

# LARM LIFE

NEWS OF THE LEAGUE ASSOCIATION OF RISK MANAGEMENT  
SUMMER 2019

How Nebraska weather is changing

Who's minding the money?

Keeping your volunteers safe





LARM Life is a publication of the League Association of Risk Management (LARM)

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### LARM Board Members:



Beth Bonderson has been the Clerk for the Village of Hoskins for 10 years.



Lane Danielzuk has served as the City of Gering Administrator since 2008 and has worked in city government for almost 30 years.



David Hunter has been General Manager of the Auburn Board of Public Works in Auburn for 13 years.



Shannon Stuchlik has been with the Northeast Nebraska Economic Development District since 2012.



Andrew has been a member of the Valentine City Council for six years.

Cover photo was taken from the summit of the Scotts Bluff Monument of the 2018 Oregon Trail Days celebration in Gering, Nebraska.





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# NEWS FROM THE

## *Executive Director*

This spring 28 LARM member communities took advantage of the \$500 Disaster Relief Grants that were made available as a decision of the LARM Board in a special meeting the end of March.

LARM members across the state are telling us how their budgets are getting harpooned by unexpected flood expenses such as road repair, electrical services and sump pumps.

Meteorologist Kim Roberts' comments on pages 6-7 show that insurance companies are looking closely at our weather. The question is, are floods, tornadoes, hailstorms and even wildfires increasing in frequency and severity due to recurring harsh weather and climate change? Scientists may not all agree, but many insurance actuaries do agree that goofy weather patterns are becoming permanent! If so, we as an insurance pool need to be aware of the increased claims for property damage that may



be the new normal in Nebraska. Of course we never like to see increased premiums but we need to be aware of what is going on even in the global insurance market so that LARM isn't caught flatfooted because it wasn't taking notice of fundamental changes. We'll keep you informed. Feel free to contact us if you have questions.

Mike Nolan  
LARM Executive Director



Nolan looks over flood damage in the Village of Inglewood basement with Barb Shelton, Village Clerk. The line on the blackboard shows the flood level.



## Are You Keeping Your Volunteers Safe?

The many special events such as holiday celebrations, farmers' markets, concerts and road races could not be held without the aid of many volunteers.

If volunteers are helping with the event, it is important to give proper instructions on exactly what their job is and how they are to perform it. This information should include:

- their duties and organizers' expectations;
- who is in charge;
- where to get first aid;
- specific instructions for contacting emergency medical personnel;
- where water, supplies and restrooms are located; and
- a diagram of the area and where each volunteer is working.

It is helpful to have this information in writing in case there are questions after instructions. This training should be documented by each volunteer signing an attendance sheet. Volunteers should also provide their address, phone number and emergency contact person for Public Entity records. A liability waiver, written and/or approved by the Public Entity attorney, should also be signed by each volunteer. Each volunteer should sign in when they report for duty and sign out when his or her shift is complete. Volunteers should not be given duties that include driving vehicles, even their own. If driving is a necessary duty of a volunteer, he or she must be at least 18 years of age and his or her driver's license and record need to be checked just like an employee. If the volunteer is using his or her personal vehicle, proof of liability insurance for that vehicle is to be provided by the volunteer. When an event involves many children, background checks on volunteers should be considered.



Photo taken at Oregon Trail Days in Gering, Nebraska



# The changing weather

Kim Roberts, a meteorologist with Guy Carpenter and Company, has the job of studying what may be one of the more important issues of our time. Roberts is tracking changing trends in the global climate and how it may affect local weather. Guy Carpenter and Company represents LARM as a reinsurance intermediary to help mitigate risk by securing additional financial protection from the global commercial insurance market.

"The more we can learn about weather the better we can manage exposures to the different types of catastrophic weather-related perils. If we're on track to have more hurricanes or other severe weather then, like every other factor an insurance company looks at, we need to determine if

the risks are covered adequately," Roberts said recently from her office in Colorado. She has been particularly interested in the recent rising of world temperatures.

"It's important knowing the relationship between a warmer climate and weather because warmer weather means more moisture is available. With the average temperature rising even one degree Celsius you're talking a lot of extra water vapor in the atmosphere which results in instability in our weather," Roberts said.

Roberts said that most of the Arctic Ocean became completely wide open in 2017. Since the area is no longer ice covered, the dark ocean with only minimal ice thickness absorbs a lot of energy from the sun which raises the temperature in that area of the earth.

*"We're in for some volatile weather in the near future." meteorologist Kim Roberts*

## Flood waters on U.S. Highway 81 south of Platte Center, Nebraska in May, 2019





# patterns in Nebraska

"With less air temperature difference between the Arctic Ocean and the Equator, there isn't the same potential for strong winds of jet stream. Extremely cold air from Canada clashes with warm, very moisture rich air from the Gulf of Mexico very far north into the northern latitude of North America which is likely to cause volatile, thunderstorm activities and is apt to stay in place longer," Roberts said.

Roberts added that, in the past, after two days a weather system would progress to the east.

"What we're seeing recently is that you may get three to four consecutive days where there's a threat for severe weather or three to four days of extreme rainfall.

You either are stuck in an area of high pressure where it's very warm and very dry and there's a threat of wildfire or you're stuck in this pattern where it's very stormy and it persists longer causing flooding," Roberts said. According to Roberts, in Nebraska this translates to increased losses from hail or extreme flooding with a longer hail season and larger hail sizes as storms increase in size and intensity.

"As meteorologists we look at what is happening as far as increased occurrence of hurricanes and tornadoes, associate that with what our computer models show for changes in temperature, wind velocity and precipitation, and make a pretty good assumption that we're in for some volatile weather in the near future," Roberts said.

Roberts.





# Meet LARM Board Member Beth Bonderson



Beth Bonderson has been the Village Clerk in Hoskins for over 10 years and also serves as a LARM Board member. During that time she has learned lots about municipal government and risk management.

"Hoskins is like any town in Nebraska with events, parks and infrastructure that need protection," Bonderson said.

The 2016 population of Hoskins was 290 and the average age of residents was about 50. The Village maintains a baseball/softball field, two parks and even a small horse arena. The horse arena stays busy in the summer with riding practice weekly of one of the largest 4-H Clubs in Wayne County.

A new community center on Main Street is also the site of numerous events through the year.

Hoskins hosts an annual Fourth of July Parade and Pancake Feed, fall and spring craft shows and sees a lot of visitors coming to town weekly for taco nights and then wings night at a local tavern.

As a LARM Board member Bonderson knows about risks and challenges of a small town.

"There's always a risk of hail damage or being hit by a passing tornado. We're thankful to have LARM as an important partner and I'm glad to be part of the Board. I always encourage area communities to look at LARM and what it can do for them." Bonderson said.



# Who's Minding the Money?

Unfortunately there are many cases in Nebraska governmental entities and non-profits where a person who was entrusted with the funds was instead directing some of the money to their own bank account. LARM Loss Control staff has given presentations at LARM Risk Management Seminars about this issue called "Who's Minding the Money?" In it, they describe the main reasons why a person steals the money: opportunity, financial pressure and neutralization/rationalization in which a person tells themselves they deserve those extra funds. Dave Bos, LARM Loss Control Manager said segregation of financial duties is of primary importance.

"No one person should have all responsibility for any given function. Functions with money should be distributed among as many people as possible to reduce risk of any one person diverting money. The person collecting the money should not be the sole person reconciling the account. There should always be supported receipts. The more people involved, the less risk of funds being diverted," Bos said.

For more information about this topic contact Bos at [dave.bos@larmpool.org](mailto:dave.bos@larmpool.org).





# Disaster Relief Funding



Arlene Molczyk, Village Clerk for Comstock, watched as an ice jam on the nearby Middle Loop River caused the water to join a creek east of town and flood the town damaging roads, the baseball field, park, water facilities and residences in the village.

She applied for and was successful in procuring a \$500 Disaster Relief Grant from LARM for help repairing the village's lift pump. Twenty-eight LARM member communities have applied and gotten the grant to pay for storm related items that weren't in their budget such as sump pumps, electrical repair, road materials, barricades and trash removal.

"This was a way to help members who were going through tough times," said Lane Danielzuk, LARM Board Vice Chair.



Pictured from the left are: Levi Rhoads , Street and Water Supervisor; Cory Huskey, David Rhoads, and William Kirwan, Trustees; Arlene Molczyk, Clerk/Treasurer; William Kusant, Trustee; Dennis Johnson, Chairman; and Mike Nolan, LARM Executive Director

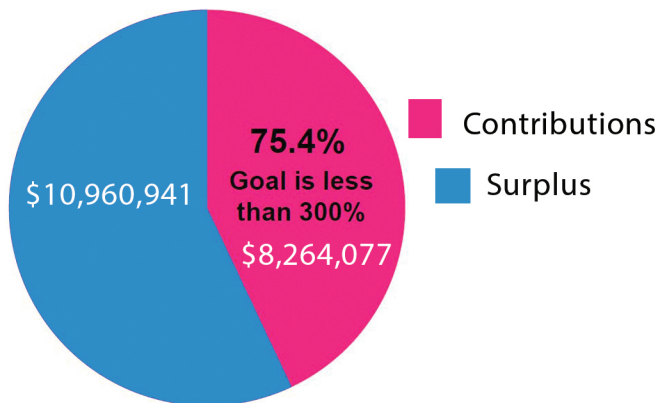




## Financial Review March 2019

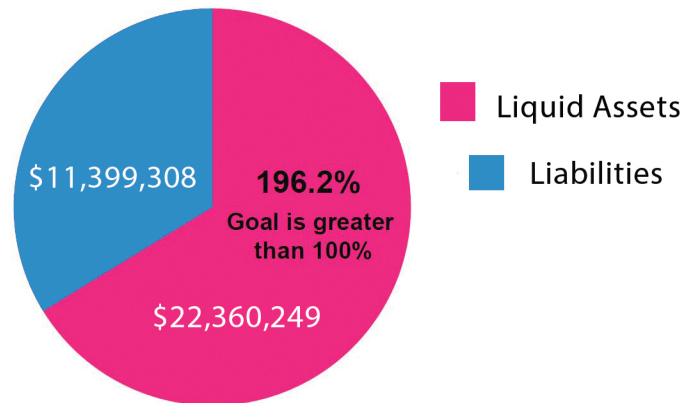
## Futuristic

### Ratio of Contributions to Surplus



Shows flexibility to increase retention  
increase membership or return dividends

### Liquid Assets to Liabilities Ratio



Shows liquidity needed to pay  
existing liabilities

## Competitive

LARM is in a stable and growing financial situation as shown by these graphs of performance measurement using common insurance industry ratios.

Mark Weaver, Director of Financial Reporting for York Risk Services at Farmington Hills MI, presented this information to the LARM Board at the April 2019 board meeting.

## Contact us

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