

# SSCIP 'n



*"...Maximizing Safety  
and Minimizing Losses  
for Social Service  
Providers..."*



**|** *Happy New Year* to all our SSCIP Members! Doesn't it seem that 2003 arrived a lot sooner than the previous two years?

The SSCIP Board of Trustees and Southwest Risk Services, Administrator, wish you and your organizations a most successful and productive year. **|**

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# PRESIDENT'S LETTER

Dear SSCIP Members,

Happy New Year! SSCIP again has great things planned for its Membership in 2003. First and foremost, another dividend has been declared and will be distributed during the first quarter of this year.

Obviously there are criteria to be met by each recipient in order to be eligible for a dividend. As in the past, the number of years in the pool, along with loss history determines the percentage of the total dividend amount being returned to any one Member.

Unfortunately, the hard insurance market cycle did affect SSCIP mid-2002, especially during negotiations for the reinsurance contract, which proved to be a difficult and timely task. SSCIP moved to a new reinsurance company because of these market conditions. The reinsurance carrier imposed new underwriting requirements, resulting, possibly, in coverage limitations to existing Members. Other restrictions and exclusions mandated by the new reinsurer, created as a result of the September 11th, 2001 attacks, have been implemented and should not negatively affect the majority of SSCIP Members.

SSCIP is making every effort to control your insurance costs by utilizing loss control and risk management programs. In spite of the restrictions in overall coverage and increased reinsurance prices, SSCIP still remains a viable and preferred choice of insurance protection.

The SSCIP Board of Trustees is excited and pleased to again declare a dividend for Members. With the current economic conditions and reduced government funding, we are sure the "new-found money" from SSCIP will be welcomed.

On behalf of the SSCIP Board of Trustees, I wish you a happy, healthy, and successful New Year.

Sincerely,

*Sorrel Bowman-Rogers*

Sorrel Bowman-Rogers  
President  
SSCIP Board of Trustees

# SSCIP DECLARES *2002 Dividend!*

The SSCIP Board of Trustees is pleased to announce that a dividend will be returned to eligible SSCIP Members during the first part of the year. Due to the Pool's excellent financial condition, the Trustees approved a dividend as of 2002 year end. Checks will be distributed to SSCIP Members who were Members as of December 31, 2002 and who remain current Members at the time of the dividend distribution.

Specific details concerning amounts of dividends will be provided to the individual Members, as soon as the information is available.

SSCIP attributes its financial stability, which permits the return of surplus funds to Members, to the strong management of the Pool and its Members' successful efforts in loss control.

*Congratulations to us all!*



## VAN ROLLOVERS

Fully loaded, 15-passenger vans are six times more likely to roll over than an automobile or smaller van. Many of the problems can be attributed to inexperienced drivers. Drivers must know the right way to load the vehicle, as vans can tip much more easily when making sudden turns.

According to government records, between 1990 and 2000, the 15-passenger type van was involved in 388 rollovers, killing 558 people! It is not a vehicle defect concern, it is a behavior issue with drivers.

SSCIP insures about 400 vans of various types, that is 25% of all insured vehicles. SSCIP and its Administrator, Southwest Risk Services, have dedicated considerable time and money in the education and training of SSCIP Members in auto safety, specifically addressing 15-passenger van safety. SWRS' Loss Control Unit is in the process of presenting this automobile safety training program on a regional basis. If you missed the one in your area, there are plans to repeat the sessions in 2003. You can contact the SWRS Loss Control Unit at 602-996-8810 for details.

# Certificates of Insurance

The Certificate of Insurance is a standard document used to reflect that an organization has insurance protection. The Certificate of Insurance is merely evidence of coverage. It does not bind coverage other than what an insurance policy provides, nor does it extend coverage where there isn't any. However, the simple document reflecting a picture of protection is often misread, misunderstood, or ineffective.

Your agency is often asked to provide Certificates of Insurance that reflect your evidence of insurance protection in relationship to a project, event or contract, etc. By the same token, you as a responsible organization, require Certificates of Insurance from vendors, contractors, and countless other entities.

## A. INSURED

You are the insured if you are providing a certificate to another entity. If the certificate is from another organization, make sure the name agrees with any contract or agreements.

## B. COMPANIES AFFORDING COVERAGE

There could be several insurers providing separate coverages. Make sure the "Company Letter" coincides with the "CO LTR" column. In the case of your organization issuing certificates, it should read:

Social Service Contractors Indemnity Pool (SSCIP)

## C. CO. LTR

The letter references the INSURER, noted above.

## D. POLICY EFFECTIVE AND EXPIRATION DATES

These dates should be within a current time frame to cover the date of the project, event, contract, etc., for which the certificate is obtained.

## E. LIMITS

Limits of liability noted here, should not be less than your organization's set standards for others, or if the certificate is for your organization, the limits of liability for your insurance coverage.

## F. DESCRIPTION OF OPERATIONS/ LOCATIONS/VEHICLES/SPECIAL ITEMS

Include details if applicable, to a specific circumstance, situation, contract, property location, etc. If certificate is for general information, details in this section are not necessary.

## G. CANCELLATION

Request and require 30 days notice.

## H. AUTHORIZED REPRESENTATIVE

A signature is required.



*Continued on page 5...*



**ACORD**™ **CERTIFICATE OF LIABILITY INSURANCE**

PRODUCER \_\_\_\_\_

INSURED \_\_\_\_\_ **A**

DATE (MM/DD/YY) \_\_\_\_\_

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY A \_\_\_\_\_

COMPANY B \_\_\_\_\_

COMPANY C \_\_\_\_\_ **B**

COMPANY D \_\_\_\_\_

**COVERAGES**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE(MM/DD/YY)	POLICY EXPIRATION DATE(MM/DD/YY)	LIMITS	
						<b>E</b>
<b>C</b>	<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT				GENERAL AGGREGATE	\$ _____
					PRODUCTS - COM/OP AGG	\$ _____
					PERSONAL & ADV INJURY	\$ _____
					EACH OCCURRENCE	\$ _____
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				FIRE DAMAGE (Any one fire)	\$ _____
					MED EXP (Any one person)	\$ _____
					COMBINED SINGLE LIMIT	\$ _____
					BODILY INJURY (Per person)	\$ _____
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				BODILY INJURY (Per accident)	\$ _____
					PROPERTY DAMAGE	\$ _____
	<b>EXCESS LIABILITY</b> <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM				AUTO ONLY - EA ACCIDENT	\$ _____
					OTHER THAN AUTO ONLY:	
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE: <input type="checkbox"/> INCL <input type="checkbox"/> EXCL				EACH ACCIDENT	\$ _____
					AGGREGATE	\$ _____
					EACH OCCURRENCE	\$ _____
					AGGREGATE	\$ _____
	<b>OTHER</b>				WC STATUTORY LIMITS	\$ _____
					OTHER	\$ _____
					EL EACH ACCIDENT	\$ _____
					EL DISEASE - POLICY LIMIT	\$ _____
			EL DISEASE - EA EMPLOYEE	\$ _____		
<b>F</b>		DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS				
<b>F</b>		CERTIFICATE HOLDER				
		<b>G</b>		<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE _____ <b>H</b>		

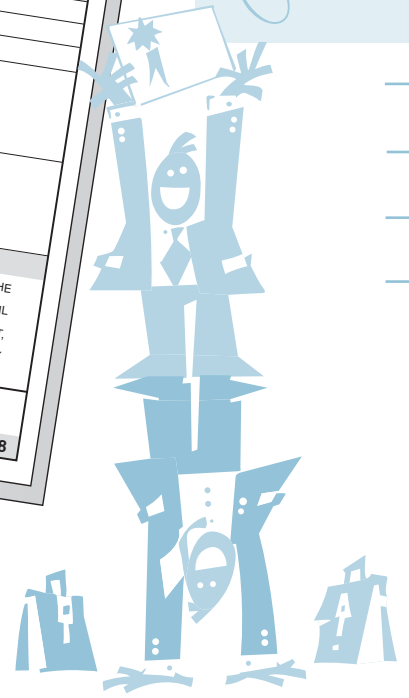
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*Natural State*

"The artist is nothing without the gift, but the gift is nothing without work."

Emile Zola



Above is a condensed version of the Certificate of Insurance, with notations for some of the more important sections. Obviously, the entire Certificate must be completed. If you have any questions about Certificates you receive or have had issued on your behalf, please contact the Administrator at 602-996-8810 or 888-309-4339.

**Note to Insurance Representatives:**  
 If you have questions regarding the completion of certificates of insurance naming a state agency as an additional insured due to contractual requirements, please contact the Underwriting Unit of Southwest Risk Services, Administrator, for assistance.

# FUN FACTS

- Los Angeles' full name is: "El Pueblo de Nuestra Senora la Reina de los Angeles de Porciuncula".
- The average person falls asleep in seven minutes.
- Tigers have striped skin, not just striped fur.
- Two-thirds of the world's eggplant is grown in New Jersey.
- All 50 states are listed across the top of the Lincoln Memorial on the back of the \$5.00 bill.
- Almonds are a member of the peach family.
- A goldfish has a memory span of three seconds.



"If a man  
does his best,  
what else is  
there?"

... General  
George S. Patton

## Stella Award

The Stella Award is an annual award dedicated to the most frivolous lawsuit in the United States. The case that inspired the annual "Stella Award" was the lawsuit of Stella Lieback, as you may recall, who spilled coffee on herself and sued McDonald's.

A new candidate for the Stella Award is the case of Terrance Dickson's suit for mental anguish against his victim's homeowner's insurance. The jury awarded half million dollars.

Mr. Dickson of Pennsylvania just finished burglarizing a house, leaving by way of the garage. However, he was unable to get the garage door to open since the automatic door opener malfunctioned. He couldn't re-enter the house, because the door connecting the house and garage locked when it was pulled shut. Mr. Dickson found himself locked in the garage for eight days as the family was on vacation. During that time he subsisted on a case of Pepsi and dry dog food.

Mr. Dickson promptly sued his victim's homeowner's insurance claiming the situation caused him undue mental anguish and won!



# HASSLES WITH *HIRING*

The SSCIP Board of Trustees, in conjunction with Southwest Risk Services, Administrator, and the law firm of Lewis & Roca, presented another excellent workshop on personnel issues. Several attorneys from Lewis & Roca covered universal complex situations.



Rick Cohen

The seminar was held at the Wyndham Buttes Resort, on Tuesday, October 29, 2002. The invited attendees included members from three insurance pools and commercial clients of Lewis and Roca. Heading up this seminar was Jane Redden who

presented both beginning and ending sessions of the seminar. Jane's leading presentation was "*Avoiding the Traps*" which were considered the new "hot topics" in personnel. Jane's hot topics included:

- Election day leave with pay
- Military leave
- Victim leave
- Public policy torts
- Enron – Sorbanes-Oxley Act
- Non-compete agreements
- Arbitration agreements
- Religious discrimination
- Reporting procedures for harassment
- FMLA – Notice to employees

Assisting Jane were:

- ✦ Mara-Louise Schmerfeld with a presentation on Labor Law.
- ✦ Troy Foster and Susan Anderson presenting Personnel Policies and Posters.
- ✦ Stephanie Cerasano, who outlined Family Medical Leave Act and other Medical Leaves.

Rick Cohen of Lewis and Roca facilitated a panel discussion on questions and issues presented from the audience by attendees. The panel outlined a few real-life examples of their own "hiring / firing hassles". Panel members included Judy Hampton of Lewis & Roca, Terry Jensen, of Community Partnership of Southern Arizona (CPSA), Linda Mariano of Community Psychology & Education Services (CPES), Bonnie Thompson of Lewis & Roca and Stephanie Moore of Bullhead City.

Jane Redden closed the seminar with a session on "Advanced Issues". This included some of the case law and high profile U.S. Supreme Court cases:

- *Casey Martin vs. PGA Tour* regarding "public accommodation".
- *U.S. Airways, Inc. vs. Barnett*, "back problems" and reasonable accommodations.
- *Chevron vs. Echazabal*, hepatitis/liver problems.
- *Toyota Manufacturing vs. William*, carpal tunnel and tendonitis.

Due to the ever-changing laws affecting personnel and employment, a personnel seminar/ workshop is generally presented about once a year. We will keep you posted on any upcoming plans for future events.



Mara-Louise Schmerfeld



Judy Hampton, Terry Jensen, Linda Mariano, Bonnie Thompson & Stephanie Moore

# FEDERAL TAX I.D. NUMBERS

A Risk Management Bulletin was distributed last October regarding the necessity of securing Federal Employer Identification Numbers (FEIN) for any entity with SSCIP automobile liability coverage.

This was not a one-time request, but an on-going requirement mandated by the State of Arizona Department of Transportation.

If you currently have a package of insurance with SSCIP for several lines of coverage, but NOT automobile liability, SSCIP may not have this information. However, if automobile coverage is added to your

policy mid-term, the FEIN would then be required.

Serious repercussions may occur if SSCIP does not comply with this prerequisite. Foremost concern is the potential suspension of a Member's vehicle license and subsequent financial penalties.

You may contact Southwest Risk Services, Administrator, Underwriting Unit, 602-996-8810 for more information.

*"I have not failed. I've just found 10,000 ways that won't work."*

*...Thomas Alva Edison*

## *Welcome* New SSCIP Members:

*The SSCIP Board of Trustees and Southwest Risk Services, Administrator, welcome the following new SSCIP Members:*

Beacon Foundation, Inc.

Anderson, Trudy

Arizona City/County Management Association

Ken Whelan & Associates

Sacred Journey, Inc.

## NEW LOCATION REMINDER

Please make note of the new address for Southwest Risk Services, the SSCIP Administrator. SWRS moved early last year so mail will no longer be forwarded.

The mailing address is:

**4835 East Cactus Road, Suite 360  
Scottsdale, Arizona 85254-3543**

# BOARD OF TRUSTEES

## *Calendar*

The SSCIP Board of Trustees meets quarterly to monitor and review the activities, programs and dynamic issues affecting the Pool. The meeting schedule for 2003 is as follows:

Wednesday, April 2, 2003

Wednesday, June 11, 2003

Wednesday, September 10, 2003 –  
Annual Member Meeting

Wednesday, December 10, 2003

Generally, the meetings are held at:

**Wyndham Phoenix Airport**  
427 North 44th Street • Phoenix,  
Arizona  
**602/220-4400**

As a SSCIP Member you are welcome anytime you wish to attend. Please call the Administrator at 602-996-8810 if you have any questions. |

## BOARD MEETING REPORT

The October 25, 2002 SSCIP Board Meeting resulted in the following actions:

- ✓ The 2003 Calendar for scheduled board meetings was approved.
- ✓ State Trustee, Eugene Bearup, reluctantly submitted his resignation from the Board, due to schedule conflicts.
- ✓ An update of the personnel seminar, “Hassles With Hiring”, was presented by the Loss Control/Membership Services and Marketing Committees, noting poor response to the announcement.
- ✓ The Board approved a total dividend of \$300,000 to be distributed to the SSCIP Members as of December 31, 2002.
- ✓ State agencies noted that they are having difficulty in securing certificates of insurance for the state as an additional insured. |

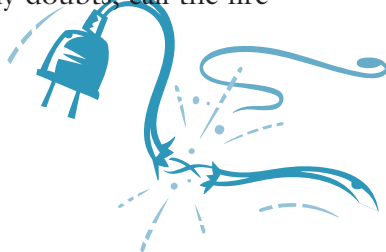


# Fire PREVENTION



Preventing fires in your home or workplace can be just the little things. A few simple tips to keep in mind, for instance:

- ◆ Be sure nothing touches a lightbulb.
- ◆ Keep burnable articles, such as clothing, paper, etc. away from heating units. Make sure chimneys are free from creosote every year before the heating season.
- ◆ Be sure small appliances are unplugged when not in use.
- ◆ Do not overload outlets with too many adapters and/or extension cords.
- ◆ Never run cords under rugs.
- ◆ Never use products with flammable vapors indoors.
- ◆ Keep rags with oils or paint on them in metal containers.
- ◆ If you smell gas, open windows and then see if you can locate the source. Leave if you cannot find the source, once off of the premises, call the gas company. Under no circumstances should you remain or use appliances, even the telephone.
- ◆ If a fire does start, you should first determine if it is small enough to be put out quickly. If so, do it. If not, or if you have any doubts, call the fire department.
- ◆ If you do not have a fire extinguisher nearby, use water. Thoroughly soaking the material continuously is most effective.
- ◆ If it is a grease fire, DO NOT USE WATER, as it won't mix with oil. This type of fire needs to be smothered by anything large enough to cover the area.
- ◆ If clothing catches fire, never run. Immediately drop to the floor and roll. If there is a rug or blanket nearby, grab it and roll it over yourself or any other victim.
- ◆ If you find yourself in a larger fire situation, get out. If responsible for others, help to get them out if you can do so quickly. Let the professionally trained firefighters do the search and rescue work.
- ◆ If there is a lot of smoke, cover your mouth and nose with a cloth (a wet cloth is preferred) and crawl out. Crawl near a wall to lead you to the door.
- ◆ On stairs, stay next to the wall and proceed slowly. Test each step for safety before putting your weight on it.
- ◆ If you need to go out of a window, tie fabrics together with square knots to make a rope, then tie it to the heaviest object you can find. Climb down as far as possible, then drop to the ground.



*Continued on page 11...*



# ARE YOU SURE THIS WAS *an Accident?*



Over the years, we have all probably seen the following statements, but the way drivers attempt to summarize accident details is still amusing. These are in fact, taken directly from automobile claim reports.

- ✦ Coming home I drove into the wrong house and collided with a tree I don't have.
- ✦ I thought my window was down, but I found it was up when I put my head through it.
- ✦ The guy was all over the road. I had to swerve a number of times before I hit him.
- ✦ I pulled away from the side of the road, glanced at my mother-in-law and headed over the embankment.
- ✦ As I approached an intersection, a sign suddenly appeared in a place where no stop sign had ever appeared before. I was unable to stop in time to avoid the accident.



- ✦ I told the police that I was not injured, but on removing my hat found that I had a fractured skull.
- ✦ To avoid hitting the bumper of the car in front I struck a pedestrian.
- ✦ I was sure the old fellow would never make it to the other side of the road when I struck him.
- ✦ The pedestrian had no idea which way to run as I ran over him.
- ✦ The indirect cause of the accident was a little guy in a small car with a big mouth.
- ✦ I was thrown from my car as it left the road. I was later found in a ditch by some stray cows.



*"The difference between 'involvement' and 'commitment' is like an egg and ham breakfast: the chicken was 'involved' but the pig was committed."*

*...Unkown*

## FIRE PREVENTION *...continued from page 10*

- ◆ If you cannot get out of a room, close the door, stuff fabric under the edge of it and call for help, preferably from a window.
- ◆ If a door is hot, be careful opening it. If it opens towards you, brace your foot against it, open slowly to be sure there will be no backdraft. If it opens away, duck to one side as you open it to be sure flames won't lash out.
- ◆ If you need to help an unconscious person out of a fire, tie their wrists together with anything that will work. Place the person's arms around your head, keeping their body under you. It is easier to drag them this way if you are crawling.



# SSCIP BOARD OF TRUSTEES

<b>Sorrel Bowman-Rogers</b>	<b>President</b> Family Service Agency
<b>Donna Noriega</b>	<b>Vice President</b> AZ Supreme Court/Juvenile Justice Division
<b>Alice McLain</b>	<b>Secretary/Treasurer</b> AZ Dept. of Economic Security
<b>Pattie L. Cordova</b>	AZ Dept. of Juvenile Corrections
<b>Janet Garcia</b>	Tumbleweed Center for Youth Development, Inc.
<b>Richard Hill</b>	Casa Loma Ventures, LLC
<b>Thomas Klemko</b>	AZ Dept. of Health Services/BHS
<b>Brian Lensch</b>	AZ Dept. of Economic Security/DDD
<b>Robert Olding, Ph.D.</b>	AZ Dept. of Corrections
<b>Diann Patterson</b>	AZ Dept. of Juvenile Corrections
<b>Dennis Pickering</b>	Behcon, Inc.
<b>Martha Rothman</b>	Child and Family Resources, Inc.
<b>Robert Sheade</b>	Triple R Behavioral Health, Inc.
<b>Rita Schmidt</b>	AZ DES/ACYF
<b>Dolores Zimmerman</b>	Intermountain Centers for Human Development, Inc.



Social Service Contractors Indemnity Pool (SSCIP) newsletter is published quarterly by the Pool's Administrator:

**SOUTHWEST RISK SERVICES**  
4835 East Cactus Road, Suite 360  
Scottsdale, Arizona 85254-3543  
Telephone (602) 996-8810  
Fax (602) 996-9045

SSCIP is a non-profit corporation created in 1986. Its primary purpose is to provide property and casualty coverages to social service providers contracted with the State of Arizona and other political subdivisions.

SSCIP is governed by a 15 member Board of Trustees elected by its members. The newsletter is published in a continuous effort to inform and educate its members. Suggestions for articles are welcome.

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**SOCIAL SERVICE CONTRACTORS INDEMNITY POOL**

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