

OPA 2024



UTAH LOCAL GOVERNMENTS TRUST

YOUR TEAM



Steve Hansen
Legal Hotline



Darin Palmer
Quotes & Coverage



Jill Murphy
Member Services



Jason Watterson
Loss Prevention



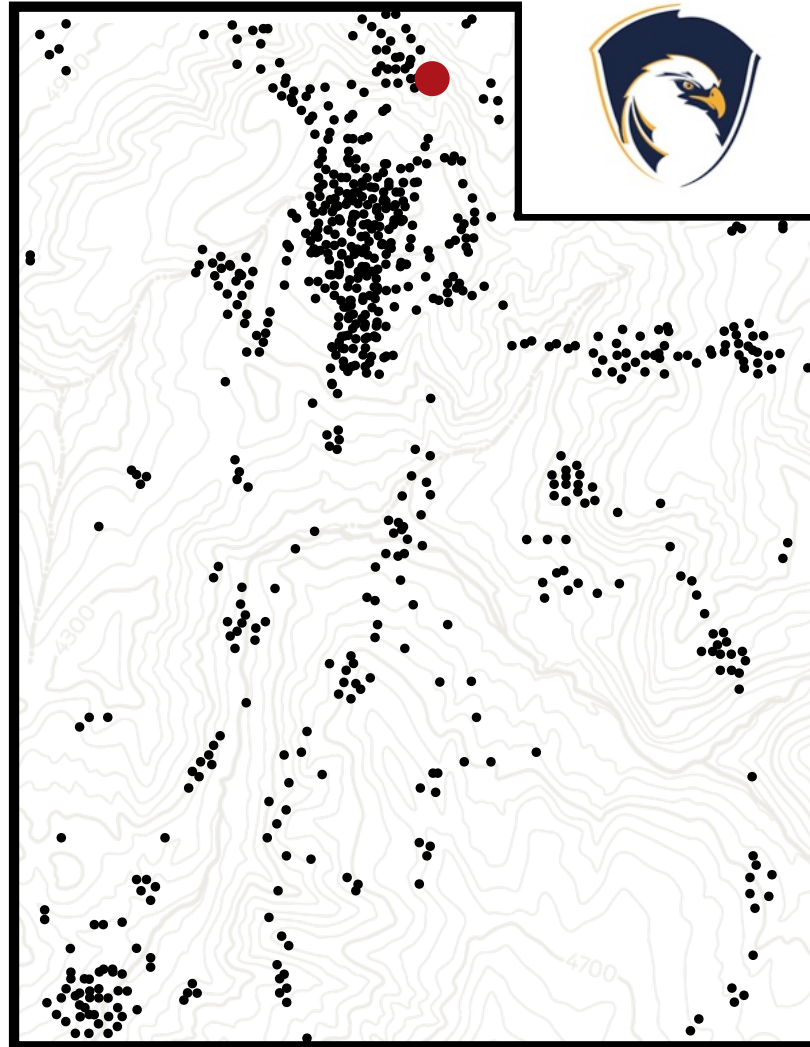
Jeff Rowley
Claims

WHY THE TRUST?

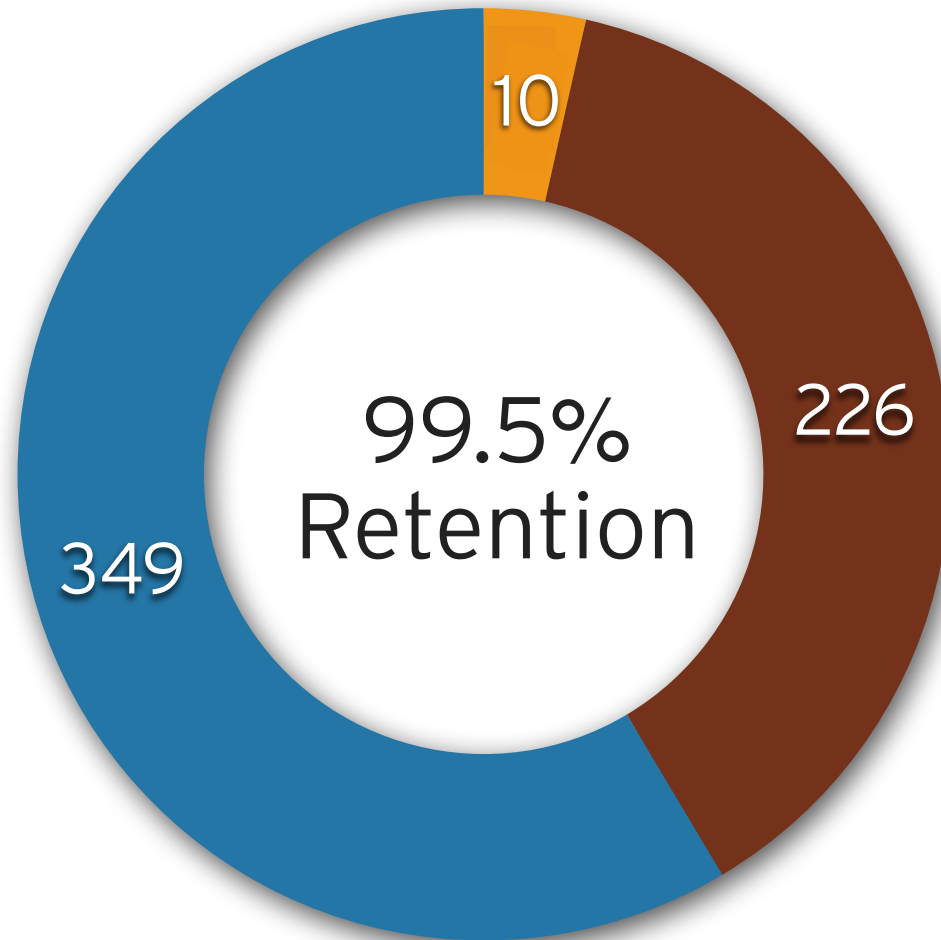


Cover Credit: Guy Billout

BY MEMBERS FOR MEMBERS



MEMBERSHIP COMPOSITION



● Counties ● Cities ● Districts

DESIGNATED SAFETY OFFICER ASSOC.



DSO Resources

MANUAL PREMIUM

Payroll x Rate(s) = Base Premium

EMOD IMPACT

Surcharge

1.0

Discount

EMOD COMPASS

Year	Total Losses	Adjusted Losses	Claims
2023	\$18,264	\$16,260	4
2022	\$22,689	\$5,533	3
2021	\$911	\$732	3
2020	\$8,524	\$8,154	5
2019	\$676	\$640	2
2018	\$3,198	\$2,975	1

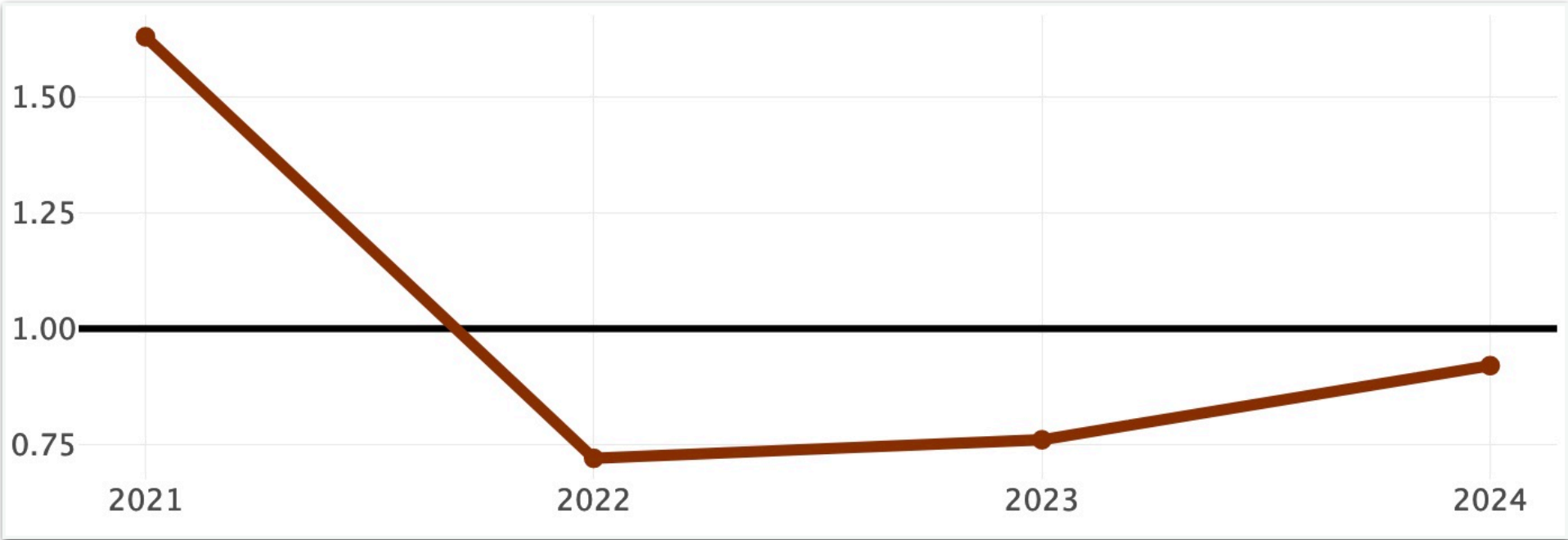
LOSS OVERVIEW

2024-01-16	F2H3262	\$591	\$582	Open	ANGELA WAS WALKING ACROSS THE PARKING LOT AND SLIPPED ON SOME ICE. HER WRIST IS SWOLLEN. SHE INTENDS TO GO TO WORKMED AFTER WORK TO MAKE SURE IT IS OK. SHE SAYS SHE DOESN'T HAVE ANY PAIN.
2023-11-07	F1V1078	\$155	\$146	Closed	TEACHER WAS USING THE PAPER CUTTER, AND SLICED THE TOP OF HIS THUMB. DID NOT DAMAGE THE NAIL.
2023-10-31	F2H0319	\$16,900	\$14,950	Open	SUSAN WAS GETTING UP FROM HER DESK TO ASSIST A STUDENT, AND TRIPPED ON A CORD.
2023-10-26	F1J8812	\$618	\$582	Open	EMPLOYEE WAS HELPING A STUDENT WHO CROSSED IN FRONT OF HER UNEXPECTEDLY, AND SHE TRIPPED.
2022-11-02	FXW5362	\$21,810	\$4,698	Open	MARIA WAS STANDING BY A GRILL COOKING, HER LEG TWITCHED AND SHE FELL. WE HAVE A VIDEO. SHE SAID SHE WAS FINE AND CONTINUED WORKING. SHE WENT TO THE DOCTOR THE NEXT DAY.
2022-10-06	FXL8369	\$481	\$463	Closed	WYATT WAS USING A POST POUNDER TO PUT A TREE SUPPORT POST IN THE GROUND. THE POUNDER SLIPPED AND HIT HIS HEAD. FIRST AID WAS APPLIED AT THE SCENE. BLEEDING CONTINUED, SO HE IS SEEKING MEDICAL ATTENTION.
2022-08-16	FXB6986	\$398	\$372	Closed	ROXANNA WAS TAKING STUDENTS DOWN THE STAIRS FOR SCHOOL DISMISSAL. SHE SLIPPED ON THE LAST STAIR AND FELL.
2022-01-04	FUY0093	\$299	\$281	Closed	STUDENT WAS HITTING AND ELBOWING THE EMPLOYEE.
2021-12-11	FUB9521	\$612	\$451	Closed	DURING A FIELD TRIP TO THE MARS RESEARCH STATION, JAMES WAS RIDING A MARS ROVER WITH SOME STUDENTS AND AN INTERN FROM THE FACILITY. THE INTERN WAS DRIVING, HIT GRAVEL AND LOST CONTROL HITTING A LARGE ROCK THAT FLIPPED THE VEHICLE.
2021-08-30	FTQ0630	\$0	\$0	Closed	DURING THE FIRE DRILL, EMPLOYEE WAS COMING DOW THE STAIRS. SHE FELT A MUSCLE IN HER CALF TEAR RESULTING IN IMMEDIATE PAIN. SHE WAITED FOR A FEW MINUTES, AND THEN LEFT THE BUILDING TO CONTINUE THE DRILL.

This proposal is for illustration purposes only. Coverage and limits governed by policy terms and conditions, subject to underwriting and loss verification.



EMOD IMPACT



EMOD 1.63
Premium Impact \$12,187

EMOD 0.72
Premium Impact -\$4,965

EMOD 0.74
Premium Impact -\$4,030

EMOD 0.92
Premium Impact -\$1,588

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UNDERWRITING FACTORS

Years with the Trust: 7

Payroll: \$8,000,000 (15% ; \$1,050,000)

Emod: 0.92 (21%)

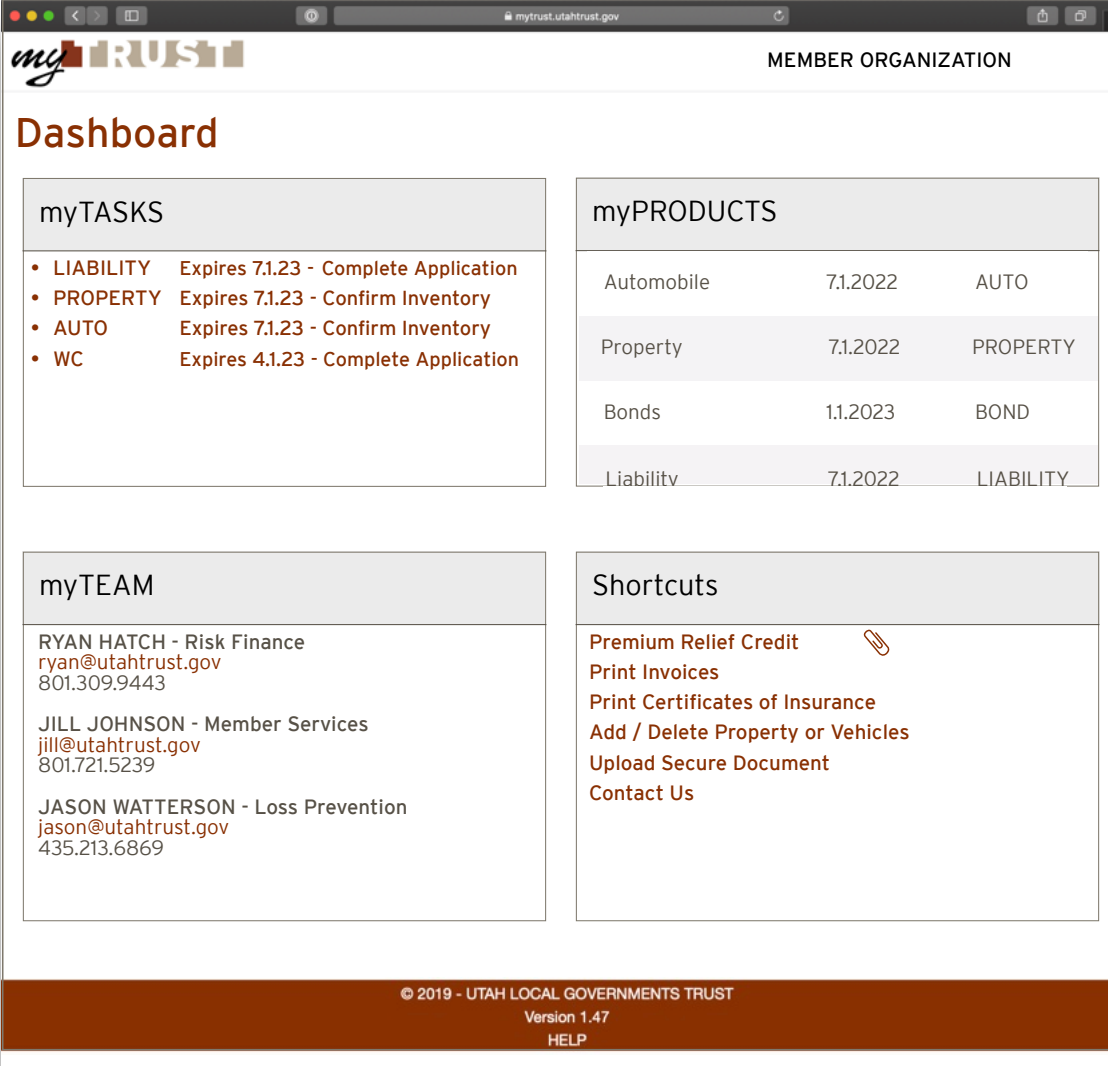
TARP: \$731 (5% discount)

Annual Premium: \$15,421 (15% ; \$1,967)

Prorated Premium: \$19,266 (15 month policy)

INSURANCE BROKER





The screenshot shows a web browser window with the URL `mytrust.utahtrust.gov`. The page title is "MEMBER ORGANIZATION" and the main heading is "Dashboard". The dashboard is divided into four main sections: myTASKS, myPRODUCTS, myTEAM, and Shortcuts.

myTASKS

- **LIABILITY** Expires 7.1.23 - Complete Application
- **PROPERTY** Expires 7.1.23 - Confirm Inventory
- **AUTO** Expires 7.1.23 - Confirm Inventory
- **WC** Expires 4.1.23 - Complete Application

myPRODUCTS

Automobile	7.1.2022	AUTO
Property	7.1.2022	PROPERTY
Bonds	1.1.2023	BOND
Liability	7.1.2022	LIABILITY


myTEAM

RYAN HATCH - Risk Finance
ryan@utahtrust.gov
801.309.9443

JILL JOHNSON - Member Services
jill@utahtrust.gov
801.721.5239

JASON WATTERSON - Loss Prevention
jason@utahtrust.gov
435.213.6869

Shortcuts

- Premium Relief Credit 
- Print Invoices
- Print Certificates of Insurance
- Add / Delete Property or Vehicles
- Upload Secure Document
- Contact Us

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Version 1.47
HELP

myTRUST MOBILE

Download on the App Store

myTRUST

Revolutionizing the onsite inspection process for loss prevention...

Findings By Severity

Legend: Open (Cyan), Closed (Dark Grey)

Severity	Open	Closed
Medium	28	5
High	9	1

Findings By Severity

Legend: None (Grey), Low (Yellow), Medium (Orange), High (Red)

Severity	Percentage
None	17.46 %
Low	14.29 %
Medium	52.38 %
High	15.87 %

Facility	Finding	Severity
Trust Office	ADA push button was blocked	Medium

MEMBER

12230 - Logan City

MYTEAM

- JILL MURPHY
Account Manager
- RYAN HATCH
Risk Finance Consultant
- JASON WATTERSON
Loss Prevention Consultant
- MALLORY JONES
Underwriter

MYPRODUCTS

- 12230-AUTO
Automobile: 7/1/2022 - 6/30/2023
- 12230-BOND
Bonds: 10/14/2014
- 12230-LIABILITY
Liability: 7/1/2022 - 6/30/2023
- 12230-PROPERTY
Property: 7/1/2022 - 6/30/2023
- 12230-WC
Workers Comp: 7/1/2022 - 3/31/2023

Member Profile

- Safety
- Training & Events
- Downloads
- Contact Us
- www.utahtrust.gov

MOTOR VEHICLE RECORDS

Driver Report Card

10030 - Member Organization

2/25/2021 3:36:22 PM

11.39% of your drivers have violations compared to 10.77% of Trust pool drivers.

Legend

Status	Description
EXPR	EXPIRED DRIVER LICENSE
VALD	VALID
VDUI	Valid with past DUI conviction.

Watch List:

Name	License Number	Expiration	Status Code	Points
ASPINO, ALEXANDER	*****6465	12/21/2028	VDUI	0
CLARK, KENNETH	*****1531	12/2/2020	EXPR	0
REBEARD, RYAN	*****1088	3/29/2021	VDUI	0

Driver List:

Name	License Number	Expiration	Status Code	Points
ALBERT, AMANDA	*****6104	10/25/2028	VALD	0
ATWOOD, KAREN	*****3647	7/16/2021	VALD	0
BANDER, JAMES	*****8393	10/11/2028	VALD	0
BANKS, BRYAN	*****6881	9/24/2024	VALD	0
BELMONT, JEFFREY	*****4119	4/16/2023	VALD	0
BELMONT, JAMES	*****2285	12/12/2021	VALD	0
BERG, MARY	*****3831	11/28/2028	VALD	0
BRIDGES, KENNETH	*****0047	10/31/2024	VALD	0
BRIDGES, JOHN	*****9490	4/14/2022	VALD	0
BROOKS, KENNETH	*****7485	2/13/2028	VALD	0
BROWN, DEBRA	*****9306	12/30/2022	VALD	0

CYBER PENETRATION TESTING

Member Name

89.2.196.175 , 23.88.171.10, 207.135.243.152, 204.126.146.87, 72.250.212.131, 216.169.95.39

2 February 2024



Critical Threat Level

The critical severity issues found mean even a low skilled attacker could breach the affected systems with ease. Such issues are often exploited by automated tools in untargeted attacks, meaning the likelihood of a breach is very high. Critical severity issues should be fixed immediately to avoid a breach.

6

Critical
issues

8

High
issues

34

Medium
issues

31

Low
issues

PROPERTY APPRAISALS

Entity:
Site: 001
Building: 001

Department: 00 NOT UTILIZED
Built / Acquired: 2008 / 2008 **Inspection Date:** 4/27/22
Nbr. of Stories: 2 **Total Square Feet:** 24,786
Basement: NO **Bsmt Square Feet:**
Flood Zone: X **Adds/Renovations:** NO
Occupancy: GCH
Frame Type: JM JOISTED MASONRY
ISO Class: 2 JOISTED MASONRY
GPS Lat & Long: N 37° 07.753 W 113° 38.70
Fire Protection: SPRINKLER SYSTEM FIRE ALARM - AUTOMATIC



GENERAL BUILDING CHARACTERISTICS

Exterior Walls: DECORATIVE CONCRETE BLOCK,
Roofing: ASPHALT SHINGLES,
Pitch & Shape: MEDIUM (5/12 - 8/12), HIP
Foundation: CONCRETE SLAB ON GROUND, CONCRETE FOOTING FOUNDATION
Floor Finish: CARPETING, CERAMIC TILE
Ceiling Finish: ACOUSTICAL, DRYWALL
Partitions: DRYWALL/STUDS,

SERVICES

ELECTRICAL
 PLUMBING
 HEATING
 AIR CONDITIONING

FEATURES

PASSENGER ELEVATOR

VALUATION CONCLUSIONS

Replacement Cost New:	4,453,600
Contents Value:	961,700
Seismic Zone:	2
Inventory ID:	0

LIVE TRAINING & WEBINARS

LEXIPOL Policy Update

HAZWOPER

ADA Summit

Fire Prevention / Electrical Safety

Sewer Summit

Firefighter Summit

Harassment and Discrimination

CPR

Toolbox Safety Talks

Law Enforcement Liability

OSHA Compliance

Parks and Recreation Liability

Land Use

Responding to Emergencies

Elected Officials Liability

Lockout / Tagout

Incident Investigation

Ergonomics / Strain Prevention

Hazard Communication

Confined Space Entry

Trenching and Shoring

Driver Safety and Fleet Management

Building a Culture of Safety

Best Practices and Accountability

Human Resources

...and more!

TRUST

UTAH LOCAL GOVERNMENTS TRUST

www.utahtrust.gov/training-events



TRUST

LABOR COMMISSION LUNCH SERIES



JOIN US!



Labor Commission Lunch Series

In Person at Trust • Lunch • Zoom (option)
Expert Training with Q&A • Quarterly



55 SOUTH HIGHWAY 89, NORTH SALT LAKE, UT 84054, TEL: 801.936.6400 WEB: UTAHTRUST.GOV

TRUST Labor Commission Lunch Series

45 minute training, followed by 15 minute Q&A; Topics include:

The News Media has it wrong. OSHA will not be investigating the accident, UOSH will.

- Defining a State Plan State under OSHA
- Why public employers in Utah should care
- Overview of UOSH functions
- Compliance, Whistleblower Cases
- Consultation
- Bureau of Labor Statistics (BLS)

Sorting out the OSHA/UOSH standards: Is it General Industry or Construction?

- Most public employers are subject to both 1910 and 1926 and then there is 1904
- Overview of when each applies
- Similarities and Differences
- General Organization of the standards
- Where to go to read, print, and download standards for free

Put it in writing:

Written programs required by OSHA/UOSH

- Overview of the most common written programs all employers are required to have
- Bloodborne Pathogens
- Hazard Communication
- Confined Space Entry
- Emergency Action Plan
- Certified PPE Hazard Assessment

Don't even put a foot in it:

Confined Spaces - Deadly Places

- Defining confined spaces
- Overview of the confined space standard
- Permit space versus a confined space
- Hazard assessment

Utah Antidiscrimination and Labor (UALD)

Industrial Accidents

Hazard Communication and Safety Data Sheets (SDS)

- Chemicals in the workplace
- SDS and where to keep them
- How hazardous is the chemical?
- Training required

"But he only was down there a minute and I could see him."

Causes of Trench Fatalities

- It happens nearly every year in Utah - Trench Fatalities
- The Competent Person and PE
- What dirt weighs
- Is it A, B, or C soil? How do you tell?
- Benching or sloping

Fatalities at Work:

Focus 4 Hazards - #1 Falls

- Statistics about falls
- Differences between General Industry and Construction requirements for working at heights
- Protecting employees from falling
- Housekeeping

Focus 4 Hazards - #2 Electrocutation

- Electricity and the human body
- Basic electrical standards

Focus 4 Hazards - #3 Struck By

- Working in the roadway
- Working near machinery
- Forklift operator requirements
- Applicable OSHA/UOSH standards

Focus 4 Hazards - #4 Caught In-Between

- Trenching overview
- Swing radius of equipment
- Always know where your spotter is

Evelyn Partner

UOSH Consultant, Public Sector Safety & Industrial Hygienist, UOSH Consultation, Education, and Compliance



For more than 21 years, Evelyn Partner has worked in Consultation and Compliance for UOSH as a Public Sector Safety & Industrial Hygienist. Evelyn holds degrees in Loss Control Management (ALCM), Environmental Technology (AS), and Business Management (BS). Evelyn has completed the National Fire Academy's Chemistry of Hazardous Materials and Incident Command Series and is an authorized OSHA 10 and 30 Hour Trainer. UOSH Consultation provides free, confidential consultation to Utah Local Governments. UOSH CONSULTATION DOES NOT ISSUE CITATIONS.



Register at www.utahtrust.gov/UOSH



ADDITIONAL OFFERINGS



UTAH LOCAL GOVERNMENTS TRUST

Specialized Insurance Solutions Since 1974

1. LEGAL HOTLINE: 801 808-2137

Call Anytime!

- Avoid Lawsuits
- Avoid Political Fallout
- Strategic Next steps

2. PERSONAL AND PROFESSIONAL DEVELOPMENT: 801 808-2137

We Invest in You!

- Trust Book Club
- Trust Legal Brief
- Trust Mental Health and Wellness

3. LOSS PREVENTION CONSULTING: 801 589-9938

Personalized Expertise and Results!

- Best Practices
- Compliance
- Training

4. RISK FINANCE CONSULTING: 801 309-9443

Creative Solutions and Options!

- Cost of Risk Analysis
- Benchmarking
- Coverage

5. CLAIMS: 801 363-2468

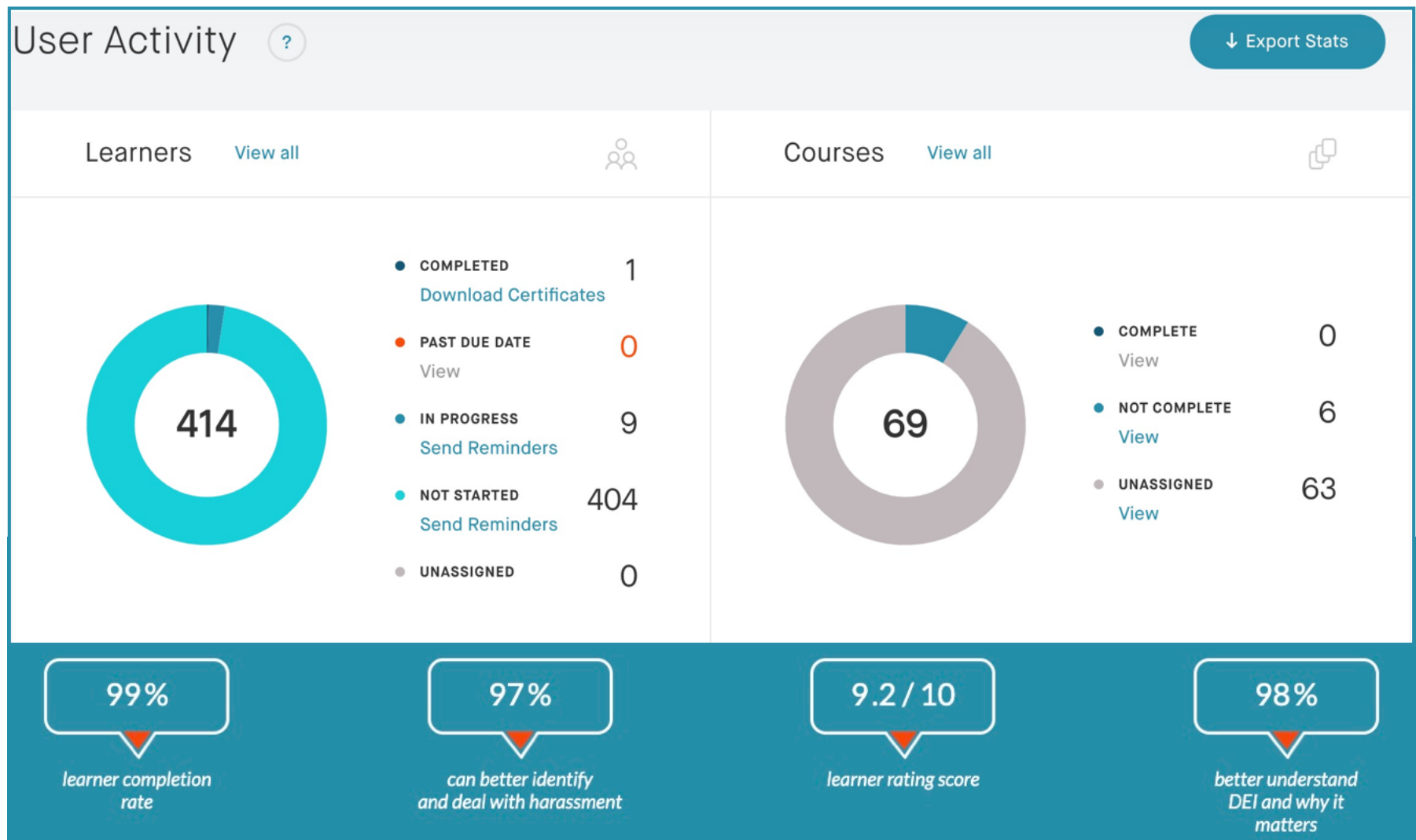
We've Got Your Back!

- Report a claim 844 747-8815 (24/7)
- trust@constitutionstateservices.com
- www.utahtrust.gov/claims (Account: AT7)

UTAHTRUST.GOV
801 936-6400

STEVE HANSEN CEO
UTAH LOCAL GOVERNMENTS TRUST
Executive Director, ABLE Utah
m 801.808.2137 | steve@utahtrust.gov

KANTOLA LEARNING MANAGEMENT SYSTEM



STREAMERY LEARNING MANAGEMENT SYSTEM

The screenshot displays the Streamery Learning Management System interface. At the top, there is a navigation bar with a hamburger menu icon, the text 'COURSES', and 'CATALOG'. A search bar is located on the right side of the navigation bar. Below the navigation bar, the word 'Courses' is displayed. Underneath, there are two tabs: 'Library' (which is selected and underlined) and 'History'. A dropdown menu is open under the 'Library' tab, showing a list of course categories: 'Safety', 'Management', 'Human Resources', and 'Specific Industries'. The 'Safety' category is expanded, showing five course thumbnails: 'OSHA Compliance', 'Workplace Safety', 'Safety Awareness', 'Construction Safety', and 'Transportation Safety'. The 'OSHA Compliance' thumbnail shows workers in a factory setting. 'Workplace Safety' shows a group of workers in a construction site. 'Safety Awareness' shows two workers in hard hats reviewing a document. 'Construction Safety' shows a close-up of a power tool. 'Transportation Safety' shows a truck on a road in a mountainous area. At the bottom right of the interface, the Streamery logo is displayed, consisting of a stylized blue and green play button icon followed by the word 'STREAMERY' in blue capital letters.

LEADERSHIP ACADEMY



UTAH LOCAL GOVERNMENTS TRUST

LEADERSHIP CONFERENCE

Thursday, February 23, 2023, 9:00 A.M. - 12:00 P.M.

CONTINENTAL BREAKFAST 8:30AM

WELCOME

Steven A. Hansen, CEO

THE ARBINGER INSTITUTE

Nikki Lee, Senior Account Executive, City Councilwoman, City of Tucson, AZ

Tim Treu, Senior Executive Coach, Director, Arbinger Coaching Services

Dan Dellenbach, Senior Account Executive

THE POWER OF OUTWARD INCLUSION

Are members of my team inspired to excel, or are they required to behave? How would an amazing culture improve performance and results? How can I personally make a major difference? What are the must-haves for long-term culture improvement?

Effective leaders in the Utah Local Governments Trust community frequently ask themselves these questions. To provide you answers, we are hosting a team of facilitators from The Arbinger Institute, who will share experiences and the latest thinking on these topics. Collectively the team brings an elected City Council member from Tucson, decades of experience in military and corporate leadership, and academic insight from Harvard's Graduate School of Education.

We will discuss the key building blocks of cultural improvement. What do the tools look like? What kind of time investment is required at various levels of leadership? What is my role? What are the major pitfalls to avoid? What examples of success can I follow? Inclusiveness is now a big topic on people's minds. Some efforts to teach this in organizations have fallen flat.

How can I help my entire team to feel accepted and valued, not just tolerated – without chasing participants out of the room? The Trust has invested in a new line of long-term development tools to help you achieve success in all these areas.

LUNCH



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LEGAL HOTLINE

LEGAL HOTLINE: **801-808-2137**



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www.blaisdellchurchjohnson.com



Linette Hutton

Hutton Law & Associates, P.C.
www.hutton-law.com



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We've got your back!

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