



News & Views

New Life Insurance Product Available to Members

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VACo Risk Management Programs is pleased to announce the endorsement of a new guaranteed issue whole life insurance product available to local government employees and board members.

The new product was introduced to counties in southwest Virginia as a successful pilot project. This product provides guaranteed issue permanent life insurance at below market rates only available to members. The benefits never decrease and the premiums never increase. Different from term coverage, this permanent policy accumulates cash value.

To date, the following counties have offered the program to their employees and families:

Bland	Carroll	Dickenson	Wise
Frederick	Lee	Scott	

Additional counties are scheduled to begin enrollments in this spring. Of the counties that have completed enrollments, there has been nearly a 60% participation rate. Employees have found this product fills a life insurance need for their families at a low cost. Key features and benefits of the policy include:

- Guaranteed issue
- Board members are eligible
- Dependent spouses, children and grandchildren are eligible
- Employees may purchase as little as \$5,000 in life insurance
- Ability to increase life insurance coverage for the next four years, guaranteed issue, if enrolled during the initial enrollment period
- Rates are 40-60% below market

The policy is written through Kanawha Life Insurance Company, which has been rated at least A- Excellent by A.M. Best Company since 1979. If you would like additional information or to schedule an appointment to discuss the life insurance product in detail, please call VACo Risk Management Programs at 888-822-6772.

Reporting Vehicle Claims

VACoRP services and response times often rely on Pool members' reporting procedures and timing. This is especially true with vehicle claims. VACoRP kindly requests members to consider the following three items in the event of an automobile crash:



1. report claims immediately
2. complete an internal incident report
3. photograph all vehicles involved

The immediate reporting of claims allows VACoRP claims staff to review all aspects of the loss before time has passed. It also permits the Pool to respond more quickly to the needs of the member or to address any liabilities to a third party that may have been affected by the crash. Timely response and quick resolution benefits the member monetarily, while prompt attention to a third party's claim helps boost the member's image within the community. Claims reported weeks or months later, or after a vehicle has already been repaired, can add further complications that wouldn't have occurred in the event of prompt notification. Claims may be reported by completing the online claim form or sending an email or fax.

VACoRP recommends that all members complete at least a basic internal incident report on all incidents. These reports can be used at a later date in the event that questions arise. Completing a report while the specifics of the incident are still fresh can further protect the member from liability where none exists. This could benefit the member in both the claims process and in a risk management aspect.



Photographing the scene is an effective way of providing a visual record of damage and vehicle location. VACoRP encourages all members to take photographs at the scene whenever possible. Member photos often supplement law enforcement photos and give the Pool additional information to help protect the member. Most cell phones have cameras and work well enough in an emergency; however, disposable cameras are inexpensive and easily fit into a vehicle's glove compartment. One good photograph can often determine the liability in vehicle crashes.

All members receive incident cards with their information packets. These cards list the steps to take in case of an accident and should be kept in each vehicle. In addition to the incident cards, an information sheet is available that provides insight into what to photograph and what to look for at a crash scene. Members are encouraged to contact us if they need additional incident cards or would like a copy of the information sheet. We would be happy to speak with any member who has questions about the reporting process or information preservation.

Web-Based Training

VACo Risk Management Programs has formed an alliance with Target Safety to help members improve their risk management program through PreventionLink™. Target Safety specializes in training topics focused on government entities. In addition to providing needed training, PreventionLink™ can help you effectively manage your training program. Training topics include:

- OSHA & Compliance Training
- Human Resources Training
- Fleet Training
- Fire Industry Training
- EMS Continuing Education
- Water & Wastewater Industry Training

Please see additional details on page 5.

If your organization has an interest in web-based training, contact Jim McClellan at 888-822-6772.



Contract Review Service

Many of VACoRP's discussions with its members focus on liability and extension of coverage for situations such as construction contracts, property leases, and festivals. While the question "can we cover this?" or "is that covered?" ultimately dominates the conversation, a better question from members might be "should we cover this?" or "shouldn't they be covering us?".

Most counties have all contracts reviewed by county attorneys; who are reviewing to be certain the contract is legal, not whether it is a good idea. This is just one of many areas where VACoRP may be of service. We will happily review any contract from a risk management standpoint for our members.

VACoRP staff and legal counsel will take the member, activity, and other related factors into account when looking at any contract. Based on the language and intent of the contract, we will recommend changes or modifications that will put the member and the Pool on a secure footing should something go wrong. Any size contract will be reviewed, and our priority is returning it to the member as soon as possible. Please feel free to contact us if we can perform this service for you.





More about Web-Based Risk Management Training

PreventionLink™ is a comprehensive suite of online risk management, training, communications and compliance systems. Built on an exceptional technology platform and including powerful analytics, PreventionLink™ offers a wide range of solutions to meet the needs and budget of public entities at every level. Today over 2,500 public entities use TargetSafety's PreventionLink™ to realize their strategic, operational, financial and compliance goals. Founded in 1999, TargetSafety is the leading provider of online risk management solutions to public entities in the United States.

Whether you are training and communicating with your employees or working to ensure compliance and a reduction in your overall risk, PreventionLink™ helps you streamline and automate the process. Built on an exceptional technology platform, PreventionLink™ offers a wide range of solutions to meet the needs and budget of public entities at every level.



Training Management

PreventionLink's Training Management module is a cost-effective way to provide employees 24/7 access to self-paced training. The extensive library of online courses is proven to create a safety-focused culture and substantially reduce claims and lost workdays. This training management system schedules, manages and documents all desired employee training, including local human resources policies and standard operating procedures.

Compliance Management

The Compliance Management module arms an entity with flexible tools to create and monitor key compliance tasks, manage and distribute organizational policies, and track the status of user certifications. The module assigns, monitors and documents all mandatory and mission-critical activities to ensure that state and federal laws, as well as the entity's policies, procedures and regulations are being followed.

Communication Management

The Communication Management module is a powerful system that enables an interactive exchange of information and data throughout the entity. It makes it easy for employees to communicate their perspectives and feedback on operations and processes.

Risk Management

The Risk Management module allows an organization to define, measure and monitor key risk factors that will help keep employees safe and protect critical assets. The module includes powerful risk identification and mitigation tools so members may analyze the general fundamentals of their organization in several areas including organizational culture, employment practices, safety practices and motor vehicle safety.

For additional information please contact Jim McClellan at 888-822-6772.





Workers' Compensation Act affects Deputies

In the Commonwealth of Virginia, the sheriff is a constitutional officer and, along with his/her deputies is considered an employee of the Commonwealth. As employees of the Commonwealth, they typically function in conjunction with but are not controlled by the locality. This means that the duties, actions, hours of service, etc. of a deputy are defined solely by the sheriff.



Under the Workers' Compensation Act of Virginia (Section 65.2-101), sheriffs and their deputies are considered "employees of the respective ... counties and towns in which their services are employed and by whom their salaries are paid..." This means that once a workers' compensation claim is filed by a sheriff's deputy, they become an employee of the county for purposes of treatment under the Act.

Under state workers' compensation laws, when a deputy has been allowed to return to work with medical restrictions or "light duty" and the sheriff's office does not have a position available to accommodate the restrictions, the county may place him in another county department, which may be unrelated to law enforcement. Should the deputy turn down the offered position, benefits under the Workers' Compensation Act are limited.

VACoRP encourages the county and sheriff to work together to develop a light duty plan in advance of any injury. A pre-defined plan will allow the employee to return to work more quickly, which not only will reduce costs, but also is in the best interest of the employee.

OSHA Posters and Publications: Free for the Asking

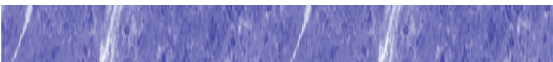


Advertisements suggesting that OSHA workplace posters must be purchased from private companies may be misleading to some employers. OSHA reminds employers that official posters, such as the OSHA Workplace Poster, are available at no cost. Posters and most other OSHA publications are available by visiting the publications section on the agency's web site, www.osha.gov or by calling the publications office at 202-693-1888.

Renewals

The annual renewal information has been sent via email. If you have already returned your information—thank you! If not, please review and update the schedules—buildings & contents, inland marine, computer equipment and automobiles. On the Workers' Compensation side, please update the payroll figures for next year. VACoRP staff is happy to assist any members who have questions concerning the process.





VACo Risk Management Programs

104 Church Ave., SE
Roanoke, VA 24011

Phone: 1-888-822-6772

Fax: (540) 345-5330

www.vacoins.org

Please notify us of name and address corrections.
Feel free to pass this to interested parties.



VACo Risk Management Programs

**104 Church Avenue, SE
Roanoke, Virginia 24011
540-345-8500**

Staff:

Wayne Faddis, Administrator
Chris Carey, Assistant Administrator
Nancy Helm, Counsel
Stephanie Heintzleman, Member Services Director
Mike Stafford, Claims Manager
Jim McClellan, Loss Control Manager
Carol Jordan, Underwriting Manager
Jerry Hardy, School Specialist

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