

## 2013 In Review

Thanks to our valuable members and staff, MOPERM experienced another busy and successful year in 2013.

Our underwriting department was kept very busy throughout the year, and we will be starting 2014 with a total of 878 Missouri public entity members.

The number of new claims reported in 2013 was almost identical to the 2012 newly reported claims. While it is good to see no increase, we will be working with our members throughout the coming year to reduce the number of new claims.

As we look forward to 2014, on behalf of MOPERM Board of Trustees and staff, I want to thank all of our public entity members for their continued support during 2013, and best wishes for the coming year.

**Member Refunds!**  
MOPERM is proud to announce, the Board of Trustees has approved a 2014 member refund of **\$1.1 million** that will be distributed in the coming months.

*Justin Stringer*

MOPERM Risk Specialist

## Does Your Entity Have a Safety Committee?

Safety committees are a useful and inexpensive risk management tool that can be implemented to reduce the frequency and severity of claims.

Safety committees are a great way to open communication between entity departments to share safety ideas and concerns, examine recent claims, and increase interest of employees on safety issues.

MOPERM strongly encourages each member entity to develop a safety committee, and we would like to help create and maintain an effective safety committee for your entity. For assistance, please contact Justin Stringer, MOPERM Risk Specialist.

### Contact Information

Justin Stringer  
MOPERM Risk Specialist  
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## Commonly Asked Questions

### Q) Our entity needs a property inspection, can MOPERM help?

A) Yes. MOPERM is available to assist on identifying and advice on correcting any potential liability hazards. Although no credits are given for a property inspection, it is a great and inexpensive risk management tool that can be used to decrease the frequency and severity of incidents. Contact MOPERM Risk Specialist, Justin Stringer, to set up an inspection.

### Q) How much does MOPERM charge to add a K-9 officer to our liability policy?

A) MOPERM does not charge any additional premium for adding a K-9 officer to the liability policy, but we do not offer K-9 mortality insurance. For the K-9 to be insured under the liability policy, a certificate of completion from a MOPERM approved K-9 training academy must be sent in and approved. You can find a list of the MOPERM approved K-9 academies on our website, [www.moperm.com](http://www.moperm.com).

## Claims Connection

### Claim Situation #1:

An Employment Practices law suit was brought against our member alleging wrongful termination. Upon investigating the claim, it was determined the plaintiff was terminated because he was late to work 10 times in the past month. According to the plaintiff's supervisor, he had met with the plaintiff after each of the occurrences to discuss the tardiness, but there was no documentation showing any of these meetings.

Total Payout: \$13,423 + plaintiff was offered his job back  
Member Deductible: \$1,000

### Lesson to Learn:

Document, Document, Document! A lawsuit can be filed for anything, and the best defense is good documentation.

### Claim Situation #2:

After a snow and ice storm, a snow plow operator was plowing the roads and pushed the snow and ice onto the claimant's car. The car sustained extensive damage to the paint and windows. After investigation, it was determined that the operator did not have the snow plow adjusted correctly, which caused the snow and ice to be pushed upward onto the claimant's car.

Total Payout: \$2,429  
Member Deductible: \$1,000

### Lesson to Learn:

Inspect your equipment before and periodically during use.

**No One is Perfect**  
All members have claims, but by providing real life claims examples of pool members, I hope we all can learn from their experience. There is no need for a member to experience their own preventable claims when they can learn from others. Not all claims are preventable, but it is MOPERM's goal to prevent as many as possible.

## Frequent Winter Claims (Data from 12/21/12 to 3/19/13)

### Snowplow Property Damage Claims:

**Total: 12 Claims**  
**Total Payout: \$40,790**  
**Average Payout: \$3,399**  
**Claims Range: \$50 to \$19,445**

### Automobile Backing Claims:

**Total: 23 Claims**  
**Total Payout: \$26,397**  
**Average Payout: \$1,147**  
**Claims Range: \$293 to \$3,695**



Preventing claims and protecting the solvency of the pool is the ultimate goal of Risk Management. The more successful we are in preventing claims, the higher the probability of MOPERM being able to offer higher member refunds!