

# CIRMA

CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY



## Risk Management Achievement Awards 2010

For a  
Strong  
Tomorrow



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Connecticut Department of Labor,  
Occupational Safety & Health Division  
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Connecticut Department of Public Health,  
Division of Environmental & Occupational  
Health  
Police Officer Standards & Training Council  
(POSTC)  
Connecticut State Department of Education  
Connecticut Recreation & Park Association  
Connecticut Transportation, Technology  
Transfer Center

*“CIRMA is a great steward for us, helpful and positive, responsive and answerable.”*

The fifteen municipalities and public schools that received CIRMA's 2010 Risk Management Achievement Award are honored for building a stronger, more secure tomorrow by improving safety and managing risk:

- They achieved broad, sustained reduction in losses by following the strong risk management processes and by embedding best practices into their organizations.
- They recognized that focus brings success, and made safety and risk management a priority within their organizations.
- They made a commitment to and supported the dedicated effort of their Safety Committees to improve their workplaces and work processes.
- They've practiced excellent property stewardship by identifying and fixing safety concerns *before*

there were symptoms and before there was an accident.

- They found new ways to control risk by developing innovative solutions to problems others think intractable.

This year's award recipients, as well as all CIRMA members, are able to manage their town governments and schools with the benefit of many different view points. CIRMA's many alliances and business partners provide specialized, consultative services on many legal and technical areas. CIRMA staff provides risk management expertise, specialized training, and educational and analytical resources. CIRMA and its committees provide a forum in which members can learn from each other and share ideas and practical solutions.

The recipients began their efforts by first examining

their past loss histories, assessing the present, and from this understanding, taking appropriate action.

Bruce Wollschlager, CIRMA's chief executive officer, says, "CIRMA members are able to manage their organizations with a comprehensive, top-down view of their losses, their trends, and the risks they face. And they have the tools to drill-down and focus on specific problem areas."

Membership in CIRMA enables municipal and school leaders to employ strategic approaches—rather than short-term, tactical fixes—to prevent losses across all of their operations. Thus they are able to better allocate limited resources to where they are needed most.

# Risk Management

# Awards

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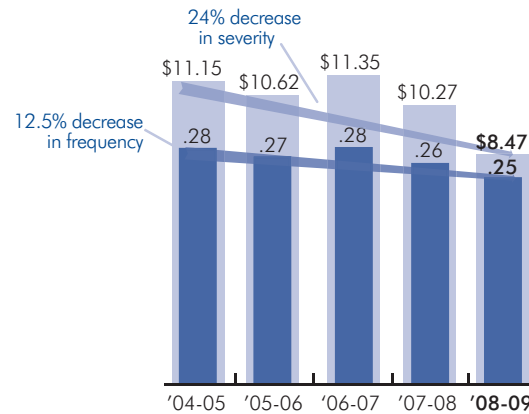


## MEMBERSHIP RESULTS

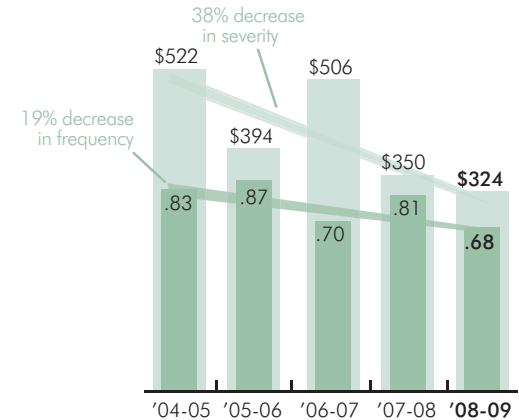
CIRMA's Risk Management Achievement Award program also recognizes the efforts of all its members to prevent accidents and injuries. The success of CIRMA members' risk management programs is clearly demonstrated by the overall downward trend in the frequency and severity of losses over time.

These two charts show the reductions in losses that CIRMA's Workers' Compensation and Liability-Auto-Property pool members have achieved in the last five years by implementing best risk management practices, thereby improving safety awareness and reducing risk.

### Workers' Compensation Pool



### Liability-Auto-Property Pool





# Impact

SUBSTANTIAL IMPACT ON  
LOSS COST FACTORS

## BURLINGTON



Left to right: Mike Boucher, Fire Chief; Cindy Kosher, Town Clerk; Cathy Bergstrom, First Selectman; Ellie Parente, Accountant; Tom Arcari, Animal Control; Marie Hasskarl, Library Director; Jo Ann McBrien, Park & Rec Director; Linne Ursaki, Admin Asst.; Scott Tharau, Public Works Director; Ray Buthe, Resident State Trooper.

CIRMA recognizes the Town of Burlington for its significant, long-term reductions in Workers' Compensation claim costs. Between 2006-07 and 2009-10, the town reduced the cost of its Workers' Compensation claims by 40% and their frequency by 60%. Time on the job has been increased as well: Burlington has experienced no lost work days because of injuries since 2007. Moreover, the Public Works Department reported no Workers' Compensation incidents at all in 2008-09.

The town achieved these reductions through the work of its active Safety Committee and under the leadership of its first selectman, Cathy Bergstrom. The Safety Committee and town leadership pursued a number of important risk management initiatives, including participation by the Public Works Department in the Voluntary OSHA Compliance program.

**Contact:** Eleanor Parente, Administrative Assistant/Book Keeper

## EAST WINDSOR



Left to right: Roger T. Hart Deputy Chief of Police; Edward J. DeMarco, Jr., Chief of Police.

When the Town of East Windsor's Police Department received claims for employment practices totaling over \$180,000 in 2007-08, they took quick corrective action. Edward J. DeMarco, Jr., Chief of Police, began a program to document job descriptions, performance standards, and the essential physical job functions. The program's goals are to increase employee morale, reduce the cost of claims, and to develop a process to enhance the professional development of officers and staff, including appropriate documentation to support disciplinary actions.

Evaluations based on the Physical Job Functions will be conducted annually to set performance goals and objectives for the officers. The evaluations are reviewed by supervisors to establish benchmarks for improvements and to identify areas in need of further training. The East Windsor Police Department's progressive disciplinary process now documents all employee infractions, as well as below adequate performance in the evaluations and reviews.

At the close of the 2008-09 policy year, the East Windsor Police Department had reduced its employment practices claims costs to \$53,000 — a reduction of 71%. CIRMA salutes their accomplishments.

**Contact:** Edward J. DeMarco, Jr., Chief of Police

## LEDYARD



Left to right: Sharon Dutra, Karen Morton, Marcia Hancock.  
Not shown: Mayor Fred B. Allyn, Jr.

The Town of Ledyard is recognized for the significant success of its risk management programs. Their efforts have enabled the town to reduce its Workers' Compensation losses from 24 claims, totaling \$392,499 in 2006-07, to 19 claims totaling \$32,983 in 2008-09. This is a 20% decrease in claims frequency and 90% reduction in severity.

The Liability-Auto-Property claim losses for the same period were reduced from 12 claims, totaling \$186,448 in 2006-07 to 9 claims totaling \$35,560 in 2008-09: a 25% decrease in claim frequency and 81% reduction severity.

The reduction in claim cost is due to the efforts of Mayoral Assistant Sharon Dutra and Finance Director Marcia Hancock under the direction of Mayor Fred Allyn Jr.

The Town of Ledyard enrolled in the CIRMA Preferred Provider Network (PPN) and now uses Transitional Duty work in its Return-to-Work Program. The implementation of this program is credited with reducing the average lost-time claim from \$16,400 to \$1,700.

Town leadership pursued additional initiatives, including the revitalization of the town's Safety Committee, updating the accident investigation procedures, and the use of CIRMA Workshops to address specific loss drivers such as material handling, related strains and sprains, slips and falls, and auto accidents.

**Contact:** Sharon Dutra, Mayoral Assistant  
Marcia Hancock, Director of Finance  
Fred B. Allyn Jr., Mayor

## NEWTOWN

Left to right: Carole Ross,  
Human Resources; Bob Tait,  
Finance Director; Pat Llodra, First  
Selectman



CIRMA honors the Town of Newtown for reducing its Workers' Compensation claims costs significantly by discontinuing salary continuation benefits during the 2008-09 policy year.

From 2005-06 through the 2007-08 policy year, the Town of Newtown's annual lost-time claim costs averaged \$335,200. By the close of the 2008-09 policy year, the Town of Newtown's lost-time claims costs had dropped to \$64,968, a 80% decrease. The previous three-year average claim cost was \$30,500. By 2008-09 it was \$9,300, a 70% decrease.

These reductions are credited to the elimination of salary continuation benefits, which drive up lost-time claims costs. A review of the union contract revealed that these benefits were not explicit in the document itself. The town determined the proper process for discontinuing the supplemental payments, and the union agreed.

**Contact:** Robert G. Tait, Finance Director



## TOLLAND PUBLIC SCHOOLS



Left to right: Dominic Frasca, Custodian; Christine Grulke, Nurse; Deborah McDonald, Paraprofessional; John Carroll, Maintenance Manager (kneeling); Lauren Herrick, Intern; Abby Kassman-Harned, Director of Food Services; William D. Guzman, Superintendent of Schools; Patricia Wahlberg, Principal, Birch Grove Primary; Suzanne Waterhouse, HR Generalist; Jennifer Palumbo, Secretary; Marilyn Dwire, Secretary. Not shown: Scott Schneider, Teacher, Jane Regina, Business Mgr.

CIRMA honors the Tolland Public Schools for implementing a series of risk management efforts that significantly reduced its Workers' Compensation loss costs.

The improvements are attributed to the efforts of Suzanne Waterhouse, Human Resources; Jane Regina, Business Manager, and the Safety Committee, working with the support of Superintendent William Guzman.

The schools' active Safety Committee reviews all accidents, performs facility inspections, and acts on all of CIRMA's risk management recommendations in a timely manner. Other initiatives are—

- A Return-to-Work Program.
- Investigating the addition of Human Performance Evaluations (HPE) to their hiring process.
- Specific sources of loss are targeted through e-mail safety reminders to all staff.
- CIRMA workshops continue to be used as part of their in-house training programs.

As a result, the schools' Worker's Compensation losses have been reduced from a high of 22 lost-time claims, totalling \$170,486 in 2006-07, to 15 lost-time claims totalling \$70,010 in 2007-08, to a low of 13 lost-time claims of \$26,887 in 2008-2009. This is an overall reduction in frequency of 41%, and a dramatic 84% reduction in cost.

**Contact:** Suzanne Waterhouse, HR Generalist  
Jane Regina, Business Manager  
William Guzman, Superintendent

## WINCHESTER PUBLIC SCHOOLS



From left to right: Blaise Salerno, Superintendent of Schools; Mara Gieseking, Asst. Business Manager; Jo-Ann Showl, Secretary/Receptionist; Gregory Delaney, District Maintenance Head.

CIRMA recognizes the Winchester Public Schools for their renewed efforts in reducing Workers' Compensation losses. The new business manager, Edward Evanouskas, worked closely with CIRMA to reorganize the Safety Committee into a more effective force for safety improvement.

Together, the Winchester schools and

CIRMA developed a risk management plan that included a new *Safe Move Best Practice Guideline*. The Safe Move practices were used during the recent relocation of staff and equipment. Employees participating in the move were provided training on proper lifting and carrying techniques and slips and falls prevention. The efforts worked: there were no injuries reported from the relocation.

The Winchester Board of Education business manager has also adopted more sophisticated risk transfer techniques to reduce loss exposures. Higher risk maintenance activities such as painting on scaffolding and ladders are now contracted to outside trade professionals.

All these efforts have enabled the Winchester Public Schools to reduce their Workers' Compensation claim costs by 49% between 2006-07 and 2008-09.

**Contact:** Edward Evanouskas, Business Manager



ESTABLISHING RISK MANAGEMENT  
AS AN ORGANIZATIONAL  
PRIORITY

CANAAN



Front row, left to right: Dave Kelsey, Public Works; Pat Mechare, First Selectman; Gary Bottom, Public Works. Back row, left to right: Tim Downs, Public Works foreman; Charles Lewis, Selectman; Peter Lawson, Selectman; Bob Foley, Public Works.

CIRMA recognizes the efforts of the Town of Canaan's First Selectman, Pat Mechare, and its Safety Committee for taking full ownership of the risk management process. Pat Mechare's emphasis on health and safety produced sustained reductions in Workers' Compensation loss costs.

The First Selectman and Safety Committee worked closely with CIRMA to include employee safety refresher training as a part of each quarterly Safety Committee meeting. All Public Works Department employees attend the meetings and training sessions. Training topics included sprain and strain prevention, slip and fall prevention, working in temperature extremes safety, and roadside operations safety. The Town of Canaan purchased a roadside mower-brush hog for the Public Works Department with upgraded safety features, such as ergonomic controls and seating, better visibility, and increased protection, that will minimize injuries from repetitive use.

These efforts have enabled the Town of Canaan to achieve a very low three-year loss ratio of 5%. No Workers' Compensation incidents have been reported since 2005-06.

**Contact:** Pat Mechare, First Selectman.

## COLCHESTER



From left to right: Anita Pizzutiello, Sue Dubb, Reed Gustafson, Kathy Spangler, Derrik Kennedy. Back row, left to right: Kevin Kelly, Greg Plunkett.

CIRMA honors the town of Colchester for making safety an organizational priority, right from the start.

The Town of Colchester's leadership implemented an employee orientation program for newly hired highway department employees to reduce accidents. New employees are required to attend an orientation process that addresses safety and risk management exposures that are relevant to their positions.

Created by the Highway Superintendent, Kevin J. Kelly, the program's modules consist of OSHA-related, safety, and risk management topics, with an orientation book and DVD. The program takes typically half a day to complete and concludes with a meeting between the new hire and the superintendent. This meeting is a review of the presented materials and a discussion on areas where additional resources or training may be required.

The program builds safety awareness in the highway department's employees. The program's orientation book and DVD is currently being considered for use in the Public Works Academy's curriculum.

**Contact:** Kevin J Kelly, Highway Superintendent

## DURHAM



Front row, left to right: Laura Francis, First Selectman; Maryjane Malavasi, Finance Director; Beth Moncata, Executive Assistant; Sherry Hill, Recreation Director. Top row, left to right: Richard McManus, Building Inspector; Kim Garvis, Town Clerk; Martin French, Tax Collector.

CIRMA recognizes the Town of Durham and its leadership for their strong commitment to risk management and safety.

First Selectwoman

Laura Francis holds weekly operational department head meetings to build synergy and accountability between departments. The First Selectman began the development of a formal Employee Handbook and a Fleet Safety Program, and invited CIRMA Risk Management Services to meetings about regionalization with other Connecticut municipalities in order to ensure that risk management is a focus from the very beginning.

The First Selectwoman, the Finance Director, the operational department heads, and the Town's Safety Committee dramatically increased their use of CIRMA consulting services. CIRMA Risk Management Consultants spent over 22 hours consulting onsite during the 2008-09 policy year to assist with implementing formal risk management policies and procedures, reviewing contracts, performing on-site assessments, and attending Safety Committee meetings.

In addition to developing formal policies and procedures, town employees were also encouraged to participate in training and education programs designed to keep them safe. The Town of Durham served as a host location and sent over 76 employees to 11 different CIRMA workshops in just one year.

**Contact:** Laura L. Francis, First Selectwoman

## THOMASTON



Back row, left to right: Ken Koval, Kenneth Fox, Edmond Mone, Robert Norton, Jr., Paul Pronovost. Front row, left to right: Debra Radosevich, Martin Egan, Susan Smith, Cheryl Waldron, Kristopher Nelson, Nancy Latour.

The Town of Thomaston is recognized by CIRMA for establishing risk management as an organizational priority, enabling it to achieve long-term reductions in losses.

The First Selectman, Finance Director, Human Resources Director, and the department heads promoted employee training to reduce workplace injuries. Thomaston employees from public works, water treatment and facilities maintenance have participated in six CIRMA regional and member-only workshops in 2009. The Safety Committee worked with municipal management to promote employee health and safety and to support the employee training initiative.

The Town of Thomaston's efforts have enabled it to maintain a five-year Workers' Compensation loss ratio of 20% and a three-year loss ratio of 18%. These are well below CIRMA's average loss ratio for these periods. From 2006-07 to 2007-08, the Town of Thomaston reduced their Workers' Compensation severity rate by 50%. Then, from 2007-08 to 2008-09 they reduced it by 53%. Moreover, the Town of Thomaston has experienced no lost work days since 2007.

**Contact:** Nancy Latour, Human Resources Director

## WOODBURY



Left to right: David Monkton, Highway Superintendent; Gerald D. Stomski, First Selectman; Janet Morgan, Fire Chief; Sergeant Kevin Rafferty, Resident Trooper.

CIRMA recognizes the efforts of the Town of Woodbury, especially the First Selectman Gerald D. Stomski, for making risk management a priority.

The town's efforts have enabled them to lower their loss ratio. The Town of Woodbury implemented the CIRMA Preferred Provider Network in September of 2009. They also updated job descriptions to include measurable Human Performance Evaluation criteria for physically demanding jobs. This initiative will help to further reduce loss costs by enabling the hiring manager to accurately assess whether or not a job applicant is physically able to perform the work. The updated job descriptions will also become part of the return-to-work program, providing criteria for the healthcare provider to determine when an injured employee can safely return to their regular duties.

**Contact:** Judy Misiewicz, Human Resources Specialist



## OUTSTANDING COMMITMENT & RESULTS FROM SAFETY & HEALTH COMMITTEES

### KILLINGLY PUBLIC SCHOOLS



From left to right. Steven Tagen, Asst. Principal, Killingly Int. School; Nancy Loving, Admin. Asst.; Bradford Thompson, Asst. Supt. of Schools; Rose Lebeau, IT/Safety Committee Vice-Chair; Louis Demers, Maintainer I; Kim Gillespie-Burnham, Dir. HR; Peter Gerardi, School District Resource Officer/Safety Committee Chairman; Donna Doyle, Sup. of Nurses; Lisa Ivens, Parent Rep.; Joseph Musumeci, Asst. Principal, Killingly Central School.

CIRMA recognizes the Killingly Public Schools for the outstanding efforts of its Safety and Health Committee and for the results that the committee achieved. The Committee successfully implemented a variety of risk management and safety programs, policies, and procedures, such as:

- Emergency Management/Response Manual,
- New safety and security measures for school buildings,
- Formal Safety Committee bylaws supported by the Board of Education,
- Organizational flowchart for addressing safety concerns or for implementing risk management initiatives, and
- Successful Tools for Schools program.

To keep track of the Safety Committee's actions and to create a greater level of accountability for the committee, the Safety Committee has also developed an ongoing Action Plan, which it uses to track the progress of different risk management and safety initiatives. Principals from the Killingly Central, Memorial, Intermediate, and High School attend each of the Safety Committee's quarterly meetings

along with representatives from the different departments, such as teachers, nurses, custodians, and student transportation staff.

The committee revitalized the schools' safety and risk management training program. To address committee safety concerns, Killingly hosted a variety of CIRMA training and education programs and provided over 40 Killingly school employees with on-site risk management training over a short six month period. Administrators, principals, and teachers from each schools also attended workshops that covered important school safety topics.

**Contact:** Peter V. Gerardi, Killingly District School Resource Officer  
Bradford Thompson, Assistant Superintendent of Schools



EXCEPTIONAL PROPERTY  
MANAGEMENT

## NORTH STONINGTON PUBLIC SCHOOLS



From left: Guy Boucher, Maintenance Supervisor; Charles F. McCarthy, Business Manager.

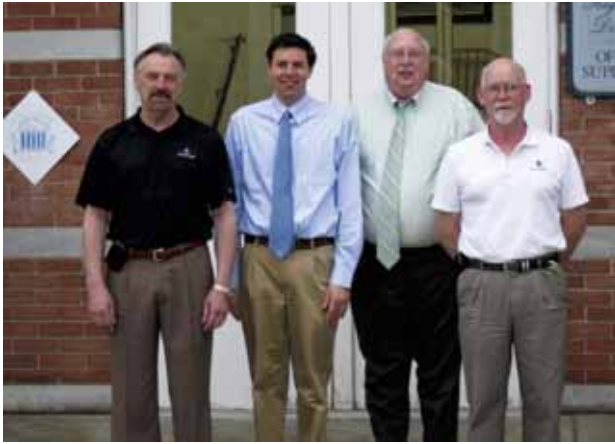
CIRMA honors the North Stonington Schools for their excellent property stewardship. Business manager Charles McCarthy learned of the unique, three-tiered, electrical systems inspection program that is available through CIRMA's partnership with the Hartford Steam Boiler Inspection & Insurance Company and the TEGG Corporation. Although there were no apparent problems, a Level Three TEGG inspection was conducted in the summer of 2009.

Costing less than \$5,000, the Level Three inspection included visual assessments, thermographic surveys, and ultrasonic testing of all the major electrical components throughout each of the schools' three buildings. Immediate test results enabled the TEGG inspectors to identify and fix a variety of problems on the spot. The inspection fortunately discovered a serious and life-threatening hazard at the main panel in the high school, which was corrected as soon as a complete electrical shutdown was possible. Left uncorrected, the problem could have caused a building fire, equipment failure, or injury.

The North Stonington Public Schools' ongoing dedication to exceptional property management has enabled them to achieve three consecutive policy years without a property loss. The schools has incurred less than \$9,000 in property damage over the last ten years.

**Contact:** Charles McCarthy, Business Manager

## REGIONAL SCHOOL DISTRICT 12



Left to right: Wayne Provost, JP Maguire; Joseph Martino, Region 12; Robert Giesen, Region 12; Brian Malloy, JP Maguire.

CIRMA recognizes Regional School District 12, which includes the towns of Bridgewater, Roxbury, and Washington, for their effective property stewardship of their school facilities. The school district worked closely with CIRMA to:

- Implement formal school inspections,
- Formulate a disaster plan for each school, and
- Develop procedures to manage property and mechanical systems.

The school district also recently implemented an electronic purchase-order tracking system that can analyze trends to help identify potential underlying electrical or mechanical problems. The focus on preventive maintenance has contributed to creating a positive impact on teacher morale and the educational environment.

Their efforts have succeeded: RSD 12 has experienced no property or air-quality related losses since 2005.

**Contact:** Robert Giesen, Business Manager  
Paul Cullen, Facilities Director



## NEW & INNOVATIVE RISK MANAGEMENT INITIATIVES

### COVENTRY



Left to right: John Elsesser, Town Manager; Beth Bauer, Director of Finance; Noel Waite, Fire Marshal and Fire Services Coordinator.

CIRMA honors the Town of Coventry, the Coventry Fire Association, and the North Coventry Fire Department for their efforts to prevent injuries and to reduce Workers' Compensation costs.

Town and Fire Department leadership worked with CIRMA to develop a Health Exam and Human Performance Evaluation (HPE) program guided by CONN-OSHA and NFPA requirements. Results of the health exam and of Essential Physical Job Function testing are used to assign firefighters to one of five classes of service. The program will be administered to all new hires. Current members will be evaluated biannually. Since the program's start in 2009, several volunteers were found to have underlying conditions and were assigned to more appropriate duties.

**Contact:** Noel Waite, Fire Marshall & Fire Services Coordinator

# CIRMA

## 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 was established in 1980 as a service program of the Connecticut Conference of Municipalities, which provides overall program management and oversight. Governance is provided by CIRMA's Board of Directors, elected from the membership, and by several committees. CIRMA operates two risk-sharing pools, the Workers' Compensation Pool and the Liability-Automobile-Property Pool, and provides risk management services to self-insured municipalities and local public agencies.



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A Service Program Of

