



MEMORANDUM

To: Kurt Triplett, City Manager
Marilynne Beard, Deputy City Manager

From: James Lopez, Director of Human Resources and Performance Management
Kathy Joyner, Safety/Risk Management Analyst

Date: September 16, 2014

Subject: Risk Reduction Status and Strategies

BACKGROUND DISCUSSION

The City of Kirkland is a member of Washington Cities Insurance Authority (WCIA), a municipal organization of over 150 Washington public entities that join together for the purpose of providing liability and property financial protection to its members. The City obtains its liability, property and auto physical damage coverage through WCIA.

ASSESSMENT FEES

Assessment fees are paid annually to WCIA. The formula for establishing the assessment fee is worker hours x assessment rate. The assessment rate is based on an actuarial review of the last five years of liability claims.

Kirkland's 2015 liability assessment is \$1,309,950 which is a 26.56% increase over our 2014 liability assessment of \$1,035,010. This increase is due to two things: Kirkland's assessment rate went from .995 in 2014 to 1.214 in 2015 which is a 22% rate increase due to liability claims. Kirkland's worker hours also increased from 1,039,813 to 1,078,712 which is a 3.74% increase. The 2015 Assessment Fee is based on data for the years 2009-2013. The 2014 Assessment Fee is based on assessment rate and worker hours for the time period of 2008-2012. As a result of this review process, Kirkland has pressed WCIA for changes in how it reports Kirkland's performance against cities within its peer group. Kirkland has also raised questions about how the rolling average is calculated and whether the current system equitably accounts for when there is no pay out for claims that WCIA reserved monies to pay. Kirkland may want to consider exploring options for alternative insurance service providers or even self-insuring for these services. Staff will continue discussions with WCIA and report back to the Council in 2016 as to whether alternatives should be evaluated.

WCIA RISK PROFILE REPORT

Annually, WCIA provides the City with a Risk Profile Report. This Risk Profile is a tool we use to analyze our liability claims. It assists us in seeing what our trends are and the root causes for any increase of claims. This report also gives us a universal look at our losses as compared to the group average of other members in the same actuarial group. WCIA's membership is

divided into five subgroups for purposes of this actuarial study. The first four groups are City members grouped by size as determined by worker hours. Kirkland is a member of Group 4 which includes the cities with the greatest number of worker hours. The Claims Summary Sheet (page four of the attached Risk Profile Report), shows the City's severity, frequency, and average cost per claim broken down by department and compared to the Group 4 averages.

As noted in the chart below, Kirkland is the 3rd largest City in Group 4, significantly larger than most Group 4 Cities. This fact must be taken into consideration when determining the significance of Kirkland's comparative claim performance. Essentially, when Kirkland is identified as "exceeding the average" of its peer group for claim severity, frequency, and average cost per claim, Kirkland is being compared, for the most part, to much smaller cities.

Member	2008-2012
Renton	7,187,772
Olympia	5,320,345
Kirkland	4,859,535
Richland	4,408,509
Auburn	4,075,007
Tukwila	3,447,483
Puyallup	3,195,579
Longview	2,969,694
Pasco	2,885,980
Bothell	2,758,162
Walla Walla	2,689,396
Lacey	2,675,058
Marysville	2,532,361
Issaquah	2,404,838
Port Angeles	2,296,298
Mercer Island	2,138,930
Moses Lake	2,133,630
Lakewood	2,083,478

(Note-worker hours for 2008-2012 are used on the 2009-2013 Risk Profile Report)

At Kirkland's request, WCIA is now looking at changing the way they assess the peer to peer comparisons on the Risk Profile Report. As noted above, currently the "exceeds average" is calculated on the numbers for severity, frequency, and average cost per claim only. No other variables are considered. Under the new system, the WCIA would first calculate each City's percentage of worker hours as it contributes to the total percentage of the entire group. WCIA would then use that percentage as the benchmark as a reasonable standard for relative claims performance. For example, if Kirkland represents 10% of the total worker hours for the entire group, then a fair measure would be to expect Kirkland not to exceed 10% of the claims for the entire group. If the percentage of worker hours standard is used, there would likely be a decrease in the number of categories in which Kirkland "exceeds the average". This new way of analyzing the data would be more equitable and it would give each city a clearer picture of how they compare to their peers.

Following is pertinent information concerning the last two reports. These data help us understand why our assessment fee increased in 2015.

2008-2012 Risk Profile Report

Attachment 1 is a copy of the Risk Profile Report for 2008-2012. According to the Claims Summary Sheet of this Risk Profile Report Kirkland exceeds the average for Group 4 in severity in the following areas: Development Review, Fire Medic, Marina, Police, Parks/Recreation Programs, Public Works Engineering, Sewer, and Street Maintenance.

This Claims Summary Sheet was distributed to the Directors in August of 2013. Each Department that "exceeded average" in any of the categories on the Claims Summary Sheet was given an assignment to write a memo describing the claims attributing to this designation for the 2008-2012 time period and their strategies to mitigate future claims. Attachment 2 are copies of these memos.

Analysis of the Data:

Evaluating the data for this time period reveals the top three areas of losses for severity are:

- 1) Land Use Moratorium
- 2) Sanitary Sewer Obstruction
- 3) Sidewalk Defect

A brief summary of the City's 2008-2012 claims experience for the top three areas of losses is listed below.

LAND USE MORATORIUM:	Year	Total Incurred	Number of Claims
	2008	\$19,303	1
	2009	-0-	1
	2010	-0-	0
	2011	\$1,200,000	1
	2012	-0-	1

The amount paid on the 2008 claims was all legal expense. Nothing was paid to claimant. Explanation of the 2011 claim can be found in the attached Planning Department memo.

STORM/SANITARY SEWER OBSTRUCTION

Year	Total Incurred	Number of Claims
2008	0	0
2009	\$297,401	7
2010	\$97,338	6
2011	\$4,599	4
2012	\$1,000	1

The majority of the high-severity claims were caused by obstructions in our system. The City has a program to manage risk in the sewer conveyance systems. A part of this program includes inspections and pipe-condition assessments. As noted in the attached Public Works memo, 40% of our sewer conveyance pipe still needs to be inspected. 17% of the surface water system have been viewed by the CCTV truck and camera system. The surface water conveyance system grew over 60% when the city annexed the neighborhoods to the north in 2011. The Surface Water Master Plan shows funds are identified for capital improvement projects used to replace old pipes, catch basins, and water quality treatment facilities associated with flooding.

SIDEWALK DEFECTS: Year	Total Incurred	Number of Claims
2008	\$153,466	8
2009	\$68,903	15
2010	\$44,002	12
2011	\$19,884	16
2012	\$19,795	9

The majority of these claims were trip and falls on our sidewalks. As described in the attachment, the Public Works Street Division has several plans in place to mitigate future liability.

2009-2013 Risk Profile Report

Attachment 3 is a copy of the Risk Profile Report for 2009-2013. The primary changes on the Claims Summary Sheet indicate Parks/Maintenance and Public Works Water exceeds the average in severity of claims and the Police Department claims no longer exceed the average in this category. Parks Maintenance is due to auto liability claims. The Public Works Water Division exceeds the average because of the water main breaks in 2013 totaling \$98,148.05.

The Claims Summary Sheet shows our worker hours for the five year period is 4,859,535. The five year worker hour average for Group 4 is 3,395,048. Kirkland's worker hours are 40% higher than the average of the other cities in Group 4.

Analysis of the Data:

The top three categories for this time period are the same as the previous risk profile report. The only difference is sidewalk defects moved into the second position instead of the third.

- 1) Land Use Moratorium
- 2) Sidewalk Defect
- 3) Sanitary Sewer Obstruction

LAND USE MORATORIUM: There were no additional claims filed in this category during 2013

SIDEWALK DEFECTS:	Year	Total Incurred	Number of Claims
	2013	\$225,000	2

It should be noted that neither of these claims are closed. The total incurred includes legal expenses and reserves only.

STORM/SANITARY SEWER OBSTRUCTION:

Year	Total Incurred	Number of Claims
2013	\$1000	2

Neither of these claims are closed. Total Incurred is all indemnity reserves.

The data from the last two risk profile reports indicates trends are beginning to form in the area of our auto liability. WCIA's chart showing the top ten losses by frequency and severity, place auto liability claims in the number eight spot for both frequency and severity on both reports. The fact that some Department's majority of claims are auto liability is a fact not to be overlooked by Risk Management. Defensive Driving classes will be included in the safety training topics for 2014/2015.

MITIGATION OF CLAIMS

It is the goal of Risk Management to work with the departments in assessing their risk and develop strategies to reduce and minimize claims. We meet with the Directors on a quarterly basis to discuss current claims, their causes, and plans of action to prevent future claims. We also provide assistance with policy development and training in order to mitigate our liability/risk exposures.

RECOMMENDATIONS:

1. Risk Management would fully support the purchase of another CCTV truck and camera system. This would allow Public Works to inspect the remaining 40% of uninspected conveyance pipe so there would not be a gap in our inspection and pipe conditions assessment program, thus reducing our claims caused by obstructions in our lines.
2. Risk Management would recommend a full inventory of Kirkland's sidewalks be completed as soon as possible. This inventory would serve two purposes. First, it would help us identify hazardous sidewalks and develop a plan of action for repair or replacement. This inspection would help us in reducing injuries and the potential for lawsuits. Secondly, this inventory would assist us in compliance with our assessment plan for ADA. We would also like to see the Central Business District inventory done three times a year since this is where the majority of our trip and fall claims originate. As mentioned in the Public Works memo, we would endorse the sidewalk panel repair program for this area. Included in our recommendation would be the purchase of an additional grinding machine to expedite repairs.

3. Risk Management would also propose to continue to fund CIP at current levels for the Water Division. We would support the idea of changing City codes and policies to require the replacement of asbestos water mains for all short plats, commercial, multifamily, and CIP projects when street improvements are constructed and installed over the main.
4. During the 2015-2016 biennium, Kirkland should evaluate options for alternative insurance provision.

Attachments

- 1) 2008-2012 Risk Profile Report
- 2) Directors memo
- 3) 2009-2013 Risk Profile Report

Risk Profile | Kirkland



For the Period: 1/1/2007 - 12/31/2011

WCIA Member: Since 1/1/1981

Debbi Sellers, Senior Risk Management Representative



Risk Profile | Kirkland



Actuarial Group 4

This is a summary report, created to give you a universal look at your losses as compared to the group average of other members in the same actuarial group as of 12/31/2011. The data analyzed includes the time frame from 1/1/2007 through 12/31/2011. The dollar amounts in this report include loss INDEMNITY PAYMENTS (paid to claimants/plaintiffs), LEGAL FEES (attorney fees and related expenses) as well as CURRENT RESERVES on any open claims/lawsuits as of 12/31/2011. Please keep in mind that any claim or lawsuit that was open as of 12/31/2011 may ultimately result in additional dollars having been paid in indemnity and/or legal fees.

The number of claims shown indicates all claims and lawsuits whether they were paid, denied or tendered to another entity.

ACTUARIAL GROUP 4 Members (20)

> 400,000 Worker Hours Per Year

Auburn (AU)	Bothell (BL)	Federal Way (FW)
Issaquah (IS)	Kirkland (KI)	Lacey (LA)
Lakewood (LW)	Longview (LO)	Marysville (MA)
Mercer Island (MI)	Moses Lake (MS)	Mount Vernon (MV)
Olympia (OL)	Pasco (PA)	Port Angeles (PO)
Puyallup (PU)	Renton (RE)	Richland (RI)
Tukwila (TK)	Walla Walla (WA)	

Loss Summary | Kirkland

1/1/2007 - 12/31/2011

Total Number of Claims: 211

Total Dollars Incurred: \$1,967,990



Summary by Type

	SEVERITY		FREQUENCY	
	Kirkland	Eq. Group 4 Avg	Kirkland	Eq. Group 4 Avg
Automobile Liability	\$225,579	\$243,494	38	29
Errors & Omissions	\$60,540	\$161,198	11	8
Personnel	\$34,643	\$131,849	2	1
General Liability	\$1,440,375	\$508,826	138	121
Public Safety	\$206,853	\$269,474	22	27
TOTALS:	\$1,967,990	\$1,314,841	211	186

Summary by Year

	SEVERITY		FREQUENCY	
	Kirkland	Eq. Group 4 Avg	Kirkland	Eq. Group 4 Avg
2007	\$319,407	\$368,517	45	37
2008	\$204,825	\$313,285	31	37
2009	\$778,377	\$308,909	59	42
2010	\$438,700	\$220,923	38	39
2011	\$226,681	\$103,208	38	32
TOTALS:	\$1,967,990	\$1,314,842	211	187

Includes Indemnity, legal fees and expenses and reserves. Totals may vary due to rounding.

Risk Profile | Kirkland

Comparison with Actuarial Group 4
Members from 2007 to 2011



SEVERITY				FREQUENCY				AVERAGE COST PER CLAIM			
DEPT.	Kirkland	Eq. Group 4 Avg	Status	DEPT.	Kirkland	Eq. Group 4 Avg	Status	DEPT.	Kirkland	Eq. Group 4 Avg	Status
AC	\$0	\$4,185		AC	0	0.31		AC	\$0	\$13,500	
AD	\$19,642	\$147,746		AD	6	3.21	Exceeds Avg	AD	\$3,274	\$46,027	
CL	\$0	\$1,295		CL	0	3		CL	\$0	\$432	
DR	\$37,547	\$110,051		DR	7	5.07	Exceeds Avg	DR	\$5,364	\$21,706	
DS	\$0	\$0		DS	0	0		DS	\$0	\$0	
FRM	\$17,339	\$2,884	Exceeds Avg	FRM	5	1.09	Exceeds Avg	FRM	\$3,468	\$2,646	Exceeds Avg
FRS	\$6,194	\$9,097		FRS	5	2.07	Exceeds Avg	FRS	\$1,239	\$4,395	
GEN	\$0	\$1,474		GEN	1	0.62	Exceeds Avg	GEN	\$0	\$2,377	
LI	\$0	\$28		LI	0	0.16		LI	\$0	\$175	
MA	\$77,665	\$4,020	Exceeds Avg	MA	4	0.36	Exceeds Avg	MA	\$19,416	\$11,167	Exceeds Avg
PO	\$445,647	\$471,839		PO	40	40.99		PO	\$11,141	\$11,511	
PR	\$0	\$49,917		PR	0	5.02		PR	\$0	\$9,944	
PRM	\$5,127	\$17,657		PRM	12	10.71	Exceeds Avg	PRM	\$427	\$1,649	
PWE	\$102,144	\$64,250	Exceeds Avg	PWE	20	14.44	Exceeds Avg	PWE	\$5,107	\$4,449	Exceeds Avg
PWR	\$0	\$20,194		PWR	0	7.45		PWR	\$0	\$2,711	
PWS	\$531,723	\$188,321	Exceeds Avg	PWS	25	27.48		PWS	\$21,269	\$6,853	Exceeds Avg
PWSM	\$455,816	\$144,270	Exceeds Avg	PWSM	69	48.65	Exceeds Avg	PWSM	\$6,606	\$2,965	Exceeds Avg
PWW	\$269,146	\$76,044	Exceeds Avg	PWW	17	15.73	Exceeds Avg	PWW	\$15,832	\$4,834	Exceeds Avg
SC	\$0	\$790		SC	0	0.21		SC	\$0	\$3,762	
Total	\$1,967,990	\$1,314,062	Exceeds Avg	Total	211	186.57	Exceeds Avg	Total	\$9,327	\$7,043	Exceeds Avg

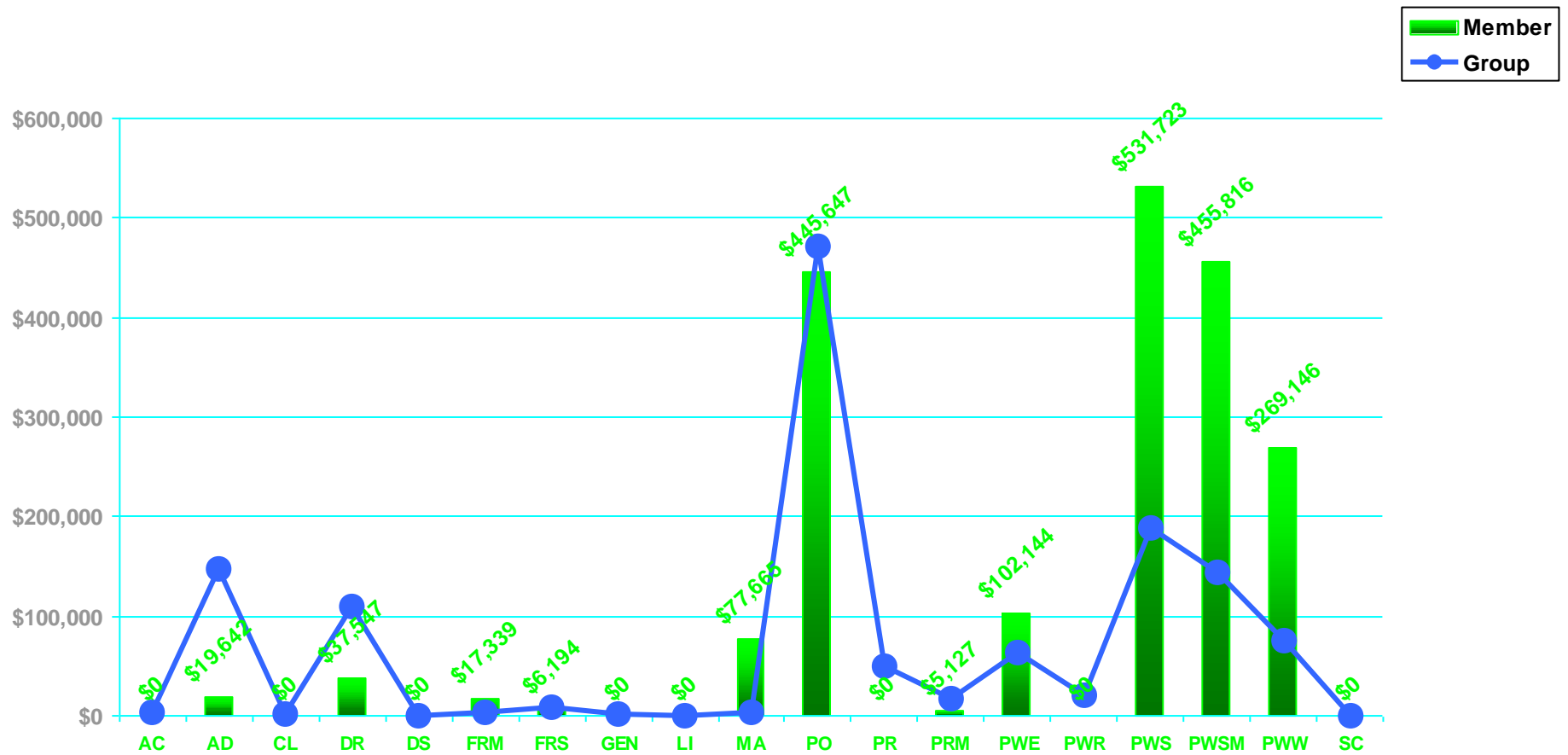
NOTE: The five year worker hour average for Group 4 is 3,290,701. Your five year worker hours are 4,738,367.

Department Codes:

AC	ANIMAL CONTROL	AD	ADMINISTRATION	CL	CITY LIGHT
DR	DEVELOPMENT REVIEW	DS	DISPATCH	FRM	FIRE MEDIC
FRS	FIRE SUPPRESSION	GEN	GENERAL	LI	LIBRARY
MA	MARINA	PO	POLICE	PR	PARKS REC PROGRAMS
PRM	PARKS MAINTENANCE	PWE	PW ENGINEER	PWR	PW REFUSE
PWS	PW SEWER	PWSM	PW STREETS	PWW	PW WATER
SC	SENIOR CENTER				

Loss Severity | Kirkland

Kirkland vs. Actuarial Group 4
2007 - 2011



AC
DR
FRS
MA
PRM
PWS
SC

ANIMAL CONTROL
DEVELOPMENT REVIEW
FIRE SUPPRESSION
MARINA
PARKS MAINTENANCE
PW SEWER
SENIOR CENTER

AD
DS
GEN
PO
PWE
PWSM

ADMINISTRATION
DISPATCH
GENERAL
POLICE
PW ENGINEER
PW STREETS

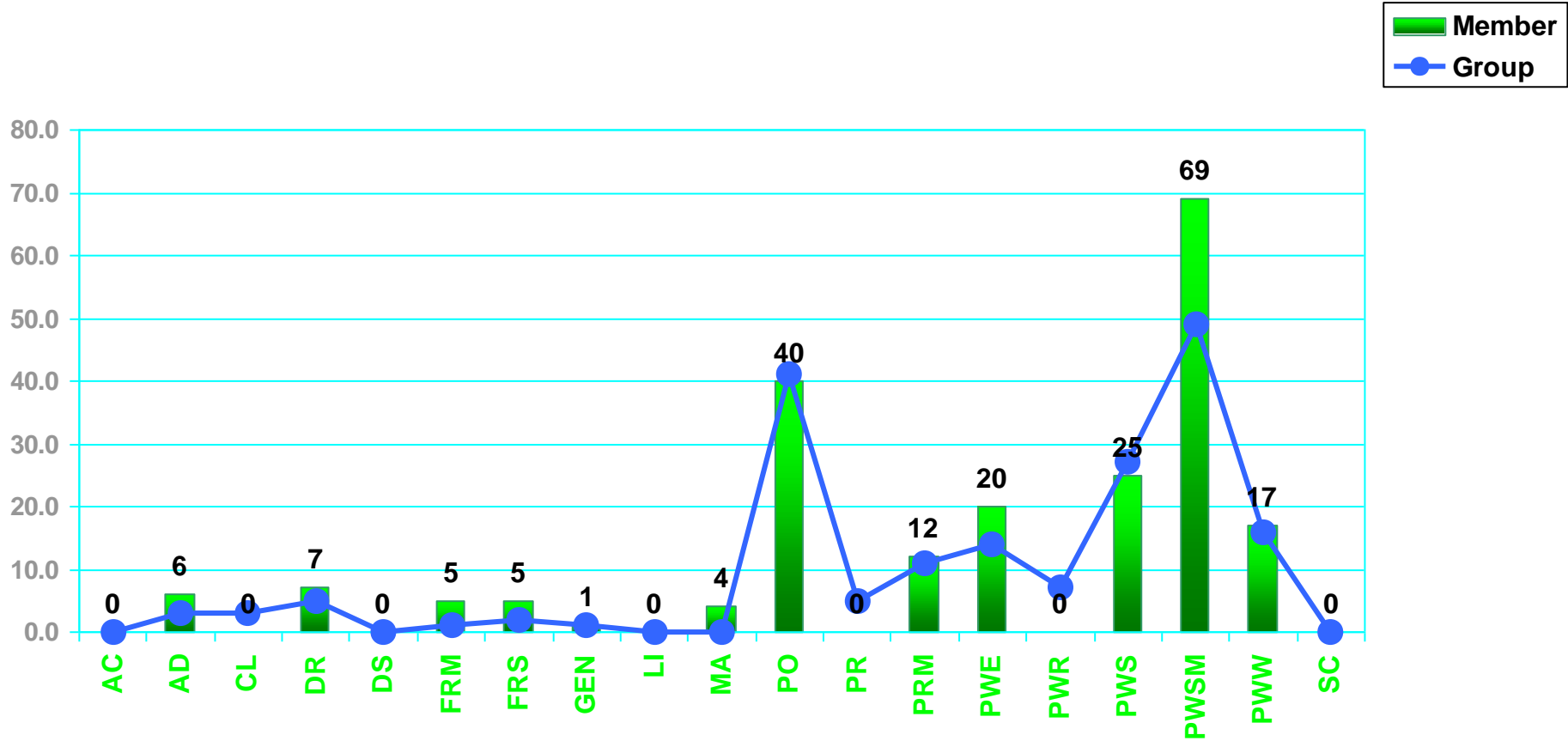
CL
FRM
LI
PR
PWR
PWW

CITY LIGHT
FIRE MEDIC
LIBRARY
PARKS REC PROGRAM
PW REFUSE
PW WATER

Loss Frequency | Kirkland

Kirkland vs. Actuarial Group 4
2007 - 2011

IP-20

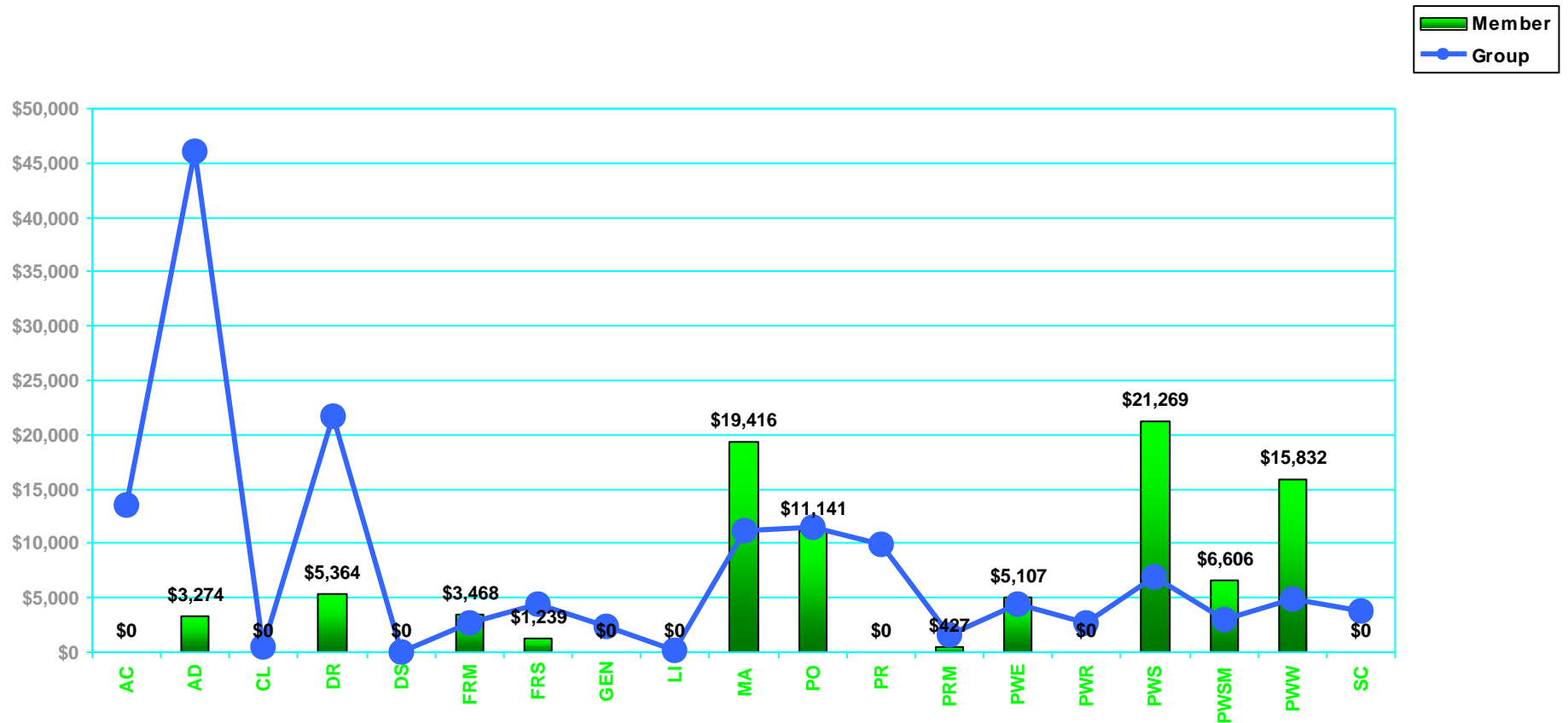


Department Codes:

AC	ANIMAL CONTROL	AD	ADMINISTRATION	CL	CITY LIGHT
DR	DEVELOPMENT REVIEW	DS	DISPATCH	FRM	FIRE MEDIC
FRS	FIRE SUPPRESSION	GEN	GENERAL	LI	LIBRARY
MA	MARINA	PO	POLICE	PR	PARKS REC PROGRAMS
PRM	PARKS MAINTENANCE	PWE	PW ENGINEER	PWR	PW REFUSE
PWS	PW SEWER	PWSM	PW STREETS	PWW	PW WATER
SC	SENIOR CENTER				

Average Claim Cost | Kirkland

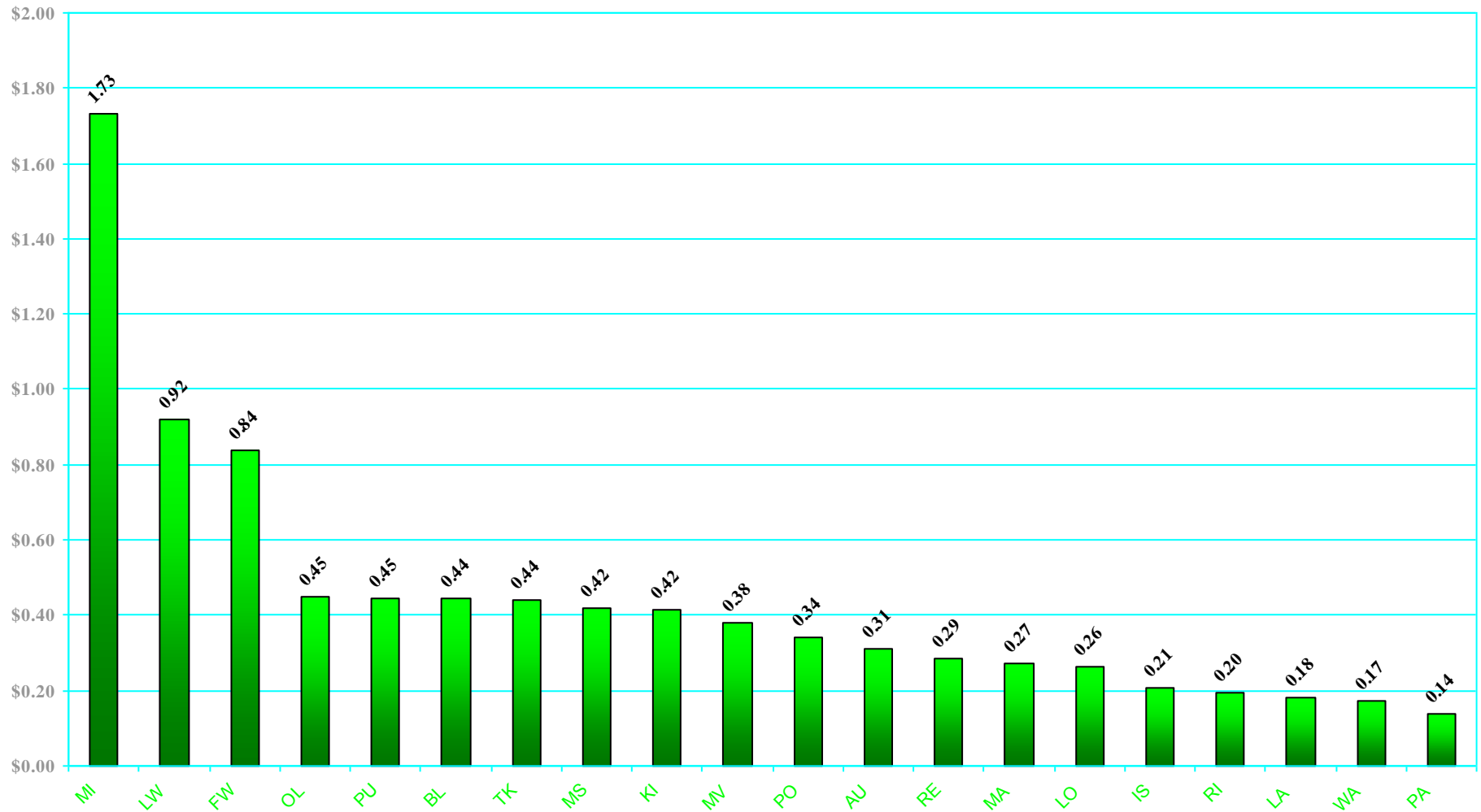
Kirkland vs. Actuarial Group 4
2007 - 2011



AC	ANIMAL CONTROL	AD	ADMINISTRATION	CL	CITY LIGHT
DR	DEVELOPMENT REVIEW	DS	DISPATCH	FRM	FIRE MEDIC
FRS	FIRE SUPPRESSION	GEN	GENERAL	LI	LIBRARY
MA	MARINA	PO	POLICE	PR	PARKS REC PROGRAMS
PRM	PARKS MAINTENANCE	PWE	PW ENGINEER	PWR	PW REFUSE
PWS	PW SEWER	PWSM	PW STREETS	PWW	PW WATER
SC	SENIOR CENTER				

Cost Per Worker Hour | Group 4

Group Cost Per Worker Hour: \$0.40
2007 - 2011

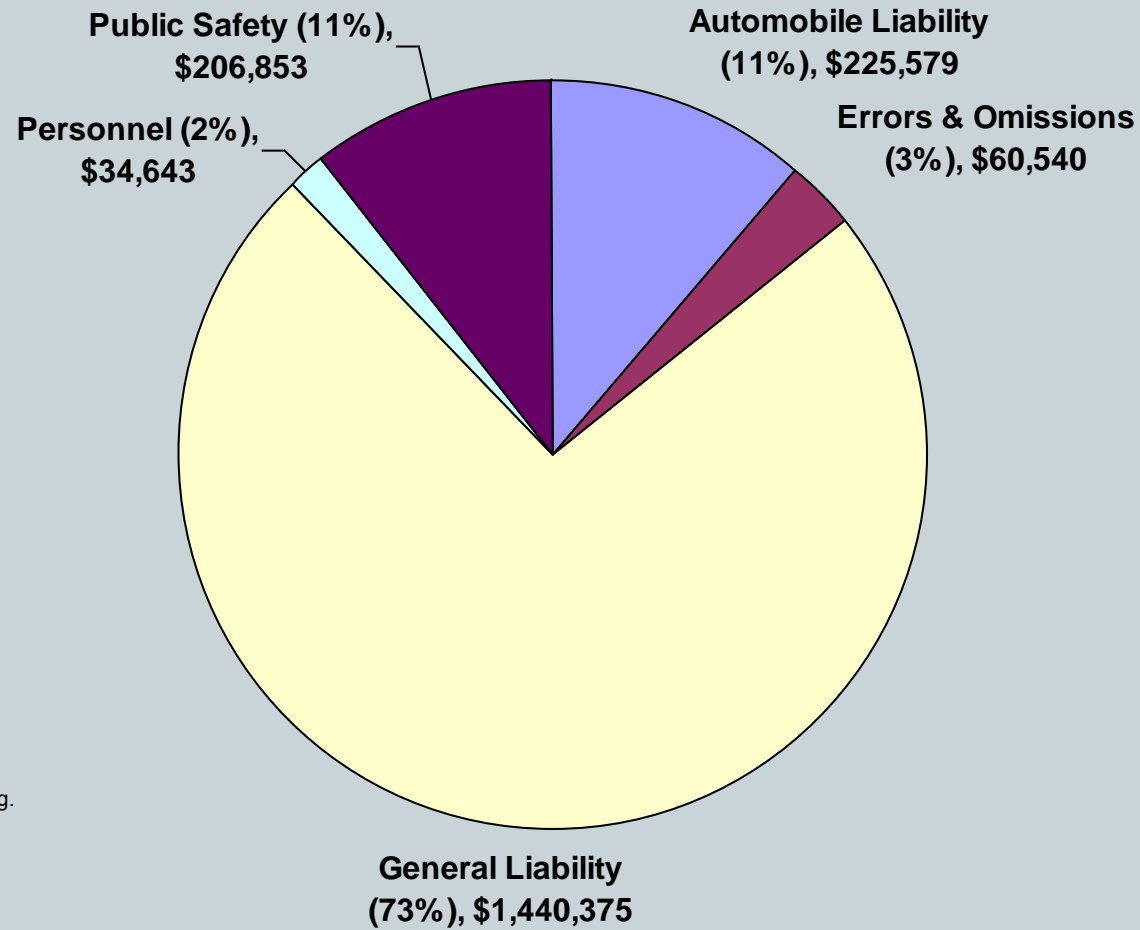


See page 2 for listing of member names

All Other Group Members are \$0.00 Cost per Worker Hour.

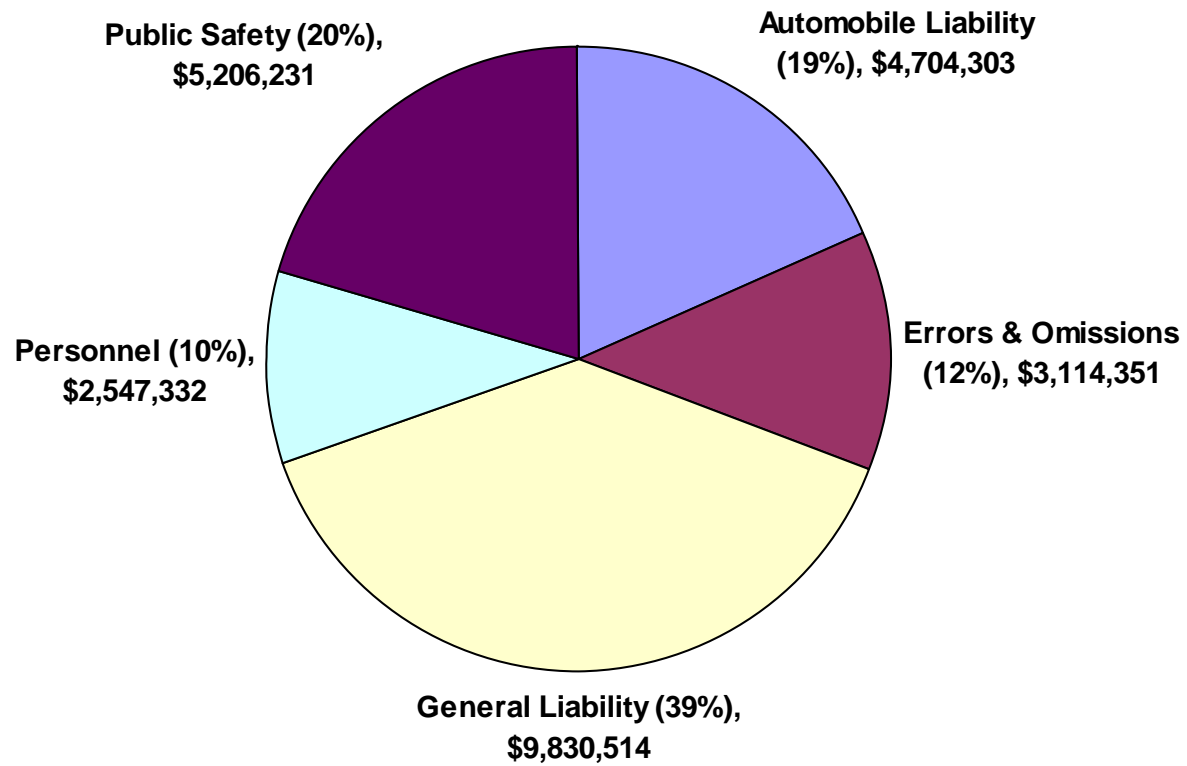
Kirkland Analysis By Loss Type & Severity

Attachment 1



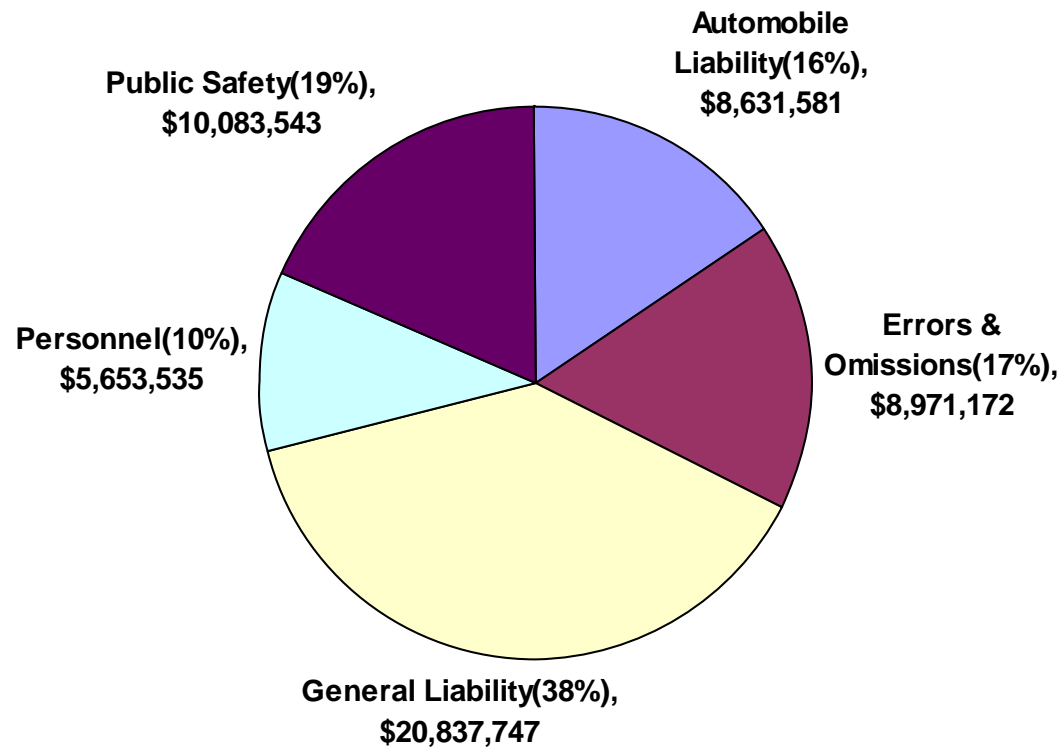
Totals may vary due to rounding.

Group 4
ANALYSIS BY LOSS TYPE & SEVERITY
1/1/2007 - 12/31/2011



Totals may vary due to rounding.

WCIA ALL MEMBER ANALYSIS
ANALYSIS BY LOSS TYPE & SEVERITY
1/1/2007 - 12/31/2011



Totals may vary due to rounding.

TOP TEN LOSSES BY FREQUENCY AND SEVERITY

BY FREQUENCY

KIRKLAND	
Sidewalk-Defect	16
OP Construction	12
AL Backing	10
AL Stationary Object	10
Street-Defect/Pothole	9
Premise Defect	9
Storm Sewer Defect	8
Storm Sewer Obstruction	8
Premise Tree/Limb	7
Water Main Break	7
GRAND TOTAL	96
GROUP 4	
Sanitary Sewer Obstruction	14
OP Construction	12
Street-Defect/Pothole	12
Sidewalk-Defect	6
Premise Tree/Limb	6
AL Stationary Object	6
AL Backing	6
AL Failure to Yield	6
Water Main Break	6
Premise Defect	6
GRAND TOTAL	80
ALL GROUPS	
Sanitary Sewer Obstruction	4
OP Construction	4
Street-Defect/Pothole	4
Sidewalk-Defect	2
Premise Defect	2
AL Backing	2
OP Mowing/Weed-eating	2
Premise Tree/Limb	2
AL Stationary Object	2
Water Main Break	2
GRAND TOTAL	26

BY SEVERITY

KIRKLAND	
Sanitary Sewer Obstruction	\$412,228
Sidewalk-Defect	\$321,718
Water Main Break	\$270,264
Premise Defect	\$157,907
Street-Design/Negligent	\$150,000
AL Lost Control	\$135,612
PS False Arrest	\$94,000
AL Emergency Response	\$61,396
PS Search	\$61,000
Storm Sewer Obstruction	\$43,965
GRAND TOTAL	\$1,708,090
GROUP 4	
EP Retaliation	\$106,344
PS Excessive Force	\$101,534
Sanitary Sewer Obstruction	\$89,605
Sidewalk-Defect	\$77,339
LU Arbitrary & Capricious	\$70,586
PS False Arrest	\$64,807
AL Rearend	\$64,475
AL Pedestrian Accident	\$59,227
Water Main Break	\$47,086
Storm Sewer Design	\$42,681
GRAND TOTAL	\$723,684
ALL GROUPS	
PS Excessive Force	\$29,332
Sanitary Sewer Obstruction	\$28,961
EP Retaliation	\$25,042
Premise Defect	\$21,075
LU Arbitrary & Capricious	\$20,636
PS False Arrest	\$20,408
Sidewalk-Defect	\$19,388
AL Failure to Yield	\$17,497
E&O Other	\$14,757
AL Rearend	\$14,172
GRAND TOTAL	\$211,268



CITY OF KIRKLAND
Fire and Building Department
123 Fifth Avenue, Kirkland, WA 98033 425.587.3650
www.kirklandwa.gov

MEMORANDUM

To: James Lopez, Human Resources Director

From: J. Kevin Nalder, Director of Fire and Building

Date: September 4, 2014

Subject: FIRE DEPARTMENT RISK REDUCTION MEASURES

The Fire Department and its personnel are extremely diligent in promoting safety in the workplace. The following are partial lists of proactive measures taken by the Fire Department to reduce risks in vehicles, fire stations and at emergency scenes.

VEHICLES

- Reflective striping and graphics on all vehicles for visibility
- Heavy duty anti-lock braking and suspension systems installed on all response vehicles
- Replace tires significantly ahead of manufacturer's recommendations on tread life
- Emergency Vehicle Incident Prevention certifications on all apparatus drivers
- New emergency response vehicles equipped with air bags (front and side curtains) and cabs built with anti-roll reinforcement
- Headlights on at all times when vehicles in motion
- Required use of safety belts by policy
- Seat belts monitored when vehicle is in motion
- High visibility emergency lighting used for traffic safety
- Items in cabs securely mounted so as to remain in place in case of accident
- Head phones in vehicles to protect hearing
- Head phones in vehicles to communicate directly with each crew member
- Two persons required for backing large vehicles
- Back-up safety floor switch in Ladder truck for second means of emergency communication
- Deadman switch used on all Ladder operations
- Wheel chocks placed on all engines and ladders when parked (except in apparatus bays)
- Emergency response speeds limited by policy
- Vehicles regularly serviced and inspected
- Opticomms installed on all apparatus to change traffic signals to green in the direction of travel and red in all other directions during emergency responses
- Mobile Data Computers connected with dispatch center alerts firefighters to potential dangers, including monitoring location of other responding vehicles, prior to arrival at emergency scene
- Siped tires, four wheel drive and chains provided for apparatus during freezing weather

- Ladder carriages on Engines to lower ladders and prevent injury
- Flares, traffic cones and LED lights on stands supplied for traffic control at emergency scenes
- Back-up alarms on all large apparatus
- Low hose bed heights to eliminate stepping on and off apparatus to shoulder load hose
- Ground lighting on perimeter of apparatus for visibility
- Newer apparatus have rear view cameras
- Hose loading trays allow hose to be loaded on ground instead of on top of apparatus

PERSONAL PROTECTIVE EQUIPMENT (PPE) AND OTHER EQUIPMENT

- Helmets, Gloves, Jackets, Pants and Boots all meet NFPA standards for personal protective gear to protect against high temperatures and steam
- Bunker gear made of Nomex to allow heat and moisture to escape but not to enter
- Footwear required to have steel toes, steel shanks and be non-conductive
- Wildland Firefighting gear provided for longer term wildland incidents to reduce core body temperatures
- Self-Contained Breathing Apparatus (SCBA) used in all hazardous environments
- SCBA location monitored by Incident Commander in case firefighter becomes lost or trapped
- SCBA equipped with direct communication devices
- SCBA are all positive pressure to prevent contaminants from entering system
- SCBA equipped with low air warning devices
- SCBA equipped with PASS devices to notify other Firefighters if a firefighter is not moving
- Safety harnesses provided for high angle and confined space rescues
- Safety goggles and/or shields provided on helmets for eye protection
- Personal Floatation Devices for firefighters working around lakes or rivers
- Fit tests for SCBA and other respiratory protection equipment done on an annual basis
- Emergency Medical Technicians equipped with N95 respiratory protection
- EMT's outfitted with protective gloves, masks, gowns and goggles for infection and exposure protection
- Tethered air supplies for entry into confined spaces
- Trench walls and braces supplied for securing trenches prior to entry
- Bracing provided for vehicle stabilization at emergency scenes
- Biohazard disposal containers for all needles, sharp objects and bio materials
- Bag Valve masks utilized to prevent infectious respiratory exposure during CPR events
- Extractors purchased to decontaminate PPE exposed to fire byproducts/chemicals
- Hearing protection provided

POLICY

- Incident Command System in place at all emergency incidents
- Passport Accountability system in place at all emergency incidents

- Washington Industrial Safety and Health Act (WISHA) Two in – Two out rule adhered to per department policy
- Department Health and Safety Officer designated
- Safety Committee organized and convened by policy
- Employee safety issues addressed by Safety Committee
- Department recognizes WAC 296.305 by policy
- Incident Safety Officer assigned/identified to all emergency incidents by policy
- PPE prohibited from living quarters to prevent exposure to contaminants by policy
- Utilization of Police Officers for traffic safety and scene security by policy
- Blood Borne Pathogens Exposure Plan utilized and training provided by policy
- Hand sanitizer stations at all doors exiting apparatus bays

FIRE STATIONS

- Stations equipped with exhaust fans to discharge vehicle emissions when entering and exiting bays
- Stations equipped with door codes for secure access
- Stations equipped with fire sprinkler systems and smoke alarms
- Station bay doors equipped with auto stop devices if door strikes something other than ground
- Stations equipped with stove/oven shut off switches when emergency tones sound
- Apparatus charging systems all equipped with GFI circuitry
- Stations equipped with emergency eye wash and decontamination capabilities
- Station bays equipped with non-slip mats or roughed surfaces to prevent falls
- Station stairs have non-slip surfaces
- Station bay floors cleaned weekly
- Station lighting activates automatically at night by dispatch tones

PERSONNEL

- Smoking and tobacco use restricted by policy
- Stations equipped with physical fitness equipment
- Physical fitness overseen by certified Peer Fitness Instructors
- Firefighters tested annually for physical fitness
- Firefighters tested annually for Hepatitis A and B and Tuberculosis
- Firefighters offered annual flu vaccinations
- Wellness program offered to all employees
- Hearing tests administered annually
- Vehicles equipped with disinfectant hand lotions
- Four gas monitors available for hazard detection
- Drug and Alcohol usage restricted by policy
- Asbestos exposure training



CITY OF KIRKLAND
Department of Parks & Community Services
505 Market Street, Suite A, Kirkland, WA 98033 425.587.3300
www.kirklandwa.gov

MEMORANDUM

To: Kurt Triplett, City Manager
Marilynne Beard, Deputy City Manager

From: Jennifer Schroder, Director
Michael Cogle, Deputy Director

Date: September 2, 2014

Subject: Risk Reduction Status and Strategies: Parks

BACKGROUND DISCUSSION

In mid-2013, the Washington Cities Insurance Authority (WCIA) provided a summary of claims analysis for the years 2008–2012 to its member agencies. For parks, WCIA has divided filed claims into two categories: (a) *Maintenance*, which refers to filed claims related to activity occurring in City parks and/or arising from the activities of park maintenance personnel; and (b) *Marina*, which refers to filed claims related to water-oriented park features, specifically all City docks, piers, and boat launches. A third claims category – *Recreation* – refers to recreation programming and services; this category did not accrue any filed claims during the 2008-2012 time period.

	Total Incurred / Number of Claims Filed			
Year	Maintenance		Marina (includes all waterfront docks/piers)	
	<u>Total Incurred *</u>	<u>Number of Claims Filed</u>	<u>Total Incurred *</u>	<u>Number of Claims Filed</u>
2008	\$3,303	4	\$ 0	0
2009	\$8,682	3	\$2,665	2
2010	\$300	1	\$ 0	1
2011	\$51,413	3	\$ 0	0
2012	\$7,401	6	\$150,000	1
Total:	\$71,099	17	\$152,665	4

* Note: Total Incurred is the amount paid by WICA for indemnity, paid legal expenses, indemnity reserves, and legal reserves.

Description of Claims:

- Maintenance
Of the 17 claims filed in this category, 4 were related to vehicular accidents involving park employees resulting in private property damage. The remainder of claims filed were varied and showed no clear pattern. Examples include property damage caused by falling tree limbs or mowing/edging equipment, personal injury caused by a trip hazard, and, in one case, an employee separation termination claim.

The most costly claim in this category (\$50,000) arises from an alleged playground incident at Peter Kirk Park. While WCIA denied the claim in 2011, a civil suit is pending and WCIA has placed funds in an indemnity reserve.

- Marina

Of the 4 claims in this category, two were related to private property damage at the Marina Park boat launch.

An open claim of \$150,000 is for an alleged personal injury at Juanita Beach in 2012. WCIA has placed funds in both an indemnity reserve as well as a legal expense reserve for this unresolved case.

Strategies to Mitigate Future Claims:

The Parks Department will continue its Park safety inspection program, which includes monthly playground inspections by employees who have been trained as Certified Playground Inspectors, and quarterly dock/pier inspections.

In addition, the Parks Department continues to receive capital funding to reinvest in repair/replacement of major park amenities, including playgrounds and dock/shoreline structures.

To address employee vehicular/equipment-related claims, the Department has and will continue to provide safety training activities in consultation with the City's Safety/Risk Analyst.



CITY OF KIRKLAND
Department of Planning and Community Development
123 Fifth Avenue, Kirkland, WA 98033 425.587.3800
www.ci.kirkland.wa.us

MEMORANDUM

To: Kurt Triplett, City Manager
Marilynne Beard, Deputy City Manager

From: Eric Shields, Planning Director

Date: August 28, 2014

Subject: Planning Department Risk Reduction Status and Strategies

In mid-2013, the Washington Cities Insurance Authority (WCIA) provided a summary of claims analysis for the years 2008 – 2012 to its member agencies. Two of the claims for Kirkland involved the Department of Planning and Community Development, as discussed below.

SRM Claim The 2008 SRM Development claim stemmed from an appeal to the City Council of a decision by the Design Review Board (DRB) concerning a project in Downtown Kirkland. After the Council reviewed the appeal during several meetings, the appellants and applicants agreed on a compromise and it was approved by the Council. The project has since been completed. Subsequent to resolving the claim, the City Council adopted revisions to the process for DRB appeals, shifting the decision on the appeals from the Council to the Hearing Examiner.

Potala Village Claim The 2011 Potala Village claim stemmed from a proposed mixed use building in a Neighborhood Business (BN) zone. The project involved the issuance of a Shoreline Substantial Development Permit (SDP) and preparation of an Environmental Impact Statement (EIS). Following issuance of the SDP, the City Council adopted a moratorium and directed the Planning Commission and staff to review and recommend amendments to the zoning regulations for the BN (and a few other) zones. The Planning Commission held public hearings and made recommendations to the City Council. The Council adopted revised BN zone regulations, then lifted the moratorium. The new regulations placed a limit on the density of permitted residential units and made other changes intended to provide consistency between the zoning regulations and the Comprehensive Plan.

The applicant claimed that the project vested in the zoning regulations in effect at the time the SDP application was filed. The City asserted that vesting occurred when a building permit is filed. The applicant challenged the City's position in Superior Court and the Court found in favor of the applicant. However, the City appealed that decision to the Washington State Court of Appeals, which reversed the decision and found in favor of the City.



CITY OF KIRKLAND
Department of Public Works
123 Fifth Avenue, Kirkland, WA 98033 425.587.3800
www.ci.kirkland.wa.us

MEMORANDUM

To: Kurt Triplett, City Manager
Marilynne Beard, Deputy City Manager

From: Eric Olsen, Police Chief

Date: August 29, 2014

Subject: Police Department Risk Reduction Status and Strategies

BACKGROUND DISCUSSION:

In mid-2013, the Washington Cities Insurance Authority (WCIA) provided a summary of claims analysis for the years 2008 – 2012 to its member agencies. All of the claims incurred during this period fall within five broad categories; employment practices, collisions, care and custody of jail inmates, arrest procedures, and impounds. The following table illustrates the amount of paid out claims and also the number of claims according to year.

Year	Total Incurred *	Number of Claims
2008	\$16,323	7
2009	\$391,685	14
2010	\$141,289	9
2011	\$204,148	4
2012	\$10,913.77	6

*Note: Total Incurred is the amount paid by WCIA for indemnity, legal expenses, indemnity reserves, and legal reserves.

DESCRIPTION OF CLAIMS:

There were 40 claims paid during the 2008 – 2012 period. Of those, 19 were vehicular collisions, 12 were classified as arrest procedures, four were care and custody, four were impound related, and one was coded as employment practices. Of the categories listed, three areas should be examined.

Vehicle Collisions - Nearly half of the total claims involved claims for collisions involving police vehicles. Upon closer review the majority of these collisions involved slow speed, minor backing and failure to yield. However, of note is that in 2009, there were three major claims, one for \$37,000, one for \$90,566.37 in which an officer responding to a "Man with a gun call" took evasive action to avoid another vehicle and struck a house, and one for \$55,877.77.

Arrest Procedures - The second largest category is arrest procedures, with 12 claims. Claims in this category of note include a 2009 claim for \$200,000 for false arrest, a 2010 claim for \$75,000 for false arrest, and a 2010 claim for unlawful search. It should be noted that these figures are for the time period of 2008-2012. During 2013, these three claims were closed for a total of \$99,615.89 all of which was paid legal expense.

Employment Practices- One claim classed as employment practice was filed in 2011, at \$200,000. Over the entire five year analysis, this is the only claim of this type for the Police Department.

STRATEGIES TO MITIGATE FUTURE CLAIMS:

Police administration and supervisors within the Police Department are constantly reviewing claims and conducting risk analysis to mitigate future claims. This ongoing process is multifaceted and involves staff at all levels. The strategies used include the following.

- Policy and Procedures – KPD operates under the guidance of strong policy and procedures. The policy and procedures are a living document that are reviewed and updated annually.
- Accreditation – KPD is accredited through the Washington State Association of Sheriffs and Police Chiefs. In order to be accredited, we have met or exceeded best practice standards.
- Training – All officers receive a minimum of 40 hours a year of ongoing training. This training includes high speed emergency vehicle operation and slow speed backing every other year. Other topics include legal updates, arrest procedures, crime scene investigation and supervision skills.
- All KPD collisions are investigated and reviewed by a collision review board. This ongoing practice insures that officers are held accountable for their driving decisions and outcomes. Officers found to be involved in preventable collisions are disciplined progressively.
- KPD command staff and supervisors work closely with the City Attorney Office and City Risk Management to reduce risk and exposure to claims. Often, consultations are conducted with both offices to determine how best to handle potential and/or actual claims. This practice has proven to be beneficial.

SUMMARY OF RECOMMENDATIONS:

The Kirkland Police Department has and will continue to monitor and track claims for damages that result from providing public safety services to the community. The current training, practices, policies, and close working relationship KPD has with Legal and HR continues to be beneficial. Upon review of the WCIA analysis, if the few large claims are removed, it becomes apparent that KPD claims for damages are not out of the norm compared to other cities.



CITY OF KIRKLAND
Department of Public Works
123 Fifth Avenue, Kirkland, WA 98033 425.587.3800
www.ci.kirkland.wa.us

MEMORANDUM

To: Kurt Triplett, City Manager
Marilynne Beard, Deputy City Manager

From: Dave Snider, Capital Projects Manager
Rob Jammerman, Development Engineering Manager

Date: September 11, 2014

Subject: Public Works Engineering Risk Reduction Status and Strategies

BACKGROUND DISCUSSION:

In mid-2013, the Washington Cities Insurance Authority (WCIA) provided a summary of claims analysis for the years 2008 – 2012 to its member agencies. The following table illustrates the Total Incurred and the number of claims according to year for Public Works Engineering.

Year	Total Incurred*	Number of Claims
2008	-0-	2
2009	\$41,892.61	7
2010	-0-	3
2011	-0-	6
2012	-0-	6
TOTAL	\$41,892.61	24

*Note: Total Incurred is the amount paid by WCIA for indemnity, paid legal expenses, indemnity reserves, and legal reserves.

DESCRIPTION OF CLAIMS:

For the 5-year period, 2008 – 2012, there were a total of 24 claims filed that have been coded to Public Works Engineering (PWE). The total amount incurred for the period was \$41,892.61. As the table above shows, for those 24 claims, 2009 is listed as the only year with a pay-out (**\$41,892.61**) which was for **two** of the seven claims received that year.

One of the two 2009 claim pay-outs by WCIA involved a flooding incident at a Lake View Neighborhood commercial property. The cause was excessive storm water run-off leaving the banks of a creek during a major rain event; the total pay-out of \$37,293.40,

was all for attorney's fees only. The second claim resulted in a pay-out of \$3,500 for a domestic water flooding incident caused to the interior of a house in the Juanita Neighborhood. The home was receiving new kitchen appliances while the owners were away on vacation. In this case, the CIP group managed the construction of a new water main on the street where the house is located. When the City's contractor connected the house's new water service line to the existing water meter, they (the contractor) failed to notice that the meter kept running after the connection was made. A "spinning" water meter is an indicator that a faucet or other valve is in an open position. In this case, a new dishwasher was being installed in the house (by others) and those installers had turned the meter off. The appliance installers were not working when the City's contractor hooked up the new service and turned the meter back on allowing water to flow freely from a disconnected dishwasher service line inside the house. The property owners discovered the running water and damage when arriving home later that same day.

Conclusion:

During the five-year period listed above, there are no trends or clear patterns of negligence or liability noted.

Strategies to Mitigate Future Claims:

In the case of the creek flooding, permitting regulations have changed since the time the building was originally built. Today, the affected building would not be allowed to be built at its current ground floor elevation in a known floodplain. Since the subject flooding incident, the CIP Group has managed the construction of specific creek improvements to help prevent future flooding in this area and continues to pursue work on replacing an adjacent upstream culvert intended to alleviate additional localized flooding events. Construction of this culvert improvement is currently scheduled for 2015.

As for the domestic water damage, talking points have been added to domestic water related CIP Pre-Construction Meeting Agenda items to inform contractors (and remind inspectors) that proper water meter connection protocol is to make absolutely sure there is not continuous water movement through any water meter without a determination being made as to the cause. Without that determination, water meters will be left in the "off" position and a note will be left for the property owner explaining why their water meter is in that position.



CITY OF KIRKLAND
Department of Public Works
123 Fifth Avenue, Kirkland, WA 98033 425.587.3800
www.ci.kirkland.wa.us

MEMORANDUM

To: Kurt Triplett, City Manager
Marilynne Beard, Deputy City Manager

From: Erin Devoto, Public Works Superintendent
Bobbi Wallace, Surface Water and Wastewater Manager
Ray Steiger, Streets and Public Grounds Manager
Greg Neumann, Water Division Manager

Date: August 25, 2014

Subject: Sewer Conveyance, Water Main Breaks and Sidewalk Repairs Risk Reduction Status and Strategies

BACKGROUND DISCUSSION:

In mid-2013, the Washington Cities Insurance Authority (WCIA) provided a summary of claims analysis for the years 2008 – 2012 to its member agencies. In the areas of Public Works Operations, the claims paid out for Sidewalks and Storm/Sewer have trended downwards from 2008 – 2012 and slightly increased in 2011- 2012 for Water as shown in the table below:

Year	Total-Incurred/# of Claims Filed					
	Sidewalks		Water		Storm/Sewer	
	Total Incurred	# of claims	Total Incurred	# of claims	Total Incurred	# of claims
2008	\$153,466	8	\$ 5,046	7	\$ 0	0
2009	\$ 68,903	15	\$ 1,181	4	\$ 297,401	7
2010	\$ 44,002	12	\$ 1,450	2	\$ 97,338	6
2011	\$ 19,884	16	\$ 2,955	2	\$ 4,599	4
2012	\$ 19,795	9	\$ 3,500	10	\$ 1,000	1

Note: Total Incurred is the amount paid by WCIA for indemnity, paid legal expenses, indemnity reserves, and legal reserves.

DESCRIPTION OF CLAIMS

Sidewalks:

There were 26 claims paid out during 2008- 2012. Most claims filed under sidewalks were related to trips and falls.

Water:

There were 15 claims paid out during 2008- 2012. Attachment #1 is a map which shows the number and location of water main related incidents for the years 2008 thru 2012. The map highlights areas where there may be incidents in the future and shows how reinvestment into the infrastructure has reduced the number of incidents the City has had, on average, since 2008. As a result of this information along with recommendations of the Comprehensive Water System Plan, the City has funded and replaced 20,435 lineal feet of water main which also included the replacement of fire hydrants, valves and services for meters over the last 10 years.

Storm/Sewer:

18 claims were recorded from 2008 – 2012. 6 of the 18 claims were sewer conveyance claims and 13 were surface water claims. There were 2 significantly sized claims totaling \$330,010 both located off the NE 80th Street sewer line. This line is on the Capital Improvement Projects (CIP) list for replacement in 2015.

STRATEGIES TO MITIGATE FUTURE CLAIMS

Sidewalks:

There is a clear association between claims and project pedestrian activity (Attachments 2 & 3) and the following recommendations are underway:

- Conduct the “5 year” full inventory of sidewalks in 2014.
- Create a sidewalk condition index (SCI) to apply to Kirkland’s sidewalk system as a means to project future degradation and funding needs.
- Purchase a second grinding machine (from the existing street budget) for a more robust grind program.
- Update the Central Business District (CBD) inventory to 3x per year instead of 2x per year.

Water:

The City of Kirkland has a Comprehensive Water System plan (WSP) that outlines future maintenance, repair and upgrades. The plan is updated every six years and the next

update will be up for City Council adoption by the end of 2014. The two most significant risk factors used to determine which water mains will be replaced are the age of the pipes and the frequency of breaks or leaks in the system.

The City also implements annual maintenance and inspection programs including:

- Bi-annual maintenance and calibration of 36 pressure reducing valves
- Weekly inspection of the City's two reservoirs and three supply/pump stations.
- Operation of all water main valves, blow offs and air relief valves
- Daily monitoring of pressures within all eight gradient zones
- Replacement of substandard water services as part of the City's annual Street overlay program
- Inspection of all water infrastructure improvements for both private development and Capital Improvement Projects by City staff.

As the existing infrastructure continues to age, managing and funding the water system CIP is essential to maintaining a safe and reliable water supply for the City's customers. Based on the existing level of repair and replacements, the amount of water main in the system that is greater than 55 years old will increase from 8 percent to 28 percent by the year 2035. The City will need to consider an aggressive water main repair and placement program to address future infrastructure needs. Improvements identified for the first six years of the capital improvement program (2014 – 2019) are estimated to cost approximately \$15.5 M which would be an average expenditure of approximately \$2.5M per year.

Sewer/Storm Conveyance:

The City of Kirkland has a capacity, management operations and maintenance program (cMOM) to manage risk with sewer conveyance systems. The City's program complies with the Federal Clean Water Act and includes:

- A Fats, Oils and Grease (FOG) program which reduces sewer overflow events from pipe blockages.
- A closed circuit TV (CCTV) inspection and pipe condition assessment program
- An outreach and education program
- A sewer Capital Improvement Program

40% of our sewer conveyance pipe still needs to be inspected and we are proposing to add an additional CCTV truck and camera system for the ability to inspect the lines to reduce risk and failure. 17% of the surface water system have been viewed by the CCTV truck and camera system. The surface water conveyance system grew over 60% when the city annexed the neighborhoods to the north in 2011.

There is a total of \$9,067,000 in short term Sewer Main Upgrade projects, together with \$2,437,000 for short term Sewer Lift Station Upgrade projects; the overall total for all short term capital facilities projects is \$11,504,000. The total for all long term sewer capital facility projects is \$48,765,300.

Storm: The storm conveyance system claims involved flooding response from severe rain storms. The conveyance system is designed for 25 year storm levels. The policy direction listed in the surface water master plan states funds identified for capital improvement projects are used to replace old pipes, catch basins and flow control and water quality treatment facilities associated with flooding and transportation projects. A total of \$27M in surface water Capital Improvement Projects is listed in the 2014 SWMP update.

SUMMARY OF RECOMMENDATIONS:

Overall, the City of Kirkland should continue to invest in upgrading our water, sidewalk and sewer/storm conveyance systems. In addition, Public Works Operations will continue to work with Risk Management to monitor and analyze the data on a quarterly basis in order that all claims are carefully reviewed to help with future risk mitigation.

Sidewalks:

- Conduct a \$100,000 Job Order Contract sidewalk panel repair program targeting the CBD as 50% of all of our claim payouts are located in that area.

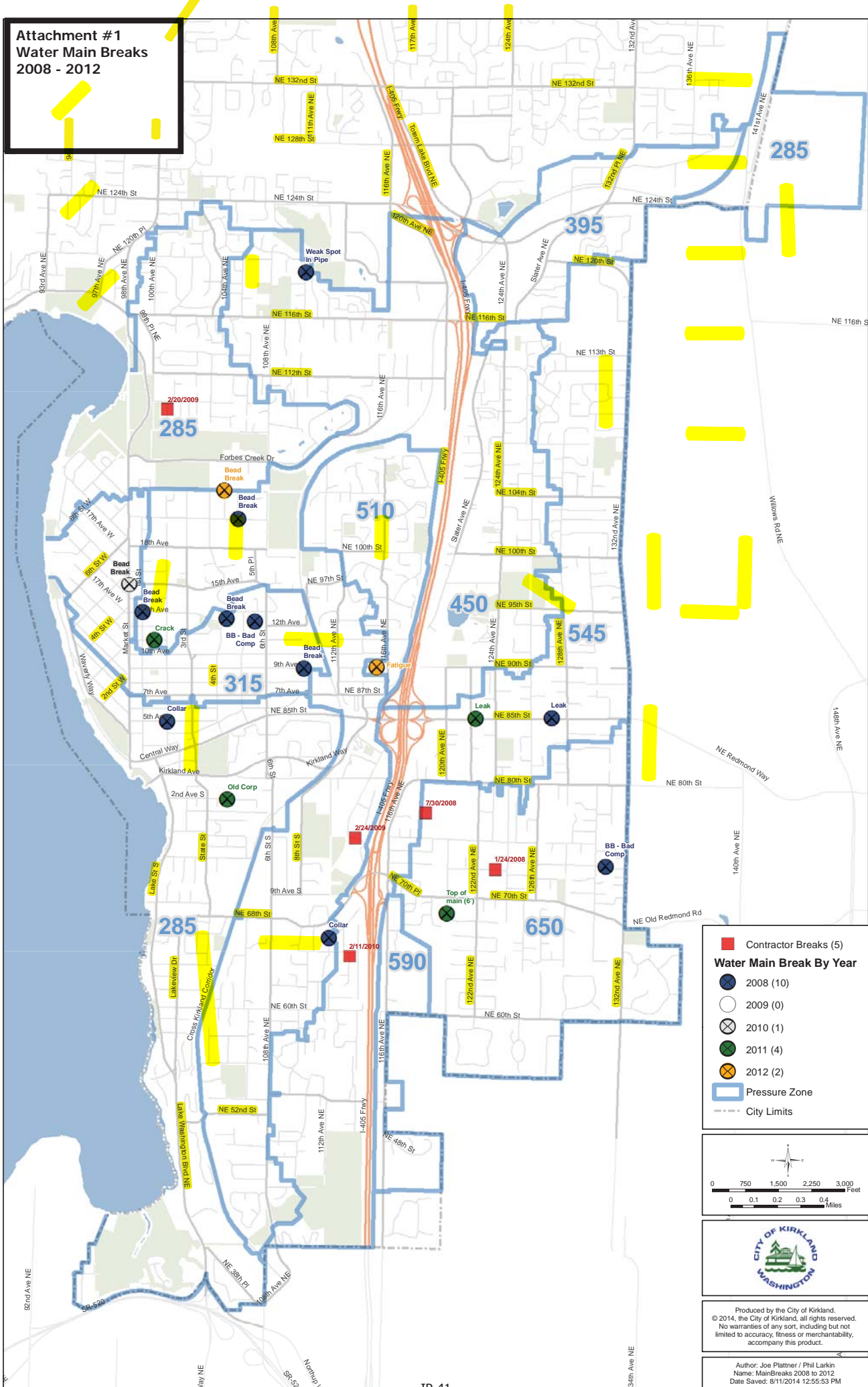
Water:

- Continue to fund CIP at current levels. Change City codes and policies to require the replacement of asbestos water mains for all short plats, commercial, multifamily, and CIP projects when street improvements (i.e. curb and gutter, planter strip with street trees and sidewalks) will be constructed and installed over the main, require that all valve can lids in arterials are locking, and require all meter boxes and fire hydrants to be installed away from sidewalks or pathways.

Storm/Sewer:

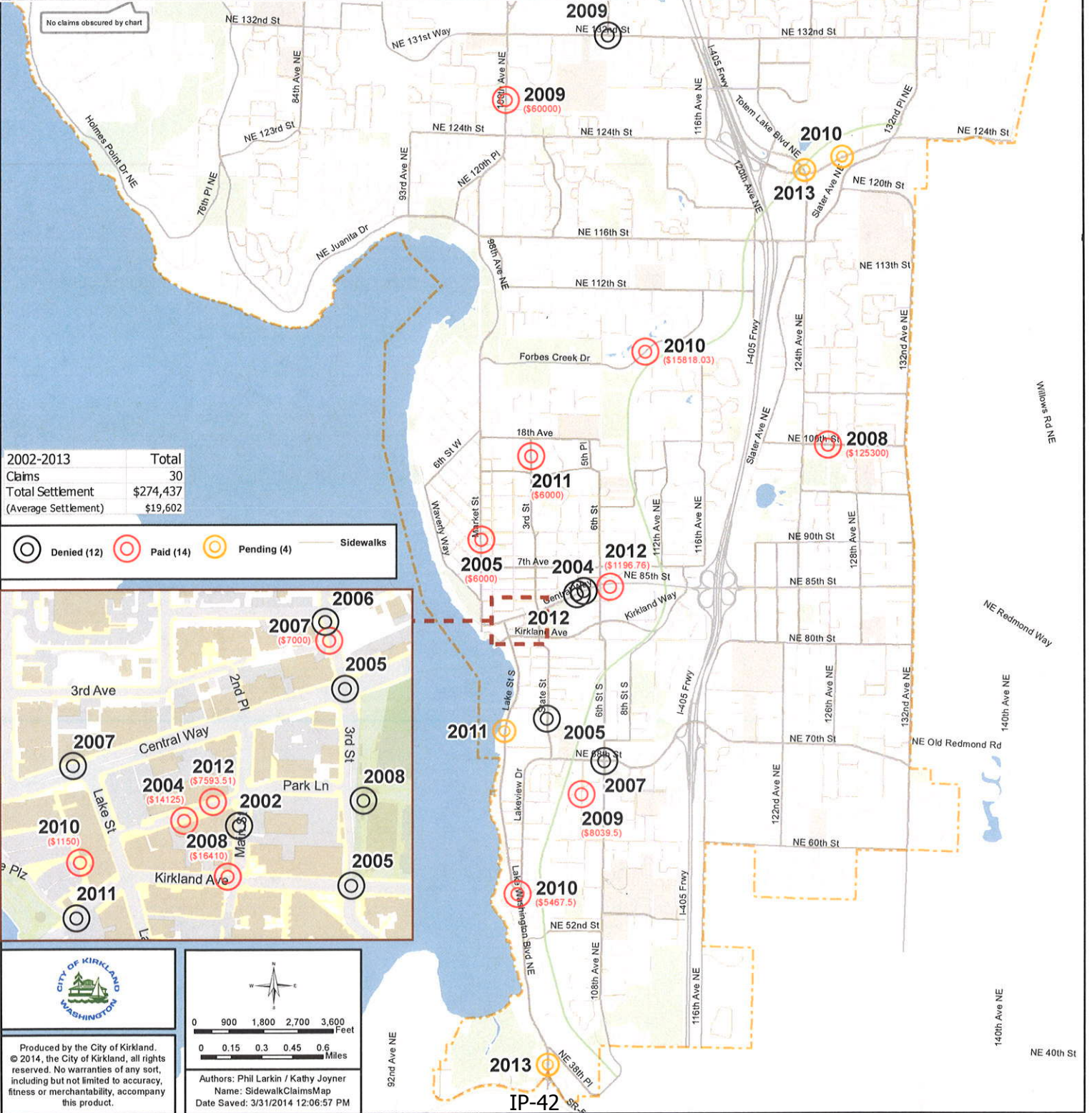
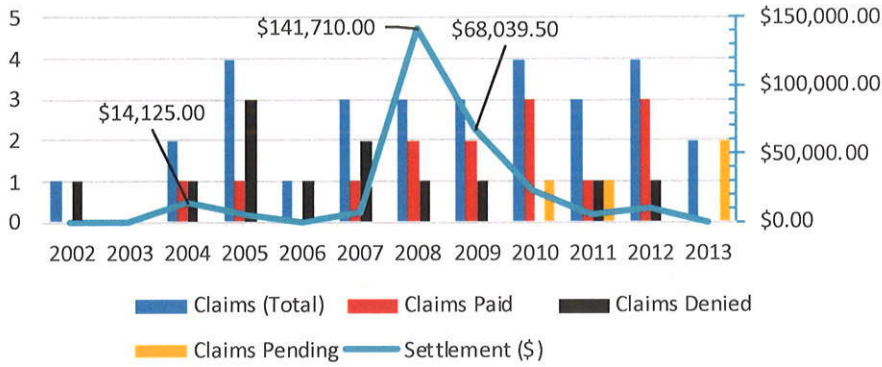
- Add the equipment and crews necessary to continue inspection of both storm and sewer lines.
- Continue to fund CIP at current levels.
- Continue to conduct outreach and requirements for FOG controls.

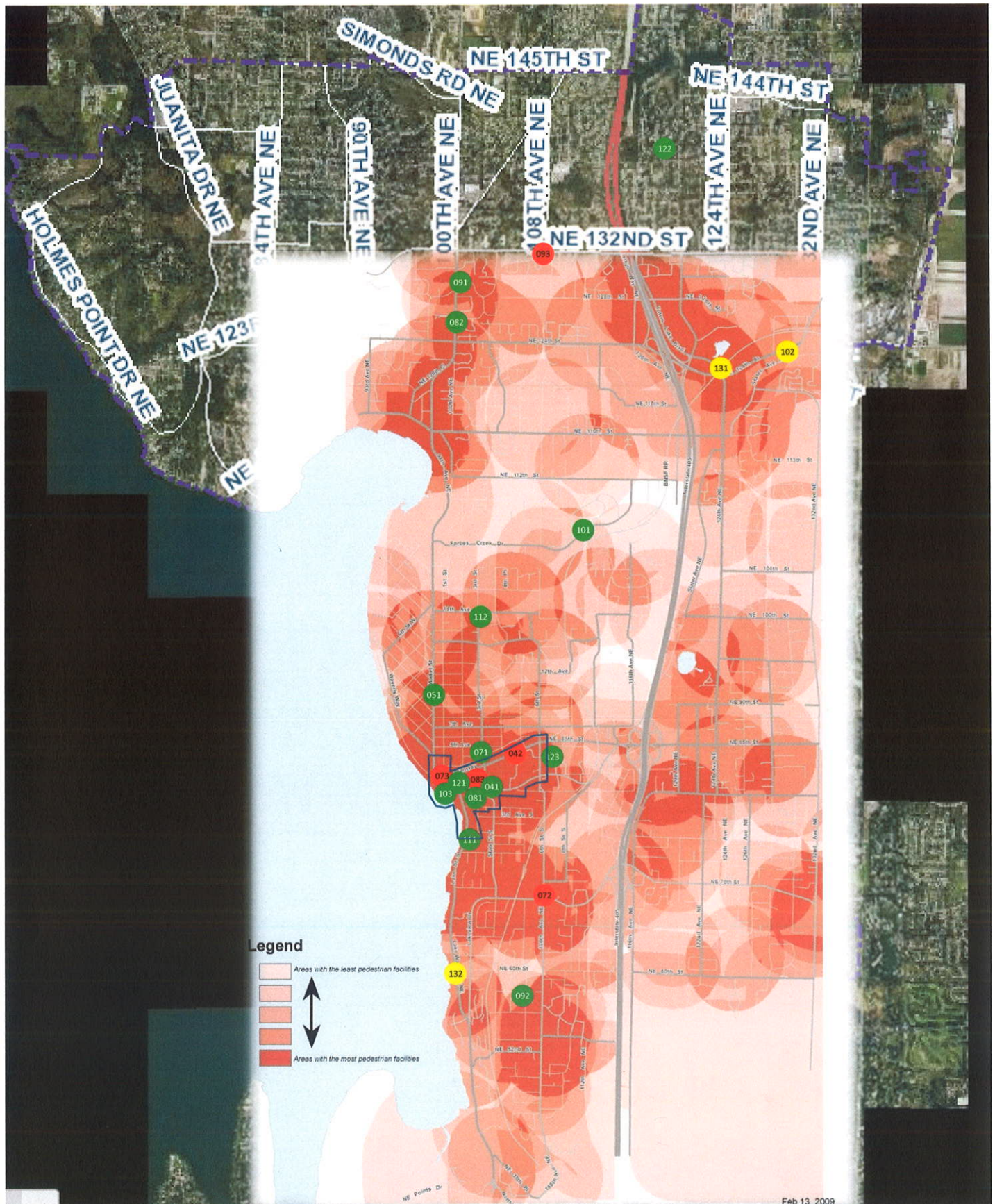
**Attachment #1
Water Main Breaks
2008 - 2012**



Claim History 2002 - 2013

Sidewalk Accident Claim History





Risk Profile | Kirkland



For the Period: 1/1/2008 - 12/31/2012

WCIA Member: Since 1/1/1981

Debbi Sellers, Senior Risk Management Representative



Risk Profile | Kirkland



Actuarial Group 4

This is a summary report, created to give you a universal look at your losses as compared to the group average of other members in the same actuarial group as of 12/31/2012. The data analyzed includes the time frame from 1/1/2008 through 12/31/2012. The dollar amounts in this report include loss INDEMNITY PAYMENTS (paid to claimants/plaintiffs), LEGAL FEES (attorney fees and related expenses) as well as CURRENT RESERVES on any open claims/lawsuits as of 12/31/2012. Please keep in mind that any claim or lawsuit that was open as of 12/31/2012 may ultimately result in additional dollars having been paid in indemnity and/or legal fees.

The number of claims shown indicates all claims and lawsuits whether they were paid, denied or tendered to another entity.

ACTUARIAL GROUP 4 Members (20)

> 400,000 Worker Hours Per Year

Auburn (AU)	Bothell (BL)	Edmonds (ED)
Federal Way (FW)	Issaquah (IS)	Kirkland (KI)
Lacey (LA)	Lakewood (LW)	Longview (LO)
Marysville (MA)	Mercer Island (MI)	Moses Lake (MS)
Olympia (OL)	Pasco (PA)	Port Angeles (PO)
Puyallup (PU)	Renton (RE)	Richland (RI)
Tukwila (TK)	Walla Walla (WA)	

Loss Summary | Kirkland

1/1/2008 - 12/31/2012

Total Number of Claims: 218

Total Dollars Incurred: \$3,089,790



Summary by Type

SEVERITY

FREQUENCY

Kirkland

Eq. Group 4 Avg

Kirkland

Eq. Group 4
Avg

Automobile Liability

\$204,797

\$207,424

40

29

Errors & Omissions

\$1,238,722

\$220,564

11

7

Personnel

\$218,989

\$184,342

5

2

General Liability

\$1,073,771

\$495,696

139

115

Public Safety

\$353,511

\$319,486

23

29

TOTALS:

\$3,089,790

\$1,427,512

218

182

Summary by Year

SEVERITY

FREQUENCY

Kirkland

Eq. Group 4 Avg

Kirkland

Eq. Group 4
Avg

2008

\$199,825

\$342,034

31

37

2009

\$842,692

\$347,283

61

42

2010

\$385,465

\$281,181

39

39

2011

\$1,460,397

\$320,301

44

36

2012

\$201,411

\$136,713

43

29

TOTALS:

\$3,089,790

\$1,427,512

218

183

Includes Indemnity, legal fees and expenses and reserves. Totals may vary due to rounding.

Risk Profile | Kirkland

Comparison with Actuarial Group 4 Members from 2008 to 2012



SEVERITY				FREQUENCY				AVERAGE COST PER CLAIM			
DEPT.	Kirkland	Eq. Group 4 Avg	Status	DEPT.	Kirkland	Eq. Group 4 Avg	Status	DEPT.	Kirkland	Eq. Group 4 Avg	Status
AC	\$0	\$3,625		AC	0	0.3		AC	\$0	\$12,083	
AD	\$40,545	\$180,930		AD	10	3.75	Exceeds Avg	AD	\$4,054	\$48,248	
CL	\$0	\$30,405		CL	0	2.59		CL	\$0	\$11,739	
DR	\$1,222,447	\$162,465	Exceeds Avg	DR	7	3.8	Exceeds Avg	DR	\$174,635	\$42,754	Exceeds Avg
DS	\$0	\$0		DS	0	0.05		DS	\$0	\$0	
FRM	\$24,107	\$2,883	Exceeds Avg	FRM	5	1.12	Exceeds Avg	FRM	\$4,821	\$2,574	Exceeds Avg
FRS	\$7,475	\$8,439		FRS	6	2.18	Exceeds Avg	FRS	\$1,246	\$3,871	
GEN	\$0	\$3,170		GEN	1	0.96	Exceeds Avg	GEN	\$0	\$3,302	
LI	\$0	\$52		LI	0	0.3		LI	\$0	\$173	
MA	\$77,665	\$5,460	Exceeds Avg	MA	3	0.35	Exceeds Avg	MA	\$25,888	\$15,600	Exceeds Avg
PO	\$764,359	\$518,744	Exceeds Avg	PO	40	41.48		PO	\$19,109	\$12,506	Exceeds Avg
PR	\$150,000	\$15,361	Exceeds Avg	PR	1	4.51		PR	\$150,000	\$3,406	Exceeds Avg
PRM	\$12,479	\$20,138		PRM	16	10.19	Exceeds Avg	PRM	\$780	\$1,976	
PWE	\$67,028	\$51,999	Exceeds Avg	PWE	24	15.01	Exceeds Avg	PWE	\$2,793	\$3,464	
PWR	\$0	\$19,397		PWR	0	7.71		PWR	\$0	\$2,516	
PWS	\$402,527	\$144,722	Exceeds Avg	PWS	19	25.3		PWS	\$21,186	\$5,720	Exceeds Avg
PWSM	\$309,213	\$198,117	Exceeds Avg	PWSM	62	47.06	Exceeds Avg	PWSM	\$4,987	\$4,210	Exceeds Avg
PWW	\$11,945	\$60,561		PWW	24	15.47	Exceeds Avg	PWW	\$498	\$3,915	
SC	\$0	\$272		SC	0	0.2		SC	\$0	\$1,360	
Total	\$3,089,790	\$1,426,740	Exceeds Avg	Total	218	182.33	Exceeds Avg	Total	\$14,173	\$7,825	Exceeds Avg

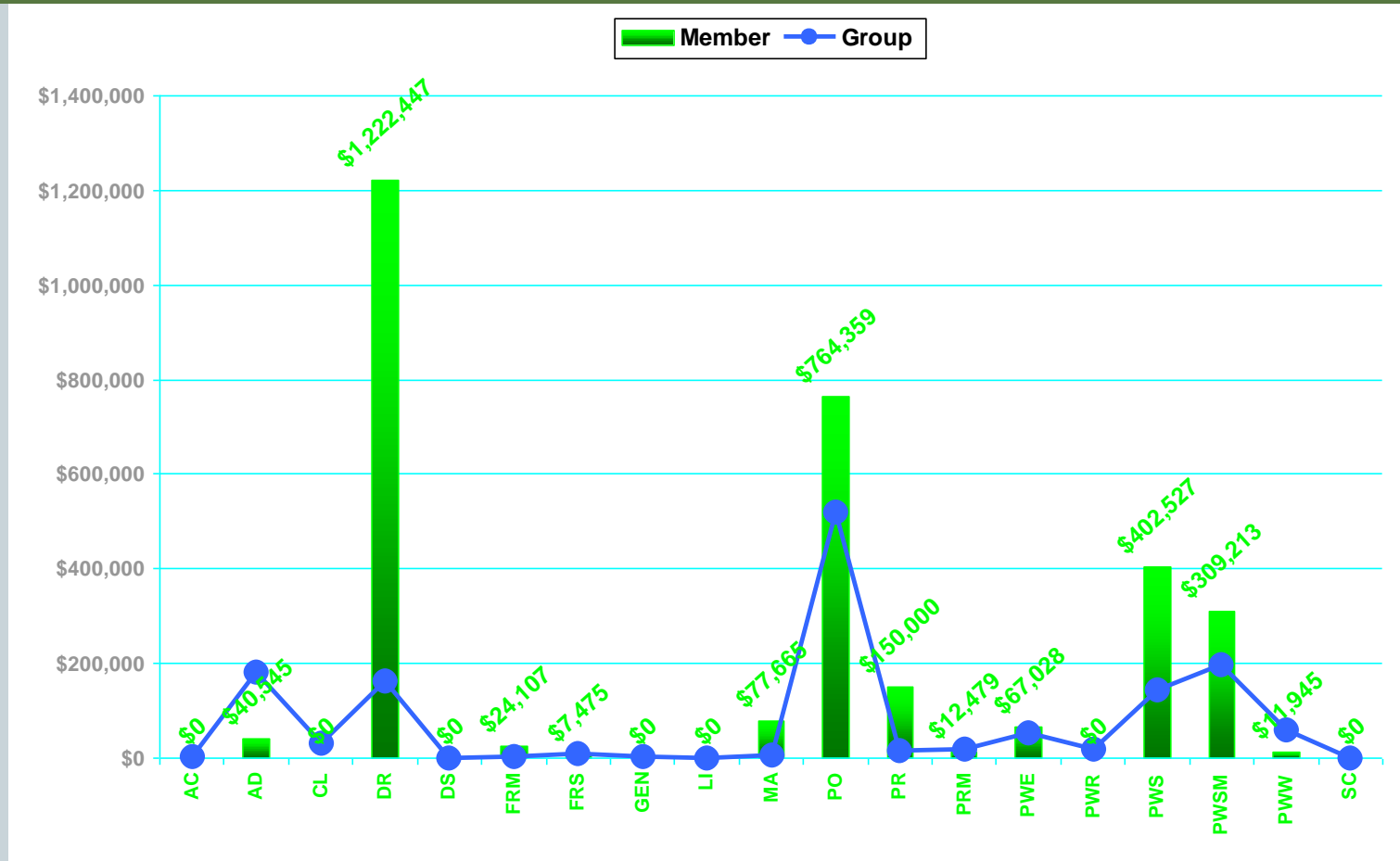
NOTE: The five year worker hour average for Group 4 is 3,298,792. Your five year worker hours are 4,787,746.

Department Codes:

AC	ANIMAL CONTROL	AD	ADMINISTRATION	CL	CITY LIGHT
DR	DEVELOPMENT REVIEW	DS	DISPATCH	FRM	FIRE MEDIC
FRS	FIRE SUPPRESSION	GEN	GENERAL	LI	LIBRARY
MA	MARINA	PO	POLICE	PR	PARKS REC PROGRAMS
PRM	PARKS MAINTENANCE	PWE	PW ENGINEER	PWR	PW REFUSE
PWS	PW SEWER	PWSM	PW STREETS	PWW	PW WATER
SC	SENIOR CENTER				

Loss Severity | Kirkland

Kirkland vs. Actuarial Group 4
2008 - 2012

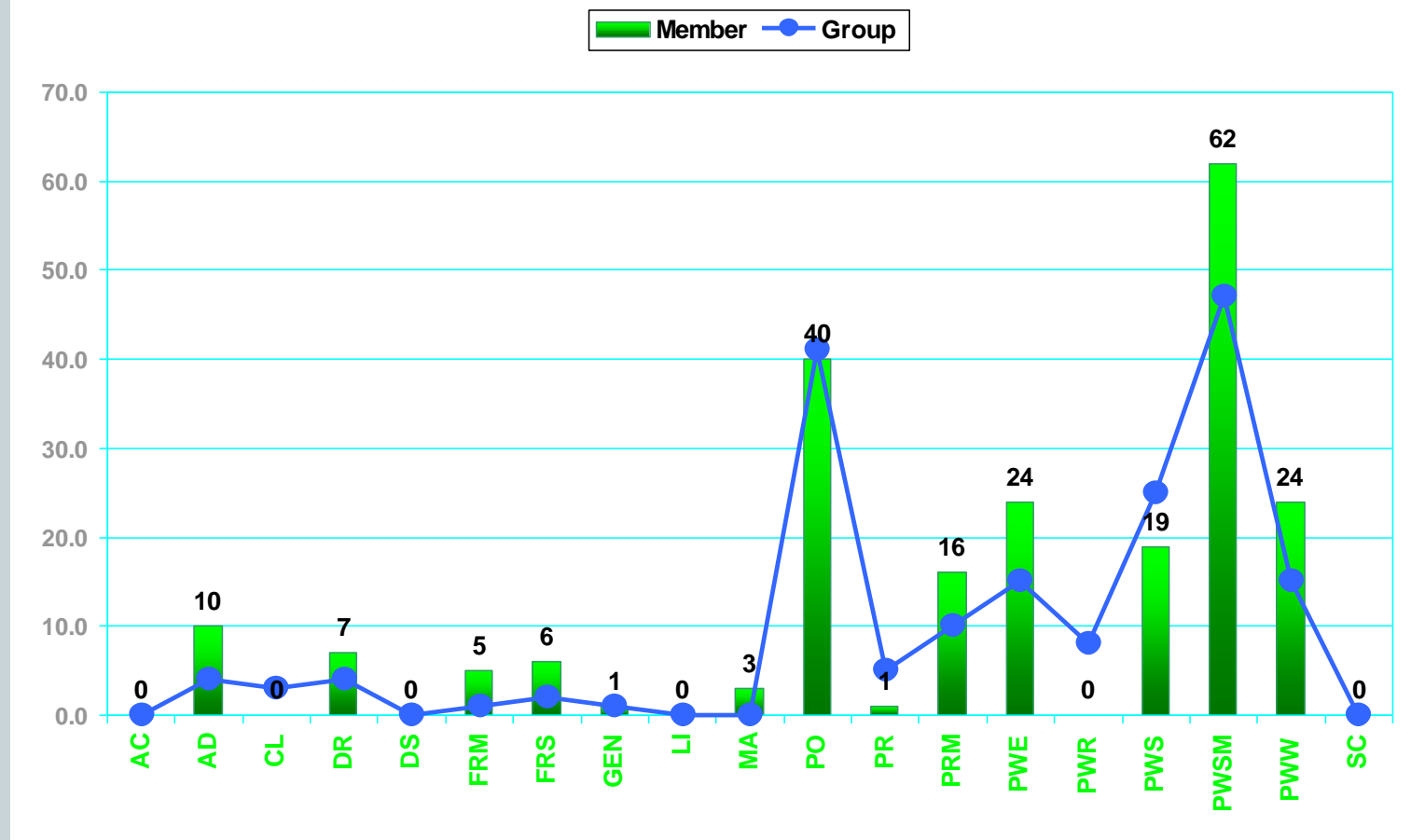


Department Codes:

AC	ANIMAL CONTROL	AD	ADMINISTRATION	CL	CITY LIGHT
DR	DEVELOPMENT REVIEW	DS	DISPATCH	FRM	FIRE MEDIC
FRS	FIRE SUPPRESSION	GEN	GENERAL	LI	LIBRARY
MA	MARINA	PO	POLICE	PR	PARKS REC PROGRAMS
PRM	PARKS MAINTENANCE	PWE	PW ENGINEER	PWR	PW REFUSE
PWS	PW SEWER	PWSM	PW STREETS	PWW	PW WATER
SC	SENIOR CENTER				

Loss Frequency | Kirkland

Kirkland vs. Actuarial Group 4
2008 - 2012

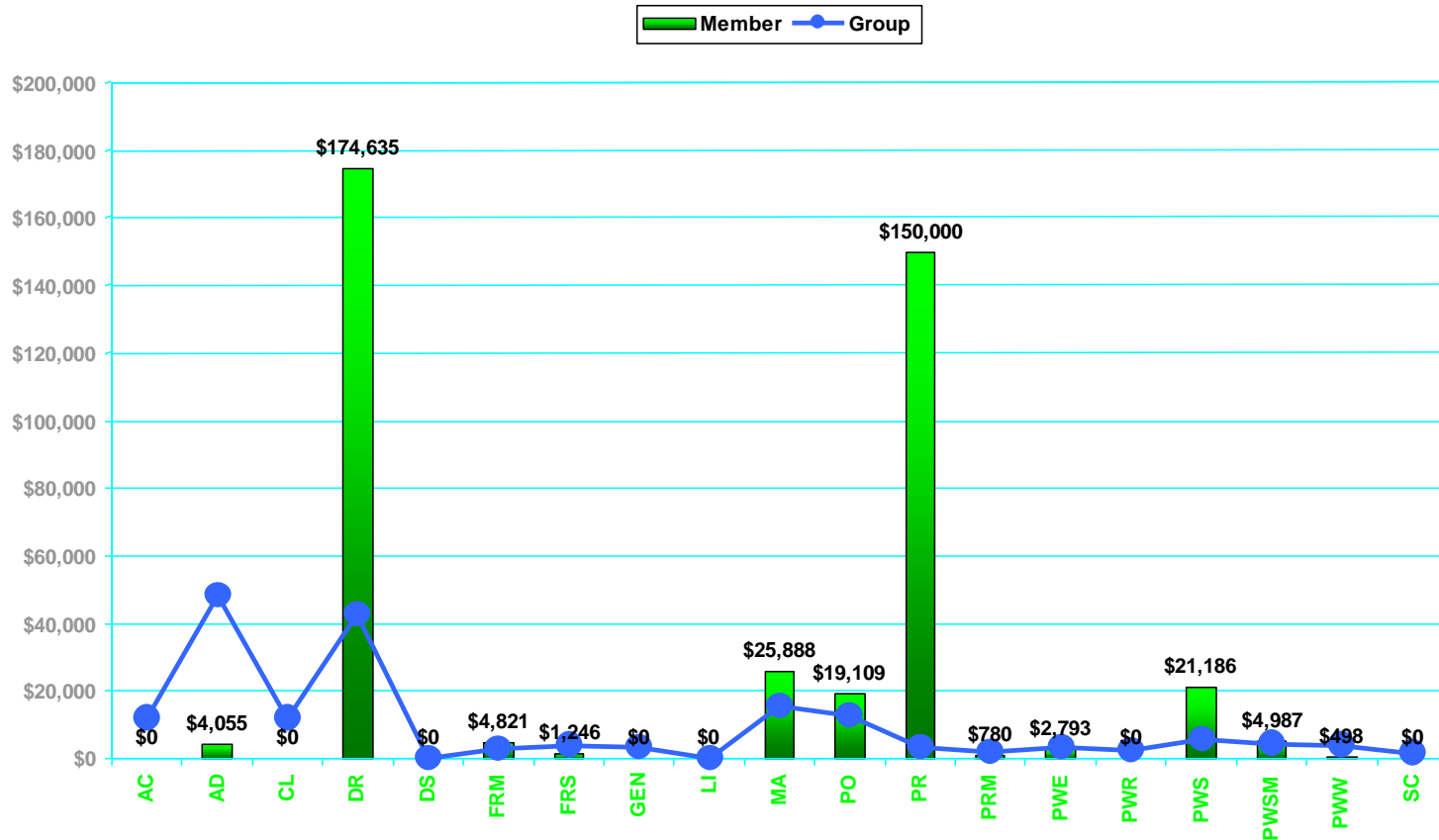


Department Codes:

AC	ANIMAL CONTROL	AD	ADMINISTRATION	CL	CITY LIGHT
DR	DEVELOPMENT REVIEW	DS	DISPATCH	FRM	FIRE MEDIC
FRS	FIRE SUPPRESSION	GEN	GENERAL	LI	LIBRARY
MA	MARINA	PO	POLICE	PR	PARKS REC PROGRAMS
PRM	PARKS MAINTENANCE	PWE	PW ENGINEER	PWR	PW REFUSE
PWS	PW SEWER	PWSM	PW STREETS	PWW	PW WATER
SC	SENIOR CENTER				

Average Claim Cost | Kirkland

Kirkland vs. Actuarial Group 4
2008 - 2012

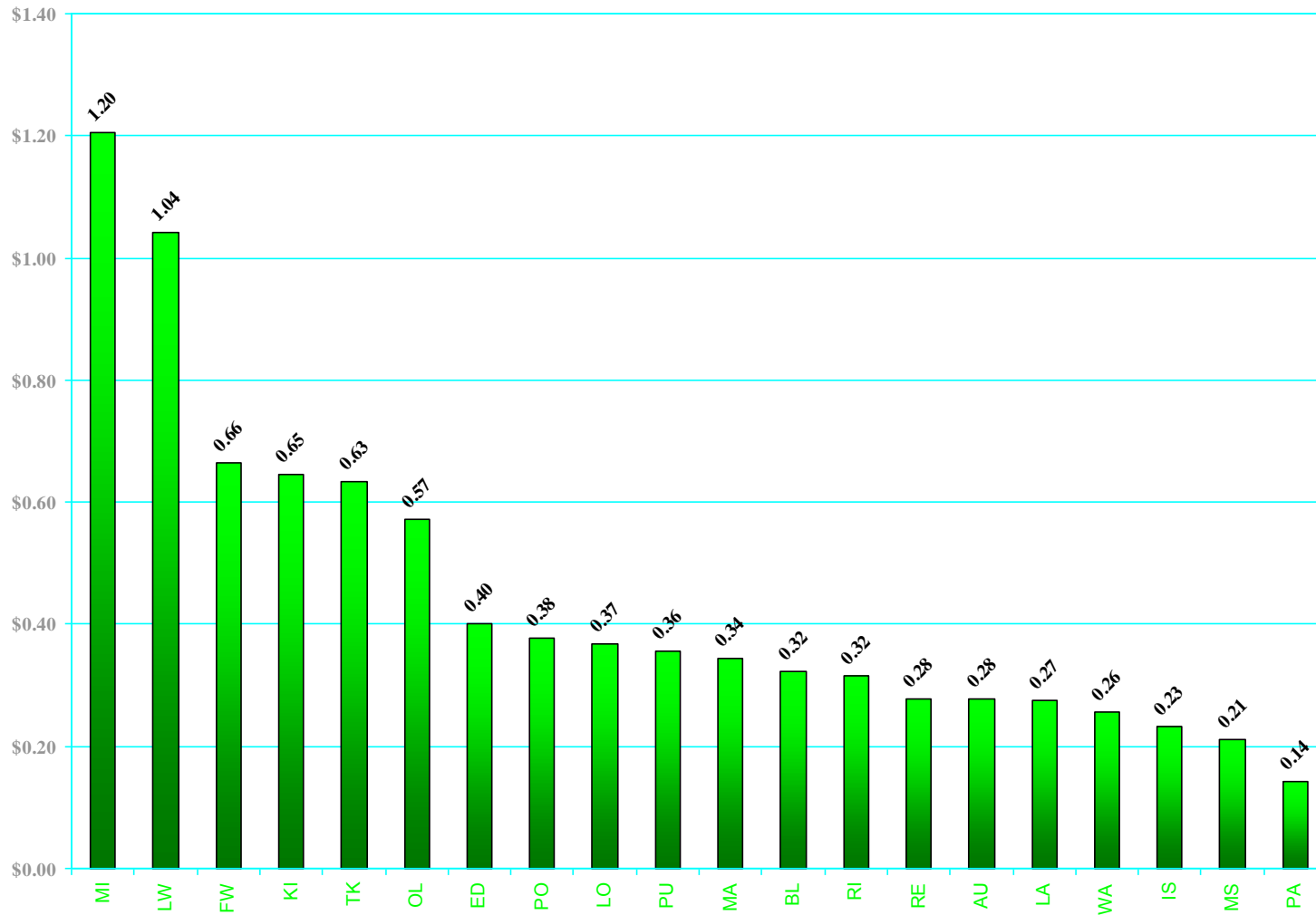


Department Codes:

AC	ANIMAL CONTROL	AD	ADMINISTRATION	CL	CITY LIGHT
DR	DEVELOPMENT REVIEW	DS	DISPATCH	FRM	FIRE MEDIC
FRS	FIRE SUPPRESSION	GEN	GENERAL	LI	LIBRARY
MA	MARINA	PO	POLICE	PR	PARKS REC PROGRAMS
PRM	PARKS MAINTENANCE	PWE	PW ENGINEER	PWR	PW REFUSE
PWS	PW SEWER	PWSM	PW STREETS	PWW	PW WATER
SC	SENIOR CENTER				

Cost Per Worker Hour | Group 4

Group Cost Per Worker Hour: \$0.43
2008 - 2012

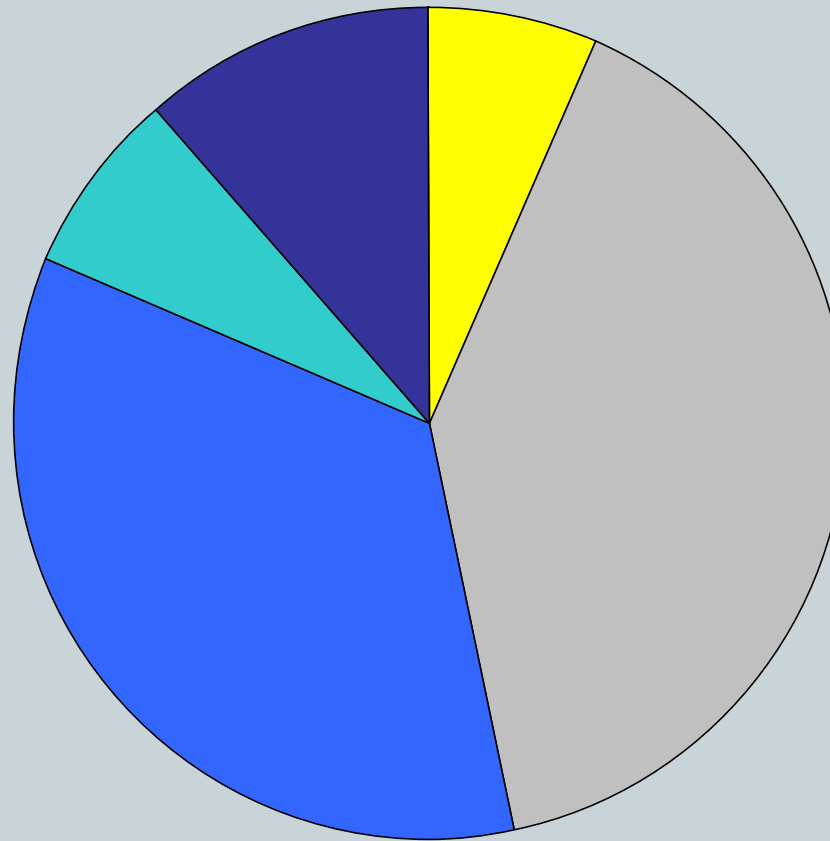


See page 2 for listing of member names

All Other Group Members are \$0.00 Cost per Worker Hour.

Kirkland Analysis By Loss Type & Severity

Attachment 3

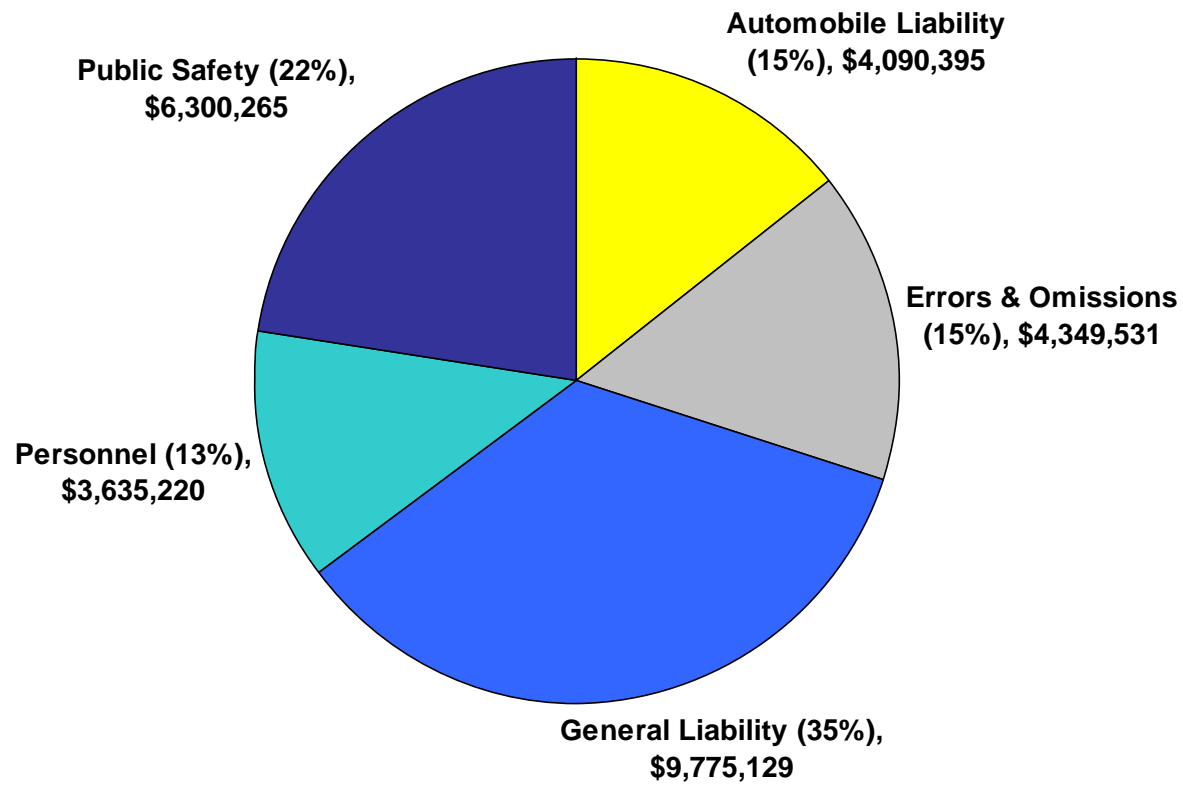


Automobile Liability (7%)
General Liability (35%)
Public Safety (11%)

Errors & Omissions (40%)
Personnel (7%)

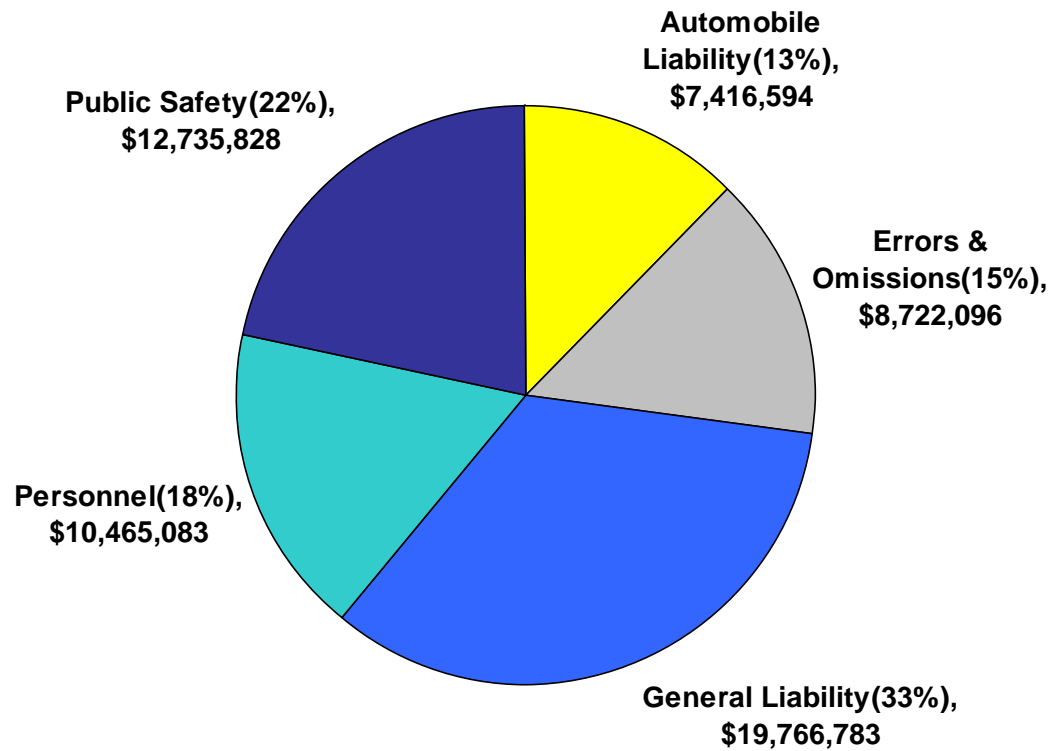
Totals may vary due to rounding.

Group 4
ANALYSIS BY LOSS TYPE & SEVERITY
1/1/2008 - 12/31/2012



Totals may vary due to rounding.

WCIA ALL MEMBER ANALYSIS
ANALYSIS BY LOSS TYPE & SEVERITY
1/1/2008 - 12/31/2012



Totals may vary due to rounding.

TOP TEN LOSSES BY FREQUENCY AND SEVERITY

BY FREQUENCY

KIRKLAND	
Sidewalk-Defect	16
Water Main Break	12
OP Construction	12
AL Backing	11
AL Stationary Object	10
Premise Defect	9
Street-Defect/Pothole	8
Street-Defect/Manhole Cover	8
Storm Sewer Obstruction	8
Premise Tree/Limb	8
GRAND TOTAL	102
GROUP 4	
Sanitary Sewer Obstruction	14
Street-Defect/Pothole	13
OP Construction	10
Sidewalk-Defect	7
Premise Tree/Limb	7
Water Main Break	7
AL Stationary Object	6
AL Backing	6
Premise Defect	6
AL Failure to Yield	6
GRAND TOTAL	82
ALL GROUPS	
Sanitary Sewer Obstruction	4
Street-Defect/Pothole	3
OP Construction	3
Sidewalk-Defect	2
Premise Defect	2
Premise Tree/Limb	2
AL Backing	2
Water Main Break	2
OP Mowing/Weed-eating	2
AL Stationary Object	2
GRAND TOTAL	24

BY SEVERITY

KIRKLAND	
LU Moratorium	\$1,200,000
Sanitary Sewer Obstruction	\$338,228
Sidewalk-Defect	\$287,220
Premise Defect	\$265,150
PS Excessive Force	\$204,673
EP Discrimination	\$200,000
AL Emergency Response	\$94,084
AL Lost Control	\$90,566
PS False Arrest	\$85,000
PS Search	\$52,297
GRAND TOTAL	\$2,817,218
GROUP 4	
PS Excessive Force	\$133,303
EP Retaliation	\$108,004
Sidewalk-Defect	\$93,244
PS False Arrest	\$80,480
Sanitary Sewer Obstruction	\$69,811
AL Rearend	\$61,499
LU Moratorium	\$60,865
AL Failure to Yield	\$55,960
LU Arbitrary & Capricious	\$55,869
Street-Defect/Other	\$42,401
GRAND TOTAL	\$761,436
ALL GROUPS	
PS Excessive Force	\$42,747
EP Retaliation	\$30,764
Sanitary Sewer Obstruction	\$26,614
E&O Other	\$23,802
Sidewalk-Defect	\$20,849
Premise Defect	\$20,828
AL Failure to Yield	\$17,138
PS False Arrest	\$15,814
LU Arbitrary & Capricious	\$13,036
AL Rearend	\$12,577
GRAND TOTAL	\$224,169