

## 2014 in Review

2014 was busy and challenging at times, but ended up being a productive year for MOPERM.

For the first time in 20 years, MOPERM experienced change at the Executive Director position. On August 1, Larry Weber was tasked to take over for the retiring David Kormann. In addition to Larry coming to MOPERM, Jim Odom was hired to replace the retiring Jenny Morrison as Member Services/Risk Management Manager.

Our underwriting department kept very busy throughout the year, and we will be entering 2015 with a total of 904 Missouri public entity members.

While our number of members increased by 24 from last year, the number of newly reported claims decreased. A great trend to see as an insurance carrier, and a trend we hope to continue to see for years to come.

With 2014 behind us, MOPERM's Board of Trustees and staff look forward for what the new year has in store, and wishes all of our valuable members the very best for 2015.

*Justin Stringer*

**MOPERM Risk Specialist**



### Member Refunds



For the 4th consecutive year, MOPERM's Board of Trustees has authorized member refunds.

This year's refund of over \$1.2 million includes the policy years 1995, 1996, 1997, 2000, and 2001.

Member refund checks will be made payable to the member entity and distributed in mid-April.

*Note: Members not renewing with MOPERM for the following year are ineligible for a member refund*

## Introducing... MOPERM U

Effective February 2, 2015, MOPERM is pleased to introduce MOPERM U. Powered by LocalGovU, MOPERM U is an online training platform designed to allow convenient on-demand training for our members.

MOPERM will select, and periodically change, training courses that will be available to our members at no cost. Numerous other training courses will be available for our members at a discounted price.

Each city, county, and school member has been set up with a user account, and the user name and password will be provided by MOPERM Risk

Management. Other members that wish to have an account created for their entity should contact Justin Stringer.

We are excited to offer MOPERM U to our members. This training opportunity is not mandated by MOPERM, but we hope that our members will take advantage of this quality and cost effective training opportunity.

For questions regarding MOPERM U, please contact Justin Stringer.



## MOPERM Risk Management

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## Claims Connection

### Claim Situation #1:

Late one evening, a motorist (Jeff) was driving to a friend's house. Being unfamiliar with the area and it being dark, Jeff was reliant on road signs to warn him of any dangers in the roadway.

Earlier that week, the county road and bridge department began installing a new culvert pipe under a county road. For the installation of the culvert, a section of the road had to be dug up and removed. Road signs were put up on both sides of the road to alert motorists of the hazard. Due to stormy weather conditions the project had to be delayed until the weather conditions improved.

In the meantime, Jeff was driving to his friend's house and crashed into the hole where culvert was to be installed. Receiving moderate bodily injuries and severe auto damage, Jeff was taken to the hospital for treatment.

At the time of the accident, there was only a road sign on one side of the vacated culvert. The sign placed on the other side of the vacated culvert had blown into the nearby woods.

Although the road signs were initially put up on either side of the vacated culvert, the county was still found negligent for not ensuring the road signs were still in place and in good condition.

**Total Cost:** \$31,132

**Lesson to Learn:** Regularly inspect work sites and other known dangerous conditions of property, especially during adverse weather conditions.

### Claim Situation #2:

A city employee who worked at city hall, was requested to drop off some documents at the city's animal shelter. Upon arriving at the animal shelter, she noticed numerous violations of Missouri laws that govern animal safety. Although she was only at the animal shelter to drop off the documents and not to inspect it, she still thought it was her responsibility to file a report with the State Department of Agriculture and Division of Animal Health.

After the report was filed, the city was notified about an investigation that would be taking place at the city's animal shelter, and the investigation revealed that the city was in violation of Missouri laws governing animal safety.

Shortly after receiving the negative news, the city terminated the employee citing poor job performance. Disgruntled with the termination, a lawsuit was filed by the former employee alleging violations of the Missouri Whistleblower Law.

**Total Cost:** \$9,500

**Lesson to Learn:** Missouri law prohibits employers from retaliating against employees who report criminal conduct or violations of Missouri public policy.

### No One is Perfect

By providing real life claims examples, it is MOPERM's hope that we all can learn from the experience of other members. Not all claims are preventable, but it is MOPERM's goal to prevent as many as possible.

### Driver Training Rebate Changes

Effective January 1, 2015, only law enforcement personnel successfully completing a MOPERM-approved drivers training course between January 1 and October 15, 2015 will be eligible for a \$50 rebate through MOPERM's Driver Training Rebate Program.

Members seeking driver training for non-law enforcement personnel are encouraged to visit MOPERM U.

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 member refunds!