
WASHINGTON FIRE CHIEFS
CLAIMS ASSISTANCE MANAGEMENT PROGRAM
For Your Risk Management Needs
Presented by
Jeff Griffin

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C.A.M.P.
Todays Goals:
1. Why WFC Developed C.A.M.P.
2. What Will C.A.M.P. Do For You?
3. How To Start C.A.M.P.

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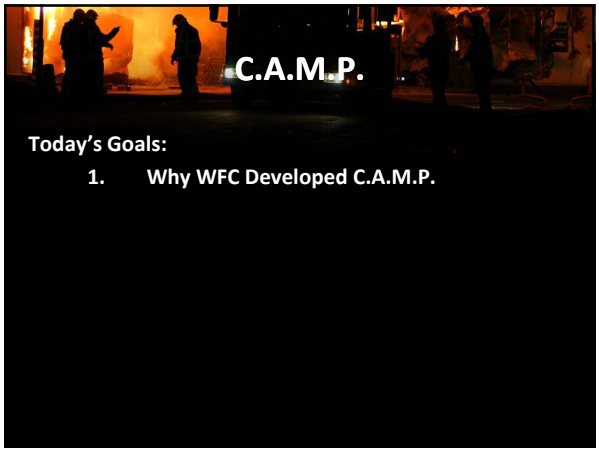
C.A.M.P.
Today's Goals:
1. Why WFC Developed C.A.M.P.

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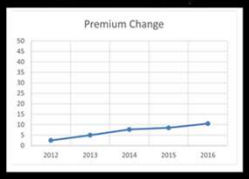
Washington All Industries

Year	Premium Change	% Change
2012	2.5	2.5
2013	5	2.5
2014	7.7	2.7
2015	8.5	0.8
2016	10.5	2



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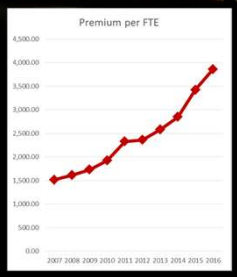
Washington Firefighters

Year	Composite Premium per FTE
2007	1,517.00
2008	1,612.00
2009	1,729.00
2010	1,922.00
2011	2,328.00
2012	2,362.00
2013	2,579.00
2014	2,846.00
2015	3,425.00
2016	3,860.00



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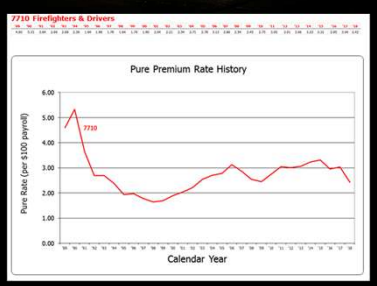
Oregon Firefighters



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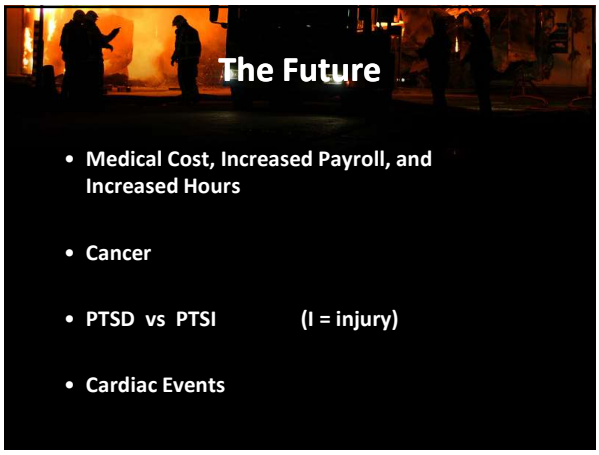
The Future
• Medical Cost, Increased Payroll, and Increased Hours
• Cancer
• PTSD vs PTSI (I = injury)
• Cardiac Events

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If it is PREDICTABLE
It is PREVENTABLE
Regulations and standards are only the starting point of a quality Risk Leadership program.
– 7.5% of all injuries and suits are attributed to "things"
Focusing on the Human Factor is the key to a successful Risk Leadership program.
– 92.5% of all injuries have one common thread!

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C.A.M.P.
Today's Goals:
2. What Will C.A.M.P. Do For You?

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Safety Reality

1. The Law Is The MINIMUM Standard
2. The Focuses On The 3 E's - Engineering, Education, And Enforcement
3. Effective Safety Is A Culture
4. Enterprise Risk Management
5. High Reliability Organization +

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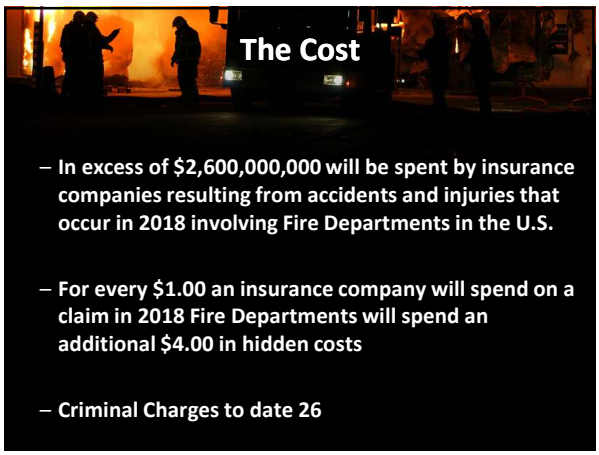

The Cost

- In excess of $2,600,000,000 will be spent by insurance companies resulting from accidents and injuries that occur in 2018 involving Fire Departments in the U.S.
- For every $1.00 an insurance company will spend on a claim in 2018 Fire Departments will spend an additional $4.00 in hidden costs
- Criminal Charges to date 26

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C.A.M.P.

Is a comprehensive program that addresses:

1. Pre-loss evaluation, education, and assistance specific to the fire service and your department
2. Assist you in managing your claims
3. Post-loss management, analysis, and reporting

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C.A.M.P.
CAMP's approach is to embrace the NFPA 1500 serious, current fire service best practices, and blend in 5 state of the art risk management systems:
1. Just Culture
2. Continuous Improvement
3. Enterprise Risk Management
4. High Reliability Organization
5. Safety Management Systems

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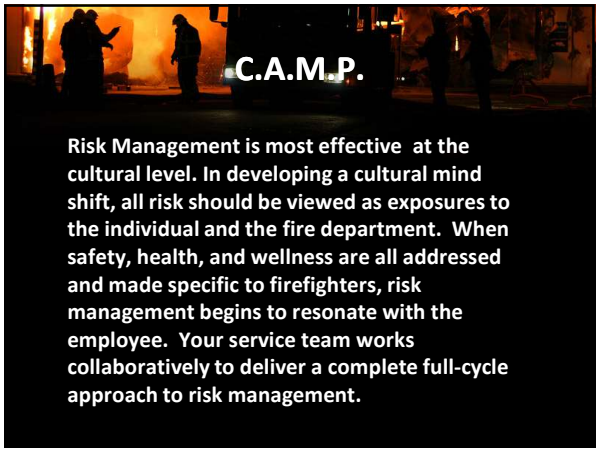
C.A.M.P.
Risk Management is most effective at the cultural level. In developing a cultural mind shift, all risk should be viewed as exposures to the individual and the fire department. When safety, health, and wellness are all addressed and made specific to firefighters, risk management begins to resonate with the employee. Your service team works collaboratively to deliver a complete full-cycle approach to risk management.

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C.A.M.P.

Is a comprehensive program that addresses:

2. Assist you in managing your claims

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C.A.M.P.

CAMP can assist you throughout the claims process:

1. Focus on "time loss" claims
2. "Stay at Work" and Return to Work
3. Assist your staff with claims management

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C.A.M.P.

Is a comprehensive program that addresses:

3. Post-loss management, analysis, and reporting

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C.A.M.P.

CAMP can assist you with post event:

1. Education and support
2. Analysis and evaluation
3. Assist in developing post event treatment plans

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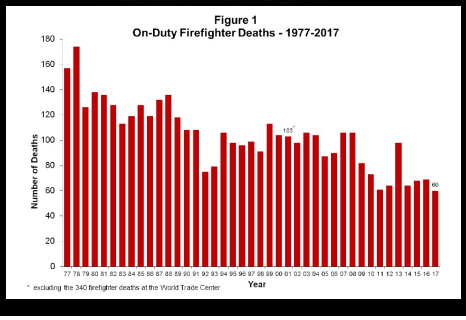
NFPA



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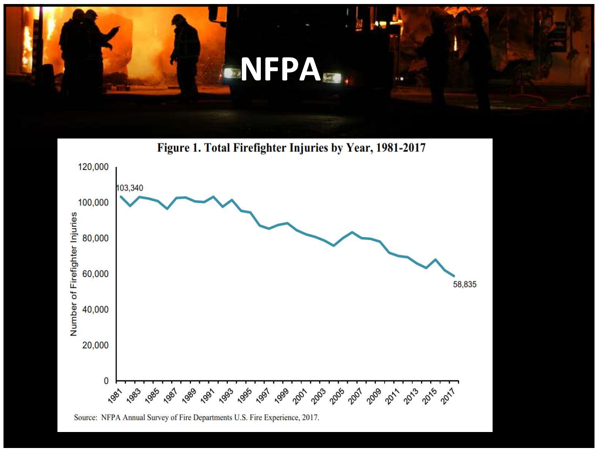

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Table 1
Total Firefighter Injuries, Firefighter Injuries at the Fireground, and at Non-Fire Emergencies, 1981-2017

Year	Total Firefighter Injuries	Firefighter Injuries at the Fireground: Injuries	Firefighter Injuries at the Fireground: Injuries per 1,000 Fires	Firefighter Injuries at Non-Fire Emergencies: Injuries	Firefighter Injuries at Non-Fire Emergencies: Injuries per 1,000 Incidents
1981	103,340	67,500	23.3	9,600	1.24
1982	98,150	61,400	24.2	9,385	1.17
1983	103,150	61,700	26.5	11,105	1.29
1984	102,300	62,700	26.8	10,600	1.21
1985	100,900	61,300	25.9	12,500	1.38
1986	96,540	55,900	24.7	12,545	1.30
1987	102,600	57,755	24.8	13,940	1.41
1988	102,900	61,790	25.4	12,325	1.13
1989	100,700	58,250	27.5	12,580	1.11
1990	100,300	57,100	28.3	14,200	1.28
1991	103,300	55,839	27.3	15,065	1.20
1992	97,700	52,290	26.6	18,140	1.43
1993	101,500	52,885	27.1	16,675	1.25
1994	95,400	52,875	25.7	11,810	0.84
1995	94,500	50,640	25.8	13,500	0.94
1996	87,150	45,725	23.1	12,630	0.81
1997	85,400	40,920	22.8	14,880	0.92
1998	87,500	43,080	24.5	13,960	0.82
1999	88,500	45,500	25.0	13,565	0.76
2000	84,550	43,065	25.2	13,660	0.73
2001	82,250	41,395	23.9	14,140	0.73
2002	80,800	37,860	22.4	15,095	0.77
2003	78,750	38,045	24.0	14,550	0.70
2004	75,840	36,880	22.1	13,150	0.62
2005	80,100	41,950	26.2	12,250	0.56
2006	83,400	44,210	26.9	13,090	0.57
2007	80,100	38,340	24.6	15,435	0.65
2008	79,700	36,595	25.2	15,745	0.66
2009	78,150	32,205	24.1	15,455	0.62
2010	71,875	32,675	24.5	13,355	0.50
2011	70,090	30,505	22.0	14,905	0.50
2012	69,400	31,490	22.9	12,760	0.42
2013	65,880	29,760	24.0	12,535	0.41
2014	63,350	27,015	20.8	14,595	0.48
2015	68,085	29,130	21.6	14,320	0.44
2016	62,085	24,325	18.1	12,780	0.38
2017	58,835	24,495	18.6	12,240	0.37

Source: NFPA Survey of Fire Departments for U.S. Fire Experience (1981-2017).

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Table 3. Fire Department Vehicle Collisions and Resulting Firefighter Injuries While Responding to or Returning from Incidents, 1990-2017

Year	Involving Fire Department Emergency Vehicles: Collisions	Involving Fire Department Emergency Vehicles: Firefighter Injuries	Involving Firefighters' Personal Vehicles: Collisions	Involving Firefighters' Personal Vehicles: Firefighter Injuries
1990	11,325	1,300	950	175
1991	12,125	1,075	1,375	125
1992	11,500	1,050	1,575	150
1993	12,250	900	1,675	200
1994	13,755	1,035	1,610	285
1995	14,670	950	1,690	190
1996	14,200	910	1,400	240
1997	14,950	1,350	1,300	180
1998	14,650	1,050	1,350	315
1999	15,450	875	1,080	90
2000	15,300	990	1,160	170
2001	14,900	960	1,325	140
2002	15,550	1,040	1,030	210
2003	15,900	850	980	85
2004	15,420	980	1,150	220
2005	15,885	1,120	1,080	125
2006	16,020	1,250	1,070	210
2007	14,650	915	665	120
2008	14,950	670	1,000	70
2009	15,100	820	870	100
2010	14,200	775	1,000	75
2011	14,850	970	790	190
2012	14,300	725	750	70
2013	12,350	730	830	185
2014	14,910	550	620	90
2015	16,600	1,150	700	50
2016	15,425	700	850	175
2017	15,430	1,005	795	75

Source: NFPA Survey of Fire Departments for U.S. Fire Experience (1990-2017).

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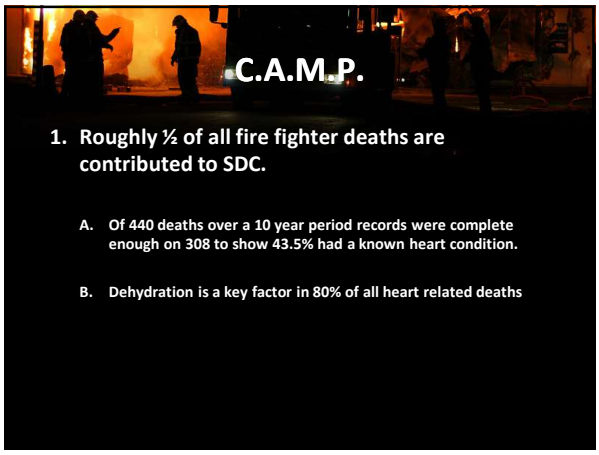
C.A.M.P.
1. Roughly ½ of all fire fighter deaths are contributed to SDC.
A. Of 440 deaths over a 10 year period records were complete enough on 308 to show 43.5% had a known heart condition.
B. Dehydration is a key factor in 80% of all heart related deaths

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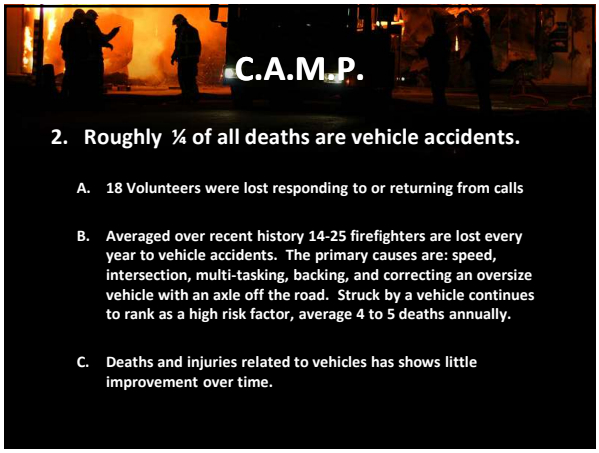
C.A.M.P.
2. Roughly ¼ of all deaths are vehicle accidents.
A. 18 Volunteers were lost responding to or returning from calls
B. Averaged over recent history 14-25 firefighters are lost every year to vehicle accidents. The primary causes are: speed, intersection, multi-tasking, backing, and correcting an oversize vehicle with an axle off the road. Struck by a vehicle continues to rank as a high risk factor, average 4 to 5 deaths annually.
C. Deaths and injuries related to vehicles has shows little improvement over time.

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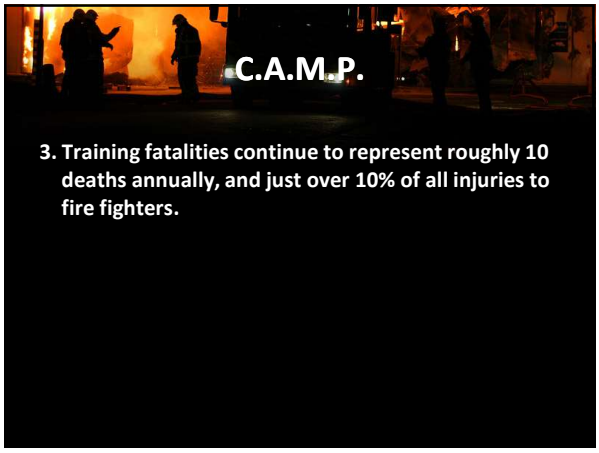
C.A.M.P.
3. Training fatalities continue to represent roughly 10 deaths annually, and just over 10% of all injuries to fire fighters.

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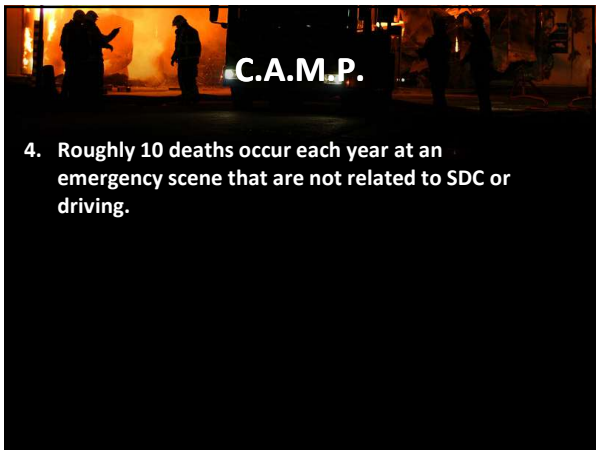
C.A.M.P.
4. Roughly 10 deaths occur each year at an emergency scene that are not related to SDC or driving.

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C.A.M.P.
To improve our current fatality and injury numbers, the fire service will need to focus on the sentinel events that represent the root cause of the injury and/or fatality.
The fire service needs to move beyond *"COMPETING INTEREST".* This shift to a *"JUST CULTURE"* will continue to move the fire service away from fixing blame to fixing problems.

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C.A.M.P.
Today's Goals:
3. How To Start C.A.M.P.

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C.A.M.P.

C.A.M.P. Can Be Started Anytime Throughout The Year, by contacting the Washington Fire Chief's office, or signing the L & I Authorizations form.

The cost will be pro-rated based on an annual fee of 6.5% of your projected Workers' Compensation costs.

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C.A.M.P.

On-Boarding

Upon signing up for camp, there will be an initial 30 minute on-boarding process offered over the phone.

At your earliest convenience, there will be an additional two-hour on-boarding process conducted at your location. That process will include establishing your direct portal to the two on-line services offered through C.A.M.P.

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C.A.M.P.

During our office visit to your location, we will start the process of conducting a risk assessment to help you determine what Risk Management services would best support your department.

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Do the Right Thing...Always!
Do The Right Thing
At The Right Time
In The Right Way
With The Right Attitude
For The Right Reason

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