



# News & Views

## VACoRP welcomes new member!

VACoRP would like to welcome the following new member into the Pool.

### Meherrin Regional Library

VACoRP now has 52 counties and 33 county-related agencies participating in the Pool. We encourage counties and county-related agencies to look at all the benefits VACoRP has to offer.

The **Meherrin Regional Library** has also elected to participate in the Public Officials Insurance Program.



## Equipment maintenance program adds members



The Equipment Maintenance Insurance Program continues to add members because of the increased benefits and tremendous cost savings it provides. We welcome these two new members:

### Frederick County Virginia Association of Counties

To demonstrate the savings this program offers, Frederick County was able to save more than **\$20,000** by insuring their equipment for maintenance rather than purchasing traditional vendor contracts.

Once again, we encourage all local governments to take a look at this program. We'll be more than happy to assist you in the process. If you have any questions call us at 1-888-822-6772.

## Timely claims reporting key to success

One of the most important aspects of settling claims is timely reporting. Timely claims reporting is very important in eliminating delays in both the investigation and disposition of a claim. We encourage all members to forward a claims report as soon as they are aware of a claim or even of a potential claim situation. This will assist us in serving you, our members, more efficiently and it also helps us reduce the amount paid on third party liability claims. Some examples of common claims situations:

*Continued on Page 4*

### Inside this issue:

Fleet Safety: Part V	2-3
Training Effectiveness	3
It's Renewal Time	4
Timely Claims Reporting	4
PERi Scholarship Program	5

### Special points of interest:

- Accident Investigation is key to successful fleet safety program
- Timely claims reporting helps reduce claims costs.

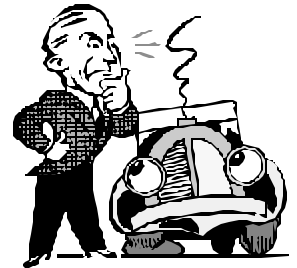
## **FLEET SAFETY**

### **Part V: Accident Investigation**

1. Are all personnel trained on when, how and to whom to report accidents?
2. Do all vehicles have an accident report card, that instructs the driver what information to obtain?
3. Are all accidents reviewed with the individual involved to identify basic causes?
4. Is corrective action developed to prevent recurrence of the accident?
5. Is there a procedure to ensure that the corrective action has been implemented?

If you answered no to any of the above questions, your county has a weakness in your accident investigation procedure. Timely auto accident reporting and thorough accident investigations are an important element in controlling claims costs. The following summary highlights some of the key issues we must consider when investigating accidents. Primary reasons to investigate vehicle crashes include:

- Auditing county policies/procedures to help determine improvement areas.
- Helping VACoRP defend the claim by providing facts relating to the accident.
- Identifying training needs of the driver(s).
- Helping defend the county in cases where negligence is questionable.
- Preventing reoccurrence and illustrate importance of accident prevention.



Timely auto accident reporting and thorough accident investigation are an important element in controlling claims costs.

#### **Accident investigation at the scene**

Following an accident, most employees won't be functioning at their best so it is important that they have a reporting guide (VACoRP Accident Report Card). The use of cameras at the accident scene to help document the facts of the accident is highly recommended. This could be done via coordination with the Sheriff's Department or providing a camera in each vehicle. Even minor crashes can result in the other party claiming personal injury later on, this documented evidence to support our stance can only be beneficial. Photographs should be taken of the entire accident scene, damage to vehicles involved, skid marks, people and/or vehicle license plates and any other relevant evidence at the scene. These photographs can also help the accident review committee understand the accident scenario. If possible, a designated county employee should respond to the scene. This could be a member of the local sheriff's office, but the responding deputy's primary duty is to clear the scene and ensure public safety.

#### **Accident investigation**

Accidents can be investigated in several ways and your specific resources will determine what works best for your county. Accidents should be investigated immediately or as soon after as possible. The county could use a designated person to complete the investigation, an accident review committee or a combination of the two. If you have trained personnel, it might be best to let them complete the initial investigation and utilize a committee to review the investigation for completeness and follow-up on recommended corrective actions if the accident was deemed avoidable.

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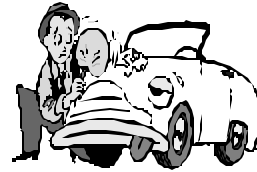
## Part V: Accident Investigation *(Continued)*

The investigation should be documented in writing. Sample forms are available, but the report should at least contain a thorough description of the accident, the causes of the accident, and what could have been done if the accident was deemed avoidable. The accident should always be classified as avoidable or unavoidable. This does not mean legally “at fault.” The person completing the investigation must be capable of analyzing the accident information and matching that to the driver statement. Good supporting documentation (police report, pictures, driver & witness interviews, driving record/MVR etc.) is critical.

Accident causes is one area of weakness in most accident investigations. The obvious cause is identified and often the underlying causes are ignored. This will lead to a poor preventive plan. Time should be spent on causes before moving to potential controls. Always ask yourself why they did it that way or why the cars were parked there, etc. Most accidents have two or more causes.

Taking corrective action should:

- Focus on re-training the driver to avoid a specific type of accident
- Encourage behavior change through documented progressive discipline.
- Provide follow-up to training
- Identify management weakness such as: driver selection, driver training procedures, vehicle maintenance, equipment specification, medical management, or driver performance management.



If you would like more information or have questions regarding accident investigation or need assistance in a safety matter, please contact us at 1-888-772-6972.

## Training Effectiveness

- **When to Train vs. When not to Train: Can't Do vs. Won't Do**  
 Before you begin to train, ask the question, “Is this a **can't do** or a **won't do** situation?”
  - If this is a **can't do** (skill deficiency), then training may be an effective means of correcting unsafe conditions or behavior.
  - If it is a **won't do** (attitude, motivation, other problem), then training will be ineffective in correcting unsafe conditions or behavior.

Training will also fail if the operation is inherently unsafe, if engineering controls are needed, or if the system will not support the training effort.

- **Chronology of Employee Training**

**Initial Orientation**

**Department Orientation**

**On-the-Job Training**

**Specialized Training: High Hazard Jobs**

**Safety Training for Specific Individuals**

Safety Training should be set up for specific individuals based on need. These individuals would include accident repeaters, chance takers, or other individuals who knowingly or repeatedly violate safety rules. Keep in mind that eventually training may not be the answer for these individuals. They may have to be dealt with through disciplinary action.



## It's renewal time again!!!

By now, you should have received your renewal information package for the 2000/2001 policy year. The package contains schedules for Buildings & Contents, Inland Marine, Computer Equipment and Automobiles, which need to be reviewed and updated.

We also ask that you provide us with a copy of your fiscal 2000 budget. The budget assists us in developing your general liability premium.

**Please sign the forms that are marked with the sticker.**



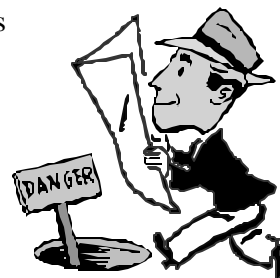
Just a reminder, if we receive all of the completed renewal documents by March 1, 2000, you will receive your renewal quote by March 15, 2000.

Hopefully, this will assist you in your budget process. Thank you for your continued support. If you have any questions or comments feel free to call us at 1-888-822-6772.

In addition to the schedules, the package includes an exposure checklist containing the information reported to us in prior years. Please review this checklist for accuracy and make any appropriate changes. Also, please review the blue coverage form which outlines your coverages from last year. If you wish to make any coverage changes please indicate on this form.

## Timely claims reporting key to success (continued)

1. When a first party claim occurs to property or vehicles, the tendency is to wait until the estimates and/or appraisals are received before forwarding the claim report. It is better to forward the claim report immediately so a claim file can be created. Once the estimates and/or appraisals are received, we will be in a better position to evaluate the damage and make payment more quickly.
2. In cases in which there is a third party involved, it becomes even more necessary to receive this information right away. It enables the claims manager to make quicker contact with the third party, which can eliminate dissatisfaction on their part and reduce the potential for litigation. In the current climate of litigation and with more and more law firms advertising on television, any delays in contacting the injured party can result in attorney involvement. If there is ever any question as to how to proceed in the filing of a claim, just remember, we are only a phone call away.



Each of your departments should be notified that claims should be reported to administration as soon as possible. This will allow us to provide the most efficient and cost effective claims service possible.

If you would like additional information on claims reporting or would like for us to make a presentation to county staff, please call us at 1-888-822-6772.



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## VACO INSURANCE PROGRAMS

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VACo Insurance Programs

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### **VACo Insurance Programs**

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C. Flippo Hicks, General Counsel

### **VACoRP Supervisory Board**

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**“Serving Virginia’s Counties”**

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