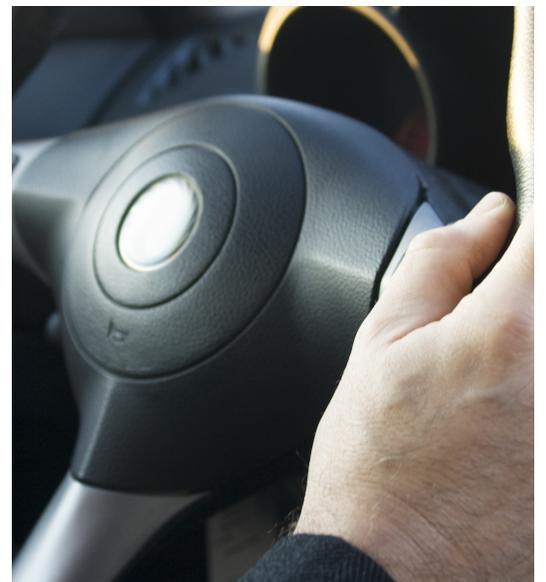
Whenever you are driving, consciously scan for hazards, ask yourself “what-if?” questions and stay aware of possible exit routes and what you would do to avoid a hazard.

The Close Call is an ongoing article highlighting how reporting close calls and taking appropriate action to prevent their recurrence is critical to prevent accidents.

We want to hear YOUR Close Calls! We intend to publish Close Call accounts in our newsletter so everyone can benefit from the Trust Membership’s collective experience. We will give credit

where it is due or you can report anonymously. If you have developed a creative way to prevent recurrence of a Close Call, let us know. Please email Close Calls to [jason@utahtrust.gov](mailto:jason@utahtrust.gov).

Jason Watterson  
Loss Prevention Manager



# Safety Alert! Working Alone

Recently, a Trust member walked outside their office and found a coworker lying in the parking lot, unconscious and seriously injured. It appeared the worker had fallen from the roof after climbing a ladder to do some work. This shows the critical nature of Working Alone, particularly when at height or performing dangerous tasks.

We should determine which tasks have significant hazards that would be aggravated by being alone. This may include working on the roof, at height, in trenches or confined spaces, or working with dangerous chemicals or electricity.

Best practices for working alone include:

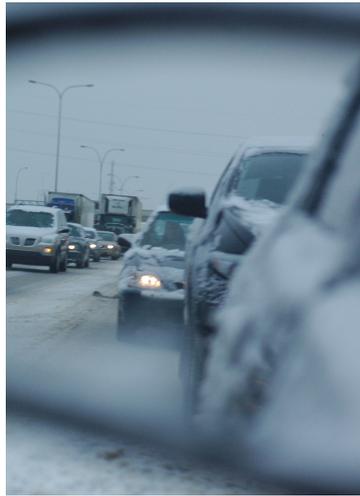
- Identify tasks that are safety sensitive for working alone
- Determine if tasks always require more than one worker (confined space entry, etc.)

- Build a policy/procedure to account for employees working alone
- Procedures should include call-ins, radio procedures, or other means of checking in at regular intervals

Get more information on working with ladders by checking out a webinar at: <http://www.utahtrust.gov/index2.asp?cat=Webinar>

Safety Alert! is a regular feature of Insider. We will provide ideas and tools to help address and manage concerns so they don't happen to you. We'd like your suggestions on how you addressed issues we present. Send suggestions to [jason@utahtrust.gov](mailto:jason@utahtrust.gov).

Jason Watterson  
Loss Prevention Manager



## Winter Driving

Winter driving poses unique hazards for vehicles and drivers.

Vehicle: Engine coolant and washer fluids may freeze – test for sufficient antifreeze. Wiper blades should be replaced. A weak battery may fail in the cold. Use snow tires (or all season tires if they're not worn to 40%). Keep tires properly inflated. Put emergency winter supplies in vehicles (food, water, blankets, shovel, tow rope).

Driver: Keep gas tank at least half full. Increase space cushions, slow down, and stay alert. If stuck in snow, keep tailpipe clear. Dress appropriately for the cold.

These simple preparations will make the difference between life and death when navigating our winter roads.

Douglas E. Folsom, Loss Prevention Consultant

## Board of Directors

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