Whether the mission is to provide emergency services, educate students, or maintain roadways, by integrating the risk management process into their existing management system, CIRMA members are better able to minimize losses and maximize the value of their services.

By using the process as a management tool, municipal and school leaders are better able to understand their risk context: How their processes, people, and resources are linked together. They better understand their stakeholders, their risk tolerance, their internal culture, and their contractual relationships. By working with CIRMA, members are better able to identify, analyze, evaluate, and select a way of treating that risk.

The result: CIRMA members are able to create a risk-aware organization with improved decision-making at every level. By systematically identifying and evaluating risk, assumptions can be challenged and uncertainty reduced. Clear communication helps reassure stakeholders that valid decisions are being made, building buy-in and enabling them to achieve their goals.
Building Innovation

Sixteen CIRMA members are honored this year for their achievements in risk management. These Towns, Public Schools and Local Public Agencies are recognized for implementing comprehensive risk management programs that created safer and more efficient organizations. Their leadership drove risk management programs that were fact-based and data-driven. They implemented these programs by engaging their employees through effective communication, re-energizing Health and Safety Committees, building teamwork, and developing their employees’ skills and understanding.

CIRMA emphasizes an enterprise risk management approach that addresses the entire organization—its culture, goals, unique exposures, and business processes. Realizing that a holistic approach is more likely to yield lasting improvement than a reactive fix, CIRMA works with its members to provide tools and resources that foster lasting improvements across the entire organization.

Creating Change

This year’s recipients worked with CIRMA to identify hazards and to implement best practices, such as re-energizing their Health & Safety Committees, creating Return-to-Work Programs, joining the CIRMAcare Medical Care Plan, and implementing comprehensive training programs. They developed property management programs that addressed maintenance, security, and workplace safety concerns. They employed risk transfer to outsource services to organizations better suited to managing the risks. They performed risk assessments and followed through by providing comprehensive training that met their needs.

They achieved outstanding results: they created significant reductions in losses. Three of our award recipients reduced their property losses to zero. Others reduced their Workers’ Compensation Lost-Time claims to zero. By using an enterprise risk management approach, every CIRMA member can make decisions more wisely, preserve and protect resources, and create organizations ready for tomorrow’s challenges.

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Success by all

CIRMA’s Risk Management Achievement Award Program highlights the outstanding success of individual members in reducing losses and improving safety. We also present the results of our entire membership in reducing losses across the entire pool.

The downward trend of the frequency and severity of the Workers’ Compensation and Liability-Auto-Property Pools’ claims shown in the graphs below demonstrate the success that our members have achieved in managing risk.
SUBSTANTIAL IMPACT ON LOSS COST FACTORS

Success is measured by results. These four CIRMA members have achieved significant and broad-ranging reduction in losses. They are recognized for their positive results, safer workplaces, and for the improved services they provide to their communities.

CHESHIRE PUBLIC SCHOOLS

CIRMA recognizes the Cheshire Public Schools’ efforts to reduce losses as part of their commitment to fulfilling their mission of educating students.

The Cheshire Public Schools continually assess their Workers’ Compensation exposures, then promptly follow up with corrective actions.

The Schools’ leadership plays an active role in the Safety & Health Committee, providing employee training, and managing their comprehensive Return-to-Work program. Between 2011-12 and 2013-14, Cheshire Public Schools achieved a:

• 54% reduction in Workers’ Compensation Claims Severity, and
• 46% reduction in total Lost-Time.

These decreases represent a three-year Total Cost of Loss reduction of $1 million. The Cheshire Public Schools efforts to improve workplace safety helps keep their teachers and staff doing what they do best—providing educational services to students.

Contact: Greg J. Florio, Superintendent of Schools

-$1 M
Reduction in Total Cost of Loss

From left: Vincent Masciana, Director of Management Services; Barbara Ruddy, Head Nurse; Patricia Williams, Administrative Assistant; Greg Florio, Superintendent of Schools.
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**PLAINFIELD PUBLIC SCHOOLS**

CIRMA recognizes the Plainfield Public Schools for using risk management to reduce loss exposures. Through these efforts, they focused on their claim reporting process to improve efficiency, addressed training needs based on losses and exposures, and implemented an Accident Investigation program. As a result, the Schools reduced their Workers’ Compensation losses substantially. Over the past three years, they achieved:

- **66% reduction in Loss Severity,** and
- **78% reduction in Lost-Work Days.**

These decreases represent a **$1.2 M reduction in the District’s Total Cost of Loss.** The Plainfield Public Schools also recognized that its operation of 54 school buses and vans placed it at a significant, but avoidable, risk. After a thorough analysis of risk management options, Superintendent Kenneth DiPietro and School Business Manager Ron Lussier decided to implement a risk transfer approach by outsourcing student transportation services.

**Contact:** Kenneth DiPietro, Superintendent of Schools
Ron Lussier, School Business Manager

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**GUILFORD PUBLIC SCHOOLS**

The Guilford Public Schools is honored this year for the substantial reductions they have made in loss costs over the past five years. The Public Schools’ Superintendent has made the safety and well-being of their employees a priority by using a risk management approach that actively involves the Safety Committee and Facilities Department.

The Safety Committee has worked to:
- Identify safety issues within the facilities,
- Review accidents to identify root causes and trends, and
- Follow-up with recommendations to avoid or manage risk.

The Facilities Department plays an important role in correcting the issues identified by the Safety Committee, but doesn’t limit itself to follow-up activities. The Department also works to systematically maintain facility infrastructure and security with a focus on employee safety.

The cultural priority placed on risk management by the Public School’s executive leadership, Safety Committee, and Facilities Department has led to a **70% decrease in Lost-Time claims** since the 2009-10 policy year. This reduction has enabled the District to pursue its mission of educating students by ensuring that their staff work in the safest possible environment.

**Contact:** Sharon Milroy, Benefits Coordinator

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**-70% Reduction in Lost-Time Claims**

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**-$1.2 M Reduction in Total Cost of Loss**

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From left: Kenneth R. DiPietro, Superintendent; Darlene R. Hill, Secretary; Ronald A. Lassoed, Finance Director.

From left: Sharon Milroy, Benefits Coordinator; Clifford Gurnham, Director of Operations and Facilities.
The Windham Public Schools and its Food Services Program are honored this year for their efforts to substantially reduce Loss Cost Factors.

School food preparation and clean up is physically demanding work, performed under tight schedules in a busy industrial kitchen setting. With its Workers’ Compensation losses reaching a high of over $175,000 during the policy year 2009-10, the Food Services management team implemented a sustained loss cost reduction effort that included the assessment of all safety programs. With the active involvement and leadership of the Food Services Director, the Schools’ risk management efforts included:

- Establishing a Safety Committee,
- Providing regular employee safety training, and
- Redeveloping and implementing a formal Return-to-Work Program.

The Windham Public School’s efforts have resulted in an average Workers’ Compensation severity rate of $3,893 for each of the past four years—representing a 97% reduction of the losses of 2009-10.

Contact: Eric Volle, Director of Food Services

From left: Wayne Donaldson, Director of Buildings and Grounds; Dr. Patricia Garcia, Superintendent of Windham Public Schools; Eric Volle, Director of Food Services.
Leadership commitment is the foundation for all risk management activities. By integrating the risk management process into their existing management systems, members are better able to minimize losses and maximize effectiveness.

CIRMA applauds these towns and school districts for making risk management a top priority within their organizations.

CHESTER

The Town of Chester is recognized for making risk management an organizational priority by changing employee behavior.

Under the direction of the Town’s management team, Chester has systematically focused its risk management efforts on health and safety throughout the organization. They implemented weekly health and wellness classes, including yoga sessions for Town employees to boost individuals’ health, wellbeing, and flexibility—important for preventing sprains and strains, and slips and fall injuries. The program has been expanded to include talks on a variety of safety topics and to improve general ergonomic practices. These sessions take place on the employees’ own time and have been enthusiastically attended.

In the 2009-10 and 2012-13 policy years, Chester averaged less than one lost-work day per claim, per year. The low time-off level enables them to avoid the additional cost of funding temporary positions and overtime hours to maintain staffing levels, while keeping morale high.

Contact: Ed Meehan, First Selectman

Changing Behavior

Averaging Less Than 1 Lost-Work day per Claim per Year for the Past 4 years
CIRMA recognizes the Town of East Haddam and the East Haddam Public Schools for making risk management a priority throughout both organizations. Through the efforts of the First Selectman, School Superintendent, and School Business Manager, the Town and Public Schools worked with CIRMA Risk Management Consulting Services for over 50 hours within the last two policy years. Areas addressed included:

- Reducing liability exposures,
- Facility hazard assessment focusing on reducing employee injuries,
- Employee safety training programs, and
- Consultative service on regulatory compliance.

Through their efforts the Town and School District have been able to successfully reduce their overall Workers’ Compensation claims frequency and severity by 50%.

Contact: Mark Walters, First Selectman
ESTUARY TRANSIT DISTRICT

CIRMA recognizes the Estuary Transit District for making risk management and improved safety an organizational priority. The Transit District examined its operations, then implemented a number of important risk management initiatives to reduce loss costs. Under the leadership of the Transit District Director, the District worked to create an organizational culture attuned to safety. During the 2013-14 policy year, they:

• Established a formal Return-to-Work program,
• Re-focused the Safety Committee,
• Established formal facility assessments,
• Reviewed Workers’ Compensation incident investigation reports to identify root causes and mitigation strategies, and
• Updated its risk management policies and procedures.

The District continues to provide ongoing training to address potential loss leaders, including sprains and strains, slips and falls, motor vehicle incidents, and office ergonomics. All Transit District drivers have completed CIRMA’s Defensive Driver Training. The Transit District’s risk management protocol includes assessing all stops for passenger and driver safety and monitoring changes in conditions that may impact driver and passenger safety.

Contact: Joseph Comerford, Director

Driving Change Through Risk Management
WINDSOR LOCKS

The Town of Windsor Locks and its Public Works Department is recognized this year for making risk management and increased safety an organizational priority.

The Windsor Locks DPW reduced their Workers’ Compensation loss costs from 64% of the Town’s total loss costs in 2011-12 to under 2% of the total costs in 2013-14.

The Windsor Locks Public Works Department maintains an independent Safety Committee focused on implementing risk management best practices to further reduce loss costs within the Department. This Safety Committee has worked to build safety awareness among the crew. They have provided regularly scheduled training programs focused on loss drivers, including sprains and strains, slips and falls, and motor vehicle incidents. More specifically, the DPW sought CIRMA’s input to customize a needs and exposure-based training matrix for their employees that extended beyond OSHA-related requirements to address specific department exposures.

Contact: Scott Lappen, Director of Public Works

-95% Lost Cost Reduction

Only 1 Lost-Time claim in 3 years
OUTSTANDING COMMITMENT & RESULTS
FROM SAFETY & HEALTH COMMITTEES

Safety and Health Committees are an important forum in which employees and managers collaborate to reduce injuries and build a safer workplace. CIRMA recognizes these Committees for demonstrating real dedication and achieving results.

DEEP RIVER

The Town of Deep River is recognized for its continuing efforts to reduce losses and manage risk that have resulted in a reduction of Lost-Time days to zero for three of the past four policy years. The risk management effort is driven by the First Selectman and by an active Safety and Health Committee that reviews accidents to determine their root causes and implement corrective actions.

Their effort has built a culture within the organization that recognizes and implements basic risk management principles. The Town continues to take advantage of CIRMA’s Risk Management Services, including consulting services and on-site risk management training. The results are impressive, from 2011-12 to 2013-14:

• Total Workers’ Compensation severity decreased 83%, and
• Over the past four years, there has been only one lost-work time claim.

Contacts: Richard H. Smith, First Selectman

-83%
Reduction in Workers’ Compensation Claims Severity

1 Lost-Work Time claim in 4 years

NEW AND INNOVATIVE RISK MANAGEMENT INITIATIVES

Innovation comes in many forms: new tools, new processes, and new understanding. CIRMA recognizes these award recipients for their unique approaches to managing risk.

NEW MILFORD

CIRMA recognizes the Town of New Milford and its Highway Department for driving down its Workers’ Compensation costs.

With the establishment of a Safety Solutions Team, the Highway Department reduced its share of Workers’ Compensation loss costs from 91% of the town-wide total in 2009-10, to 42% of the total in 2013-14, a 50% reduction. Since then, the Safety Solutions Team has implemented risk management best practices to further reduce loss costs. Under the leadership of the management team, the Department worked to create a culture of safety awareness within the organization. The Highway Department has implemented:

- Monthly Safety Committee meetings,
- Regular Tool Box talks led by crew members,
- Recently updated Department procedures,
- Regular facilities and equipment audits, and
- Workers’ Compensation incident investigation reviews to identify root causes and corrective action.

The Team is assessing loss history and incident investigation reports to modify Personal Protective Equipment requirements and work practices. Ongoing staff training addresses potential loss leaders, including sprains and strains, slips and falls, and motor vehicle incidents.

Contacts: Alan Chapin, Personnel Director
          William Mayers, Highway Superintendent
          Joe Tillman, Public Works Foreman

Safety Solutions Team

-$810,000

Reduction in Total Cost of Risk

Front row, from left: Nia Miller, Facilities Technician II; Mike Gabriel, Highway Laborer Grade III.
Back row, from left: Cynthia Leveille, Data Entry Clerk; Joe Bayne, Facilities Technician II; George Hipp, Mechanic II/Welder; Daniel Stanton, Assistant Town Engineer/Quality Assurance Manager.
This award category honors CIRMA members for their good stewardship of public property. Property management programs help towns and public schools reduce losses and improve safety, enabling prompt delivery of essential public services.

ASHFORD

CIRMA honors the Town of Ashford for its exceptional stewardship of Town property. Through the direction of executive leadership and efforts of the Public Works Department, the Town of Ashford pro-actively manages Town property. Efforts include conducting regular assessments and inspections of Town buildings and equipment.

Town leadership implemented a structured maintenance plan that detailed required upkeep standards. The plan also facilitates the utilization of funding to pro-actively perform property repairs before problems have a chance to escalate.

The results: over the past six policy years, the Town of Ashford has had $0 net incurred property losses.

Contact: Michael Zambo, First Selectman

$0 Property Losses in 6 Years
GOSHEN
CIRMA recognizes the Town of Goshen for their successful efforts to effectively manage Town facilities. The Town of Goshen has worked closely with CIRMA to:

- Perform formal facility assessments,
- Provide employee training,
- Formulate a comprehensive facility maintenance plan, and
- Develop procedures to manage property and mechanical systems.

In addition to conducting regular safety assessments of building and grounds, the Town of Goshen has a comprehensive plan to address cold weather issues and budget for the replacement of aging mechanical equipment and facility upgrades.

The focus on preventive maintenance, staff training and effective property management has been very successful. The Town has experienced $0 net incurred property losses over the past seven policy years.

Contacts: Robert Valentine, First Selectman
Rhonda Gelorimino, Administrative Assistant

HARTLAND
CIRMA honors the Town of Hartland for its ongoing success in protecting and maintaining its property. The Town pro-actively solicits CIRMA’s assistance in its decision-making process regarding renovation of Town properties and in the operation and maintenance of Town parks and athletic fields. With CIRMA’s guidance, the Town has incorporated risk management best practices into their property management programs.

Through the efforts of executive leadership the Town has installed life safety and alarm/notification systems in the Town Hall. The Hartland Public Library and Community Center was rehabilitated, modernized, and maintenance issues addressed.

The success of their programs is demonstrated by their loss history. Since becoming a CIRMA Liability-Auto-Property Pool member in 2002, the Town of Hartland has incurred only five losses. More strikingly, the Town has had $0 net incurred property losses since 2002.

Contact: Wade Cole, First Selectman

Property losses
$0 in 7 years

Property Losses
$0 in 12 years

From left: John Schneider, Public Works Maintainer; Kate Breakell, Library Aide, Data Entry Clerk for Fiscal Office; Chris Mitchell, Fire House Maintenance Technician, Safety Committee Chairman; Ed Perry, Public Works Supervisor; Colleen Finn, Recreation Director; Bob Valentine, First Selectman.
SUSTAINED RISK MANAGEMENT PROGRAMS

This award category recognizes the long-term, dedicated efforts of CIRMA members to manage risk. Major safety and risk management improvements can require cultural and organizational changes to take place over many years in order to create fundamental improvement.

BERLIN

CIRMA recognizes the Town of Berlin for their sustained efforts in risk management. When the Town joined CIRMA in 2012, the executive leadership made it an organizational priority to manage its risk. As a result of this focus, the Town and its leadership has worked continuously with CIRMA to address both Workers’ Compensation and Liability, Auto, Property losses and exposures. Their efforts included:

- Review of Third-Party Contracts,
- Analysis of Liability exposure,
- Review and implementation of Risk Management policy and procedures,
- Property Assessments,
- Building Security Assessments, and
- Employee training and education.

The cultural importance placed on risk management by the Town Manager, Finance Director, and Risk Manager has led to an overall reduction of 80% in its Workers’ Compensation claims severity and a 68% reduction in General Liability claims severity.

Contact: Denise McNair, Town Manager

-80%
Reduction in Workers’ Compensation Claims Severity

-68%
Reduction in General Liability Claims Severity

From left: Steve Waznia, Fire Marshal/Risk Manager; Denise Parsons, Human Resource Director; Denise McNair, Town Manager; Jim Wren, Finance Director.
LEBANON

The Town of Lebanon is recognized for its comprehensive risk management efforts that have resulted in a significant overall reduction in its Workers’ Compensation claims frequency and severity over the past three years.

The risk management effort is driven from the First Selectman and executive staff to the individual departments. The Town Safety and Risk Management Committee actively review specific losses and trends. Their effort has resulted in creating a risk-aware culture that implements basic risk management principles. The Town continues to take advantage of CIRMA’s Risk Management Services, including consultative service and on-site risk management training.

Town departments maintain excellent safety records through diligent safety awareness and hazard identification. As a result, there has been:

- 75% reduction in Total Severity from policy year 2010-11 to 2012-13,
- 95% reduction in Lost-Time since the 2010-11 policy year,
- Zero Lost-Time in the two of the past four policy years, and
- A 99% ($510,000) reduction in Total Cost of Loss since 2010-11.

Contact: Joyce Okunuk, First Selectman
NEW HARTFORD

CIRMA recognizes the efforts of the Town of New Hartford for making risk management an ongoing priority. Under the Town’s leadership team, New Hartford employees have worked to maintain a culture of safety throughout their organization by implementing mandatory staff training to address loss leaders, including sprains and strains, and slips and falls. Additionally, the Town has updated their risk management policies and procedures. Through their active Safety and Health Committee, they continue to identify and address employee health and safety topics.

This focus on risk management has enabled the Town of New Hartford to maintain:

- Zero lost-work days over the past three policy years, and
- 96% reduction in loss severity over the past five years.

Contact: Daniel Jerram, First Selectman
Christine Hayward, Administrative Assistant

Lost-Work days
in 3 years 0

Reduction in Loss Severity over 5 years -96%
CIRMA’s Mission

The purpose of the Connecticut Interlocal Risk Management Agency (CIRMA) is to meet the risk management and risk financing needs of Connecticut municipalities and local public agencies.

CIRMA achieves this purpose by:

- Anticipating and responding to the risk management and financing needs of its members in a changing environment.
- Providing quality services tailored to municipal operations and requirements.
- Ensuring the availability of insurance coverage at reasonable prices, and thereby creating stability in the marketplace.
- Preventing accidents and managing injuries through effective loss control and claims management programs, resulting in savings over the long term.
- Empowering municipalities to manage risk.

Essential to fulfilling CIRMA’s mission is the cooperative effort of its team of professional staff and service providers. This team is totally committed to serving the interests of CIRMA’s membership while striving to always provide quality service with excitement and a sense of urgency.

CIRMA’S RISK MANAGEMENT ACHIEVEMENT AWARD PROGRAM

Our Award program promotes the sharing of knowledge and experience about risk management to help our members find ways to reduce losses and fulfill their missions.

FOR MORE INFORMATION

For information about CIRMA, our risk management and insurance programs, please visit our website, CIRMA.org, or email us at cirma@ccm-ct.org.