



SOUTHWEST WASHINGTON RISK MANAGEMENT INSURANCE COOPERATIVE
SOUTHWEST WASHINGTON WORKERS' COMPENSATION TRUST
SOUTHWEST WASHINGTON UNEMPLOYMENT COMPENSATION POOL

Risk Management Matters

spring 2005



Jury Awards \$3.7 Mil lion in Death of Autistic Student

In October 2004, after an eight-day trial, a Yakima area jury ruled against the Sunnyside School District and awarded \$3.7 million to parents of a 6-year-old autistic boy who drowned in a canal after he escaped from his special education classroom on September 11, 2001. The child's body was found in an irrigation canal less than a mile from school two hours after he was missing.

The boy's parents alleged that the school district was negligent in allowing the student to leave his classroom unsupervised. The boy, who had limited communication skills, had a history of trying to run off. When he ran he would run as fast as he could with no specific direction in mind.

The student's special education classroom was staffed with three paraprofessionals and a teacher. At the time of the incident, the teacher and one of the parapros were at lunch, and one parapro was assisting another student in the bathroom. The remaining parapro turned her back on student and he ran out of classroom. The parapro thought he went to the playground, so she went looking for him on the playground. Not finding him there, she got ahold of the teacher at lunch, who contacted the principal. The principal conducted a search of the school for the student. Once the school search was over, which took 45 minutes, the principal contacted the police and the student's parents.

Although the school had followed its procedures, the jury felt that the school waited too long – nearly one hour – to notify the police and his parents that the boy had left the classroom and could not be found.

Attorney Robert Boggs (of Lyon, Weigand & Gustafson) who defended this case suggests that a school considers calling the police and parents right away once a student is known to be missing and not wait for the conclusion of a full school search. If a student is known to be one who runs away, the student's behavior management plan should outline the school's planned response to this, including when parents should be notified.

The defendants offered \$700,000 to settle this case, but the plaintiff wouldn't go below \$1.4 million. The decision is being appealed by the school district's insurer - Coregis.

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SAMPLE PROCEDURES FOR A MISSING STUDENT

This tragic event reminds us to review procedures for a missing student. Ensure that the following is addressed in the school's plan:

- Contact the school office immediately. Provide information about the missing student, including the child's name, age, height, description of clothing, any identifying characteristics, and the time and location that the student was last seen.
- Alert other school staff.
- Promptly conduct a systematic search of the school and grounds.
- Contact the Superintendent, law enforcement, and the student's parents.

A Measure of Safety

How can a school district measure its employee accident experience? How can a school district know whether it is having more or less employee injuries than other schools?

There are a couple of ways that safety professionals measure employee accident experience. Often, Workers' Compensation Trust loss control staff compares one member school's accident experience with the Workers' Compensation Trust as a whole – comparing by job and by injury type. Are your district's paraprofessionals getting hurt more frequently than the paraprofessionals at your neighboring district? Do your employees suffer more back injuries than other southwest Washington schools? That comparison, coupled with a more detailed accident analysis, often reveals areas where a district's loss control efforts need to be focused.

More generally, safety professionals have used incidence rates to compare an employer's accident experience.

WHAT IS AN INCIDENCE RATE?

An incidence rate is the number of recordable injuries and illnesses occurring among a given number of full-time workers (usually 100 full-time workers) over a given period of time (usually one year.) Incidence rates can be used to show the relative level of injuries and illnesses among different industries, or, in our case, among school districts. Because a common base and a specific period of time are involved, these rates can help determine both problem areas and progress in preventing work-related injuries and illnesses. The incidence rate is calculated as follows: (Number of recordable injuries and illnesses X 200,000) / Employee hours worked

Now, the problem with incidence rates is that smaller districts that do not have 100 full-time equivalent employees may show a high incidence rate although they do not have a large number of claims (sorry Klickitat, Kalama and Glenwood!). Incidence rates may take on more meaning when the district compares itself to



another district of similar size.

One other factor that can make it difficult to compare districts is the practice of a district contracting out certain services such as custodial services, food service or bus transportation. This results in fewer hours for the district and transfers the risk of injury to these employees to another employer.

For comparison, a total of 4.4 million nonfatal injuries and illnesses were reported in private industry during 2003, resulting in an incidence rate of 5.0 (cases per 100 equivalent full-time workers). For "Elementary and secondary schools" (SIC Code 812), the incidence rate in 2002 was 3.7. Incidence rate information is available in the Survey of Occupational Injuries and Illnesses by the Bureau of Labor Statistics (BLS), U.S. Department of Labor (www.bls.gov/iif/home.htm).

Please note that the incidence rate is a frequency indicator - comparing how many injuries your employees are experiencing.

REDUCING YOUR INCIDENCE RATE

So how does a district reduce its incidence rate? Here are the two most frequent causes of injury and some suggestions for prevention.

SCHOOL DISTRICTS WITH AN INCIDENCE RATE OF 0:

CENTERVILLE
GREEN MOUNTAIN
MILL A
MT. PLEASANT
NASELLE-GRAYS RIVER VALLEY
ROOSEVELT
SKAMANIA
TROUT LAKE
WISHRAM

SCHOOL DISTRICTS WITH AN INCIDENCE RATE OF 0 TO 3:

RIDGEFIELD
BATTLE GROUND
LYLE
HOCKINSON
WHITE SALMON

SCHOOL DISTRICTS WITH AN INCIDENCE RATE OF 3 TO 4:

WOODLAND
CASTLE ROCK
TOUTLE LAKE
ESD 112
EVERGREEN
CAMAS

SCHOOL DISTRICTS WITH AN INCIDENCE RATE OF 4 TO 6:

KLICKITAT
KALAMA
GLENWOOD
LONGVIEW
OCEAN BEACH
WASHOUGAL

SCHOOL DISTRICTS WITH AN INCIDENCE RATE OF 6 TO 12:

KELSO
STEVENSON-CARSON
LA CENTER
WAHIAKUM

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Executive Committee Highlights

SOUTHWEST WASHINGTON RISK MANAGEMENT INSURANCE COOPERATIVE

Executive Committee Meeting of May 6, 2004

The Administrative Budget for 2004-2005 was approved. Rates for the 2004-2005 year were approved. Jim Rochel reported on the status of open claims and on the risk warrant register for the current year. Shaun Mettler reviewed the March 31, 2004 financial reports. It was suggested that the 2004-2005 loss control focus be on Sexual Misconduct - especially concerned with after school supervision.

Executive Committee Meeting of August 13, 2004

Members approved the selection of Excess Insurance as outlined by broker Mike Croke, and declined to purchase the Terrorism coverage. Jim Rochel reported on the status of open claims. Shaun Mettler reviewed the July 31, 2004 financial reports and administrative expenditures through July 2004. Peggy Sandberg gave a brief summary of the loss control training "Sharpening Your Personnel Skills" that was held in March and April 2004.

Executive Committee Meeting of December 6, 2004

Loy Dale gave an overview of the PricewaterhouseCoopers actuary report as of August 31, 2004. Shaun Mettler gave an overview of the current administrative budget expenditures through October 31, 2004. Financial reports for the year-end August 31, 2004 were ratified. Jim Rochel reviewed open claims. Peggy Sandberg reported on the training given in November 2004 to Athletic Directors on "Preventing Sexual Misconduct in Athletics".

The next Risk Management Insurance Cooperative Executive Committee meeting is scheduled for May 2, 2005.

SOUTHWEST WASHINGTON WORKERS' COMPENSATION TRUST

Executive Committee Meeting of May 5, 2005

Loy Dale and Shaun Mettler reviewed the March 2004 financial reports and the current year-to-date budget expenditures as of March 31, 2004. The 2004-2005 contribution rates were approved. The 2004-2005 Administrative Budget was approved. The authority to purchase excess insurance was delegated to Loy Dale, Executive Director.

Executive Committee Meeting of December 10, 2004

Actuary Kevin Wick from PricewaterhouseCoopers presented key points from the Solvency Report as of Aug. 31, 2004. Shaun Mettler reviewed the current year-to-date budget expenditures as of Oct. 31, 2004. Loy Dale discussed the decision of the ESD Workers' Compensation Trusts Excess Insurance Purchasing group to send out a RFP for broker services. Peggy Sandberg reported on Workers' Compensation coverage for district volunteers. Sherri Phillips reported on the Department of Labor and Industries Self-Insurance Division decision to implement an electronic data reporting system to be in effect by July 1, 2008. Loy Dale discussed the status of the upgrade to the existing Workers' Compensation automatic claim system that is projected to take place in March or April 2005. The 2003-2004 Financial Statements were ratified. A refund of \$1,500,000 to member districts this fiscal year was approved.

The next Workers' Compensation Trust Executive Committee meeting is scheduled for May 4, 2005.

SOUTHWEST WASHINGTON UNEMPLOYMENT COMPENSATION POOL

Executive Committee Meeting of May 17, 2004

The year end August 31, 2003 and month end March 31, 2004 Financial Statements were ratified. The revised 2003-2004 budget was ratified. The administrative budget for 2004-2005 was approved. The committee approved the 2004-2005 FY rates staying flat at approximately 1/10 the state rate.

The next Unemployment Compensation Pool Executive Committee meeting will be in spring 2005.

Information on Boiler and Pressure Vessel Inspections

Which boilers, hot water heaters, and pressure vessels need state inspections? How often are those inspections required? Chubb Insurance, the company that carries the Risk Cooperative's Boiler & Machinery coverage, has summarized the inspection requirements for our member schools in the insert. If you have questions about this material, please call Peggy Sandberg, Loss Control Specialist, at (360) 750-7504.

Workers' Compensation Coverage for School Volunteers (Medical Only)

A school district can cover volunteers providing unpaid services under the school district's workers' compensation coverage provided as a self-insurer with the Workers' Compensation Trust (WC Trust). Note that volunteers injured in the course of performing the volunteer work they were assigned may receive medical aid benefits only – volunteers are not entitled to time loss compensation or permanent partial disability because they do not earn wages.

If a member school district would like to insure its volunteers for injury under its workers' compensation (medical only) coverage, here is what needs to be done (from WAC 296-17-930):

1. The school district must give notice in writing of its election of this coverage by completing the "Application for Elective Coverage of Excluded Employments" and returning the completed form to us. (Please contact us for a copy of this form.)
2. The school district must establish a system of registering each person who has volunteered and has been accepted to perform work as a volunteer.

A volunteer is a person who performs any assigned or authorized duties of the school district of his/her own free choice and receives no wages. Schools use volunteers in many capacities – as teacher/ classroom aides, kitchen/ cafeteria aides, office aides,



playground supervisors, drivers to provide transportation, coaches, for special projects, and in other capacities. **THE DISTRICT MUST COVER ALL VOLUNTEERS AND NOT JUST SOME OF THEM.**

NOTE: Volunteers can only be covered under school district liability insurance when they are acting at the direction of and under the supervision of the district.

3. The school district must maintain records of all hours of work performed by *all* school volunteers.

The district needs to establish a system of recording the number of hours worked by each volunteer each time the volunteer works for the district. Records of the actual hours worked by all volunteers need to be maintained.

4. A report of the hours worked by **ALL** volunteers must be included with the school district's regular quarterly report of payroll.

The school district needs to provide a summary of the actual hours worked by **ALL** school district volunteers to the WC Trust quarterly, which is reported on the "Quarterly Report of Self-Insured Business."

During an audit of the WC Trust, the L&I auditor would review the records at the school district and check to make sure the volunteer hours reported to the WC Trust for the quarterly report balances to the school district records.

5. Pay the premium based on all volunteer hours.

The cost to our self-insured workers' compensation program of providing this coverage is currently \$0.071 per volunteer hour.

If you have any questions about how to access workers' compensation coverage for school volunteers, please call Peggy Sandberg at (360) 750-7504.

FIRE SPRINKLER INSPECTIONS

What is needed?

THE PURPOSE OF FIRE SPRINKLERS

Properly installed and operating fire sprinklers provide automatic fire extinguishing capability in buildings. Automatic fire sprinkler systems have proven to provide the best protection against loss of life and property in the event of a fire. Fire sprinklers also save money in those buildings experiencing fire losses – an almost 70% reduction in fire damage costs (from an average cost of \$13,900 per fire loss in an unsprinklered building to \$4,400 in a sprinklered building).

Schools continue to experience fires. A recently released FEMA Topical Fire Research report on “School Fires” listed the average dollar loss/fire for school structure fires at \$15,956. Not surprisingly, 37% of all school structure fires and 52% of middle and high school structure fires were incendiary in origin (intentionally set), and the leading area of fire origin was the school lavatory. Although many older school buildings do not have this protection, fire sprinklers are required in new schools.

HOW FIRE SPRINKLERS WORK

Contrary to what is often depicted in movies, automatic fire sprinkler systems do not release water throughout the entire building all at once. Sprinkler heads are activated individually by the fire. When the heat of a fire raises the ceiling temperature to the sprinkler head’s operating point (usually 165° F), a solder link will melt or a liquid-filled glass bulb will shatter to open that single sprinkler head, releasing water directly over the source of the heat. The sprinkler heads are tied into a network of piping with water under pressure. As the automatic fire sprinkler system is activated, an alarm is sounded to alert the building occupants and the fire department (if monitored) of its activation.

FIRE SPRINKLER STATE LAW

Through Chapter 51-54 WAC, Washington State adopted the *International Fire Code* as the source for its fire safety requirements effective 7/1/04. (This is a change from the previously adopted *Uniform Fire Code*.) Section 901.6 of the *International Fire Code* requires that fire detection, alarm and extinguishing systems be inspected, tested and maintained according to specified NFPA (National Fire Protection Association) standards. The NFPA standard

referenced for fire sprinklers is NFPA 25, “Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems.” A table outlining some of the specific requirements of NFPA 25 is shown on page 6. Fire sprinkler inspections must be conducted by a qualified inspector.



FIRE SPRINKLER INSPECTION AND MAINTENANCE REQUIREMENTS

The fire sprinkler system, like other systems, needs to be inspected, tested and maintained to ensure it will function in the event of a fire. According to NFPA, the leading factor in unsatisfactory sprinkler performance includes the failure to maintain operational status of the sprinkler system. Examples of this are inadequate maintenance, obstruction of the water distribution, and a frozen system.

There are differences between an inspection, a test and maintenance.

- An **inspection** is a visual examination of a water-based fire protection system or portion thereof to verify that it appears to be in an operating condition and free of physical damage.
- A **test** is a procedure used to determine the status of a system as intended by conducting periodic physical checks (hands-on).
- **Maintenance** is work performed to keep equipment operable or to make repairs.

Although sprinkler system inspections could be conducted by qualified school district maintenance personnel, it is recommended that sprinkler system testing and maintenance be done by a licensed sprinkler company.

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Summary of Sprinkler System Inspection, Testing, and Maintenance NFPA 25, Table 2-1

SYSTEM COMPONENT	ACTIVITY	FREQUENCY
Gauges	Inspection	<ul style="list-style-type: none"> • Wet pipe systems – Monthly • Dry, preaction, and deluge systems – Weekly
Control valves	Inspection	<ul style="list-style-type: none"> • Sealed valves – Weekly • Locked valves or with tamper switches – Monthly
Alarm valves	Inspection	<ul style="list-style-type: none"> • Exterior – Monthly • Interior – 5 years
Dry pipe valves	Inspection	<ul style="list-style-type: none"> • Enclosure (during cold weather) - Weekly • Exterior – Monthly • Interior – Annually
Alarm devices	Inspection	Quarterly
Hydraulic nameplate	Inspection	Quarterly
Adequate heat in buildings	Inspection	Annually (prior to freezing)
Pipe hangers and seismic bracing	Inspection	Annually
Pipe and fittings	Inspection	Annually
Sprinkler heads	Inspection	Annually
Supply of spare sprinkler heads & sprinkler wrench	Inspection	Annually
Fire department connections	Inspection	Quarterly
Pressure reducing valves	Inspection	Quarterly
Check valves	Inspection	Interior – every 5 years
Waterflow alarms	Test	Quarterly
Alarm devices	Test	Quarterly
Main drain	Test	Annually
Antifreeze solution	Test	Annually
Gauges	Test	5 years
Sprinklers heads	Test	<ul style="list-style-type: none"> • Extra high temperature heads - every 5 years • Fast response heads – at 20 years and every 10 years thereafter • All others – at 50 years and every 10 years thereafter
Valves (all types)	Maintenance	Annually or as needed
Low point drains (dry pipe system)	Maintenance	Annually prior to freezing and as needed
Obstruction investigation	Maintenance	5 years or as needed

Records of all sprinkler system inspections, tests and maintenance should be kept for at least five years.

SUMMARY

Washington State law requires school districts to maintain their fire sprinkler systems according to a specific schedule summarized in the table shown above. Maintaining the fire sprinkler system will help ensure safety and the preservation of property.

First Aid/CPR Training - Which School Staff Need It?

Below are the requirements and recommendations for school staff first aid and/or CPR certification and training:

Staff Position	Required or Recommended	What the Requirement or Recommendation is	Source of Req. or Rec.
School Bus Drivers	Required	Hold a current valid first-aid card or equivalent	WAC 180-20-101 (d)
Coaches	Required	Hold a current valid First Aid Certification Card equivalent to the Red Cross First Aid Card and Hold a valid current CPR Certification Card	WIAA Handbook, 23.2.1, A & B
An Employee to offer first aid	Required (at least one employee at each work location available at all times)	Make sure that first-aid trained personnel are available to provide quick and effective first aid	WAC 296-800-15005 and 29 CFR 1910.151 (b)
Licensed Child Care Staff	Required (for one staff with each group of children)	Current basic standard first aid and age appropriate CPR certificate	WAC 388-295-1100 (1)
Physical Education Teachers	Required for endorsement	Credit hours in care and prevention of student injury including first aid	WAC 180-79A-380 (1)
Health & Fitness Teachers	Required for endorsement	Demonstrated knowledge and skills in first aid and CPR	WAC 180-82-340 (2)
Laboratory Science Teachers	Recommended (in non-mandatory appendix)	Personnel trained in first-aid should be available during working hours	WAC 296-62-40025 (d)(v)(C)
Playground Supervisors	Recommended (at least one supervisor on each playground during each recess)	Hold a currently valid CPR/First Aid card	ESD 112's <i>School Playground Safety Guidelines</i> , F. 1.

Law and standards provide minimal requirements for public school district staff in regards to first aid and CPR certification. Districts can expand requirements for staff beyond the minimums.

Review the district's policies and procedures regarding first aid and CPR training staff requirements. Recall that employers who require their employees to provide first aid must comply with chapter 296-823 WAC, Occupational Exposure to Bloodborne Pathogens, which includes yearly training.

Web-based vs. Classroom Instruction

American Red Cross and American Heart Association are two of the leading national programs provided first aid and CPR training and certification, but there are other standardized programs. Standardized programs provide consistent, reliable training. Their training materials are developed in collaboration with leading medical authorities and reflect the latest recommendations and techniques. American Red Cross first aid classes



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First Aid/CPR Training
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do not typically include CPR (cardiopulmonary resuscitation), but offer CPR as a separate class. These programs require hands-on mannequin practice and are taught by certified instructors.

Web-based or on-line first aid and CPR classes are now being offered. It is important to note that the majority of the on-line classes do not require demonstrating skills on a mannequin, and many do not require a test - especially if the participant had previously completed a course with an instructor. The American Heart Association offered an on-line class only for health professionals, which required an on-line test and arranging demonstration of skills on a mannequin with an instructor.

According to Diane Lins, Human Resource Director, Southwest Clark County American Red Cross, the American Red Cross will be offering "**Blended-Learning**" possibly within the next year. This will allow participants to attend the lecture on-line, but will require demonstration of "hands on" skills with an instructor.

Although on-line and web-based classes are available for first aid and CPR, quality may be a concern unless competency can be measured with a written test and demonstration of mannequin skills. To provide uniformity and best practices, provide and/or require a national standardized training program for staff.

Consider first aid and CPR training for students to empower and build self-confidence. American Red Cross offers a number of youth classes designed to meet the needs of children of all ages.

Thank you to Kathy Tomei, RN, MSN, School Nurse Corps Supervisor, ESD 112 for providing information in this article.

A Heads-Up Warning on Concussion

One in 10 high school athletes involved in contact sports sustains a concussion each year.

Sixty-three percent of the approximately 62,000 concussions expected to occur this year will be in football players although concussions are also occurring in soccer, basketball and wrestling.

Doctors at the University of Pittsburgh Medical Center (UPMC) Sports Medicine Concussion Program are cautioning athletes, coaches, athletic trainers, team physicians, and parents to be aware of new research data on concussion symptoms and effects, and the dangers of returning concussed athletes to the playing field too soon before the brain has had time to heal. The doctors' heed comes after they have published the results of six separate research studies in major medical journals in the past two years.

"A lot has changed. Our research findings have given us new objective information that impacts directly on how the severity of a concussion is measured and how it is determined when an injured athlete can safely return to play," said Mark R. Lovell, Ph.D., a neuropsychologist who is director of UPMC's sports concussion program.

The UPMC studies were the first-ever published studies of the effects of concussion specifically in high school athletes - the population most at risk for concussion - the doctors say. Following are summaries of the major findings in the studies:

Amnesia - not loss of consciousness - may be the main indicator of concussion severity and the best predictor of post-injury neurocognitive deficits. (*American Journal of Sports Medicine; Clinical Journal of Sport Medicine*)

"It was long thought that loss of consciousness was the main marker for injury severity. But, we have proven that an athlete can have a severe concussion with significant effects without losing consciousness," said Dr. Lovell. "Amnesia and confusion on the field after injury may be as important, if not more important, in determining injury severity and making a return-to-play decision. Amnesia is any period of memory loss occurring either before or after the hit."

Even seemingly mild concussions can have significant effects. (*Journal of Neurosurgery*)

"There is no such thing as 'just a bell ringer'," said Michael Collins, Ph.D., assistant director of the UPMC sports concussion program. "Our study showed that many athletes with mild concussions whose symptoms disappeared within 15 minutes still showed significant decline in memory processing and other symptoms within one week post-injury, which means they weren't healed. However, current guidelines sometimes allow athletes with "mild" concussion to return to play even in that particular game, in some cases, if the symptoms disappeared within the 15-minute period."

Effects of multiple concussions can be cumulative. (*Neurosurgery*)

"Our research has documented for the first time the common assumption that prior concussions may indeed lower the threshold for subsequent concussion injury and increase symptom severity in even seemingly mild subsequent concussion," said Joseph C. Maroon, M.D., a professor and vice chairman of neurological surgery at UPMC and team neurosurgeon for the Pittsburgh Steelers. In the study, high school athletes with a history of three or more concussions who sustained a new concussion were up to nine times more likely to experience common symptoms compared to athletes with no history of concussion. Other studies indicate that an athlete who sustains a concussion is 4-6 times more likely to sustain a second concussion.

Headache symptom likely indicates incomplete recovery. (*American Journal of Sports Medicine*)

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Concussion

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In another study, high school athletes with headache one week post-injury also had significantly more other symptoms and performed more poorly on neurocognitive tests measuring reaction time and memory than concussed athletes who reported no headache at one week post-injury. "Headaches should be taken seriously because they also appear to be associated with a more severe concussion, lingering problems and incomplete brain recovery," said Dr. Collins.

High school athletes may take longer to recover from concussion than college athletes. (*Journal of Pediatrics*)

In the first study to examine age as a factor in concussion recovery, researchers found that high school athletes demonstrated prolonged memory dysfunction requiring longer recovery compared to college athletes. "Our study was the first to suggest that there may be differing vulnerabilities to concussion at different ages and current return-to-play guidelines may not be appropriate for all age groups," said Dr. Maroon. Current guidelines assume a standard use for all levels of play, from school age to professional.

Pittsburgh Steelers team orthopaedist and study co-author James Bradley, M.D., said, "This new research has changed the way that I manage concussion in high school athletes. When I diagnose a concussion in a high school athlete from the sideline, I sit him out until they can be more fully evaluated."

Here is what Drs. Lovell and Collins say that all high school athletes, coaches and parents need to know about concussions:

- A concussion is any change in mental status that results when the brain is violently rocked back and forth inside of the skull due to a blow to the head, neck or upper body. Symptoms may include amnesia, confusion, disorientation, "not

feeling right," fogginess, headache, nausea, uncoordinated hand-eye movements and, in some cases, loss of consciousness. Symptoms are not always definite and vary in severity and longevity.

- The terms "ding" and "bell ringer" should not be used to describe a sport-related concussion as it generally diminishes the seriousness of the injury. If an athlete shows concussion-like signs and reports symptoms after a contact to the head, the athlete has, at the very least, sustained a mild concussion and should be treated for a concussion.
- An athlete with a suspected concussion should NEVER return to play during the practice session or game at which he or she was injured, no matter how mild the injury appeared and regardless of the severity or longevity of symptoms.
- A concussed athlete should NEVER return to practice or play until all symptoms have disappeared and are not present during physical exertion and at rest.
- Needed recovery time varies with each individual. Each concussed athlete should be evaluated individually rather than with traditionally used general evaluation and return-to-play guidelines.
- An athlete with a suspected concussion should always be evaluated by an certified athletic trainer, team or family physician, or neuropsychologist before returning to play or practice. Athletes, coaches and parents should never self-diagnose or self-evaluate a concussion, regardless of how mild the injury or symptoms appeared to be or to have been.
- An athlete with a concussion should be referred to a physician on the day of injury if he or she lost consciousness or experienced amnesia lasting longer than 15 minutes.
- Because damage to the maturing brain of a young athlete can be catastrophic, younger athletes (under age 18) should be managed more conservatively, using stricter return-

to-play guidelines than those used to manage concussion in the more mature athlete.

- Any athlete with a concussion should be instructed to rest, but complete bed rest is not recommended. The athlete should resume normal activities of daily living as tolerated, while avoiding activities that potentially increase symptoms.
- Because of an increased risk for future concussions, as well as for slowed recovery, athletes with a history of three concussions should be advised that terminating participation in contact sports may be in their best interest.
- The student athlete's teachers should be made aware of the injury as well as the possible lingering effects and symptoms, which also can affect academic abilities.

"Most athletes who sustain an initial concussion can recover completely as long as they do not sustain a second concussion before the brain has had time to heal from the first one," said Dr. Lovell. "Returning to play too soon puts the athlete at greater risk for sustaining a second concussion and more severe damage. No athlete with a concussion or suspected concussion should ever return to play before the brain has healed and all related symptoms have disappeared.

"We know and respect the fact that competitive athletes want to play through injury, but because the symptoms of mild concussion can be so subtle, we see many athletes who may not realize that by continuing to play with this injury, they are risking their season or even more by allowing themselves to be more susceptible to further, more serious injury," added Dr. Collins. "Education and understanding of concussions by athletes, coaches and parents has been poor. That's partly because prior to 2003, there was not one published clinical study concerning concussions in high school athletes," said Dr. Collins.

New Insurance Programs Staff



SUSAN RAHL AND KAREN SIMMONS

SUSAN RAHL, ADMINISTRATIVE ASSISTANT, SCHOOL AND AGENCY OPERATIONS

Although an ESD 112 employee since 1998, Susan Rahl began working for School and Agency Operations in October 2003, and began working with the unemployment insurance in September 2004.

Working half-time for School and Agency Operations, Susan assists the Executive Director and other Insurance Programs staff with secretarial duties. The other part of her time is spent assisting Public Relations staff and supporting the CDL Drug and Alcohol Cooperative.

Prior to ESD 112, Susan worked for eleven years as a secretary at North Mason High School. She has also worked as a licensed property/casualty agent and a chiropractic assistant.

Susan was born in Montana, and has lived in Washington since 1977. She has a grown daughter and son, but no grandchildren yet! Susan's hobbies include gardening, reading, and camping, and she is active in church groups.

KAREN SIMMONS, SECRETARY, INSURANCE PROGRAMS

The first voice you hear when you call Insurance Programs will likely be Karen Simmons – Insurance Programs new secretary. Karen began working at ESD 112 in July 2004. Besides secretarial duties, Karen also handles first calls for workers' compensation claims.

Karen is not new to education. She was the Office Manager for the P.E. Department at CWU Ellensburg for six years. She has previously been an Executive Secretary and has handled purchasing and billing.

Born in McMinville, Karen has lived in Washington for 15 years. She is married, and she and her husband Mike (a Building Engineer with Southwest Washington Medical Center), have three adopted foster children. Her hobbies include camping and landscaping their two acres in Brush Prairie.

Change in WIAA Student Physical Exam Frequency

WIAA now requires *less* frequent (biannual instead of annual) physical exams for athletes. (See part 18.13.4 of the "Student Standards for Interscholastic Eligibility" section of the *2004-2005 Washington Interscholastic Activities Association Handbook*.)

Cindy Adsit, Assistant Executive Director at WIAA, said that this change was recommended by the Medical Aspects of Sports Committee, which includes three medical doctors and two certified athletic trainers. Other reasons for the change included the fact that most health insurance companies pay for a physical exam only every two years, and some districts hold "gang" physical exams (so making the requirement every two years may encourage more thorough exams of these athletes). Cindy did say that each school district can require more frequent physical exams for its athletes.

As the experts in the field of high school athletics in Washington, WIAA sets reasonable guidelines for the protection of student athletes. Although a little uncomfortable with requiring less frequent exams (due to the physical changes in students in two years' time), no data has come to our attention that supports the need for annual rather than biannual physical exams for high school athletes.

There are two more related issues to consider. Since there will be less frequent medical examination of student athletes, this makes the physician written releases after injury (found in part 18.13.3) even more essential. Also, the district can require more frequent physical exams if a coach has concerns about the athlete's fitness for the sport.

OVEREXERTION - injuries caused by excessive lifting, pushing, pulling, holding, carrying or throwing an object.

- Evaluate jobs for ergonomic risk factors. Attempt to remove excessive reaching, bending, pushing, pulling, lifting, loading and unloading,
- Provide employees with ergonomic awareness training that includes safe lifting techniques.
- Use mechanical lift aids, carts, tables, etc. to move and position heavy objects and to reduce the need to bend, reach and twist.
- Encourage employees to stretch before beginning their work shift.

FALLS- injuries resulting from a fall on the same level (slip on a wet floor, trip



over a student's backpack) and injuries resulting from a fall to a lower level (falling from a ladder).

- Keep floors free of holes, water, grease, oil, and other potential fall hazards. Clean up all spills. Be aware of where spills are most likely to occur: hallways leading to outside doors; maintenance areas; restrooms and lunchrooms.
- Warn co-workers about spills by posting signs and giving verbal warnings.
- Remove obstacles from walkways and keep them free of clutter.
- Report to maintenance any loose or missing tiles, warped or cracked

flooring, and turned up carpeting.

- Provide adequate lighting for all interior and exterior walking surfaces.
- Highlight transitions in floor height.
- Use appropriate non-slip floor surfaces, cleaners and waxes.
- Use appropriate ladders capable of reaching work or storage heights.
- Regularly inspect and repair all ladders.
- Avoid storage of heavy or awkward items above the reach of most workers.
- Provide handrails and slip-resistant treads for stairs.
- Don't take stairs two at a time.

The above guidelines focus primarily on unsafe conditions in the workplace. However it has been said that most accidents are the fault of the person involved in the incident. Unsafe acts may cause four times as many accidents and injuries as unsafe conditions.

Accidents occur for many reasons. In most instances people tend to look for "things" to blame when an accident happens, because it's easier than looking for "root causes," such as those listed below.

- **Taking Shortcuts:** Every day we make decisions we hope will make the job faster and more efficient. But do time savers ever risk your own safety, or that of others? Short cuts that reduce your safety on the job are not shortcuts, but an increased chance for injury.
- **Being Over Confident:** Confidence is a good thing. Overconfidence is too much of a good thing. "It'll never happen to me" is an attitude that can lead to improper procedures, tools, or methods in your work. Any of these can lead to an injury.
- **Starting a Task with Incomplete Instructions:** To do the job safely and right the first time you need complete information. Encourage your employees to ask questions and ask for explanations about



work procedures and safety precautions.

- **Ignoring Safety Procedures:** Purposely failing to observe safety procedures can endanger all employees. Staff should be expected to follow the company safety policies and be disciplined when they do not. Being "casual" about safety can lead to a casualty!
- **Mental Distractions from Work:** Having a bad day at home and worrying about it at work is a hazardous combination. Dropping your 'mental' guard can pull your focus away from safe work procedures. You can also be distracted when you're busy working and a friend comes by to talk while you are trying to work. Don't become a statistic because you took your eyes off the machine "just for a minute."
- **Failure to Pre-Plan the Work:** Being hasty in starting a task or not thinking through the process can put you in harms way.

As a district, provide employees with the necessary levels of education, training, resources and authority so employees can take ownership of the safety process. Get workers involved in the safety process. Their input into safety procedures is important. Make your safety committee a focal point of the district's safety effort. Together administration and staff can reduce injuries.

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**Contact Insurance
Programs**

During normal business hours, Monday through Friday, 8:00 a.m. to 5:00 p.m., call (360) 750-7504, or 1 (800) 749-5861. Contact us via the internet at: www.esd112.org/insurance/staff.html

Emergency Paging

Member districts need to report emergencies at the time of the event.

Off Hours Access to ESD Insurance Programs is available by paging **(360) 408-0373**.

Objective

The objective of *Risk Management Matters* is to provide useful information to our member districts. Your contributions and comments are welcome! Please call Loy Dale, Executive Director, with comments.

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An effort is made to distribute this publication to districts appropriately. If someone in your district did not receive a copy who should have one, please call (360) 750-7504 to have them added to the mailing list.

State of Washington Requirements for Inspection of Boilers and Pressure Vessels in Places of Public Assembly

Boilers & Pressure Vessels Defined		State of Washington Inspection Requirements
ASME Section IV	Definition	Type & Frequency
<u>Steam Heating Boiler</u>	A heating boiler in which steam is generated at a pressure not exceeding 15 psi	Externally while under pressure – Biennially Internally , all steam heating boilers will have as a minimum, an internal of their low water cut-off - Biennially
<u>Hot Water Heating Boiler</u>	A boiler in which no steam is generated and from which hot water is circulated for heating purposes, then returned to the boiler.	Externally while under pressure – Biennially Internally while not under pressure (except where construction does not permit an internal) – Every 4 th year.
<u>Hot Water Supply Boiler</u>	A boiler that furnishes hot water to be used externally to itself at a pressure not exceeding 160 psi or a temperature not exceeding 250°F at or near the boiler outlet.	
<u>Water Heater</u> <i>(Must be listed by a nationally recognized testing agency)</i>	A closed vessel in which water is heated by the combustion of fuels, electricity, or any other source and withdrawn for use external to the system at pressures not exceeding 160 psig and shall include the apparatus by which heat is generated and all controls and devices necessary to prevent water temperatures from exceeding 210°F	Externally – Biennially Internally – None Required <i>Hot water heaters less than 11.25 gallons capacity are exempt from state permit and inspection requirements</i>
<u>ASME Section VIII Unfired Pressure Vessels</u>	<i>Examples – Stand alone compressed air receivers, air tanks attached to air compressors, hot-water storage tanks, expansion tanks, air separators, certain refrigeration vessels, hydro pneumatic tanks...</i>	Externally – Biennially Vessels not subject to corrosion do not require an internal

Installation or reinstallation permits are required before any new or existing boiler/unfired or pressure vessel is installed, reinstalled, or moved.

ASME - AMERICAN SOCIETY OF MECHANICAL ENGINEERS